



# HSA SMART News

March 2015

## Fiscal Fitness Headlines New HSA Video

The newest installment in our *HSA Minute* video series is now playing! [HSAs: Fiscal Fitness](#) looks at how you can use a Health Savings Account to put more muscle in your healthcare dollars.

This video, paired with the first in our series, [HSAs: Food for Thought](#), can help you take full advantage of the many benefits available to you as an HSA owner.

So, take a minute for HSA Minute and get more out of your HSA!

## Act Now to Make Prior-Year Contributions

Did you know you can contribute to your Health Savings Account (HSA) for the 2014 tax year through April 15, 2015? Act now if you plan to make a prior-year contribution since the deadline is quickly approaching!

Remember that your annual HSA contributions for any year cannot exceed the maximum amount set by the IRS. The 2014 contribution limits are:

- Self-only coverage under a High-Deductible Health Plan: \$3,300 maximum
- Family coverage under a High-Deductible Health Plan: \$6,550 maximum

You can check your 2014 HSA contribution total by logging in to your account online.

When making a prior-year contribution, be sure to write "2014 Contribution" in the memo line of the check, or call Customer Care to let us know the funds should be allocated to 2014. If you don't tell us the contribution is for 2014, we will apply it to 2015.

For tax-related questions about your HSA, please consult your tax advisor or the IRS.

## HSA Debit Card: Your Payment Solution

When you need to access funds in your Health Savings Account for qualified medical expenses, your HSA debit card is your payment solution.

Whether you're paying for a prescription, lab test, eyeglasses, doctor or hospital visits, use this card just like any other debit card. It's a convenient way to pay for bills at the point of purchase, over the phone, online, or by writing your card number on your bill. Your HSA debit card can be used to pay for expenses incurred by you, your spouse and your dependents.

Before making a purchase, check to ensure your HSA has enough available funds to cover the transaction(s). For current balance information, log in to your account online or call Customer Care.

Be sure to keep copies of all receipts for your tax records to document that your HSA funds were used for qualified medical expenses.