



HSA SMART News

January 2015

Coming Soon to Your Mailbox

As the New Year gets under way, you can expect to receive 2014 tax documents from The Bancorp for your Health Savings Account (HSA).

First to arrive will be IRS Form 1099-SA, which will be sent by January 31, 2015. This form provides the amount *distributed* from your HSA during 2014.

IRS Form 5498-SA will be sent by May 31, 2015. This form provides the amount *contributed* to your HSA for 2014. You do not need this form to file your income tax returns.

Your total year-to-date (and prior year) contributions and distributions are always available on your HSA website.

For specific questions about your taxes, please consult your tax advisor or the IRS.

Welcome HSA Newcomers

Congratulations on making the most of your High-Deductible Health Plan by opening a tax-advantaged Health Savings Account (HSA). You will soon receive further information that will help you start using your account to pay for qualified medical expenses. Here's what you can look for:

- Your new HSA debit card will arrive by mail, giving you an easy way to pay for healthcare expenses.
- A welcome letter will include your account number and instructions for using Online Banking where you can view and manage your HSA 24/7 in a secure and convenient online environment.

Your HSA website also offers great educational resources to help you learn more about the features and benefits of your account.

Get Smart about (Health) Affairs of the Heart

On Valentine's Day, February 14, we let the special people in our lives know how much we care. February is also a time to raise awareness of other affairs of the heart during American Heart Month.

Cardiovascular disease (CVD)—which includes heart disease, stroke, and high blood pressure—is the leading killer of women and men in the U.S. Heart disease is often underdiagnosed in women, partly because the symptoms are often less obvious than the classic signs of heart attack and stroke. The American Heart Association reports that nearly 43 million women are currently living with some form of CVD.

The good news is that everyone can control a number of risk factors for CVD. This February, learn more from these tips, "28 Days to a Healthier Heart" at http://www.cdc.gov/salt/healthy_heart_tips.htm.