

HSA SMARTNEWS!

February 2014

Get Ready for Tax Time

As tax preparation season gets under way, make sure you're getting the most benefit from your Health Savings Account (HSA) for 2013. Here are some tips and resources to help you get ready for tax time:

Prior-year contributions

You can continue to make HSA contributions for the 2013 tax year until April 15, 2014, provided you do not exceed the contribution limits for 2013.

If you make a prior-year contribution between January 1, 2014 and April 15, 2014, simply write "2013 contribution" on the memo line of your check, or call Customer Care to let us know the contribution should be allocated to 2013. Unless you tell us otherwise, we will assume any HSA contribution made in 2014 is for the current tax year.

Online account access

You have 24/7 online access to your HSA through our website. There are convenient online account features you can use now if you're preparing your taxes and you don't plan to make additional contributions to your HSA for 2013:

- Online statements: View, save and print your monthly account statements.
- See your account activity for the past 12 months.
- Track current and prior-year contribution and distribution totals.

"Tips for Filing Taxes with a Health Savings Account"

Before starting your HSA tax reporting, be sure to check out this concise recorded webinar that covers the following topics:

- Maximizing tax benefits
- Saving medical receipts
- Completing IRS Form 8889
- Receiving 2013 tax documents

[View the webinar](#)

Colon Cancer Screening: It's A Lifesaver

Colorectal Cancer Awareness Month is observed throughout the month of March to raise public awareness that colon cancer is almost entirely preventable with regular screenings.

Colorectal cancer is the number two cancer killer of men and women over age 50. The Centers for Disease Control and Prevention report that about 51,000 people die from colorectal cancer each year. Yet nine out of 10 colon cancers could be prevented or successfully treated with regular screenings. Unfortunately, nearly half of all Americans are not getting the recommended screenings they need.

Help catch a killer. Get screened.

Screening saves lives by finding abnormal growths called polyps so that they can be removed before they turn into cancer. Among the various screening options, the colonoscopy is most commonly used because of its high detection rate for polyps and ability to remove them during the procedure.

Under the Affordable Care Act, colon cancer screening tests, including the colonoscopy, are regarded as preventive care and are covered by most private health insurance plans.

If you're between the ages of 50 and 75 and/or have a family history of colorectal cancer, get screened. Check your healthcare plan to find out what procedures are covered.

Colorectal cancer is preventable, treatable and beatable. Learn more at these websites:

http://www.cdc.gov/cancer/colorectal/basic_info/index.htm and <http://screen4coloncancer.org/>.

**Good health is not a destination.
It's a way of life!**