



# Health Savings Account Answer Book

*Christine L. Keller, Gary S. Lesser, William F. , Jr. Sweetnam*

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*"We love the book and constantly refer to it for guidance. Thank you very much for such an easy-to-follow and informative book!" - Cate A. Miller, CPA, MBA, Froshman, Billings & Lewandowski CPA's and Advisors, Inc*

**Health Savings Account Answer Book** answers every HSA question...clarifies every HSA issue...in a format that's quick and easy to use. It tells you virtually everything you have to know to profit from HSAs - from how they work, what they offer participants, and how they can benefit employers to helping you determine how well they will fit your company or clients. In quick-access, Q&A format, the **Answer Book** cuts through the hype and current confusion surrounding HSAs - helps you accurately weigh all their pros and cons - and gives you the facts you need to make sound decisions...avoid pitfalls...answer employee challenges...and deal effectively with healthcare vendors.

**Health Savings Account Answer Book** answers more than 550 key questions on all aspects of HSA establishment, administration, and compliance - including rules and penalties, medical coverage, contributions and deductions, distributions, rollovers and transfers, fiduciaries, filing requirements, and more. For example...

- What are the advantages HSAs offer over the other consumer-driven health plans?
- When is the deadline for making annual contributions?
- When is a mid-year enrollee treated as being HSA eligible for the entire year?
- How are rollovers from an HRA and FSA made?
- How are the tax-free qualified funding transfers to an HSA from an IRA or Roth IRA treated?
- What are the advantages to an employer of allowing employees to contribute to an HSA on a pretax basis through a cafeteria plan?
- How does an employer make accelerated HSA contributions?
- What happens if an employee fails to establish an HSA?

**Health Savings Account Answer Book, Fifth Edition**, has been updated to include:

- Discussion and analysis of the much-anticipated "grab-bag" guidance issued in Notice 2008-59 relating to HSAs
- Discussion of the guidance issued in Notice 2008-52 regarding the repeal of the HDHP deductible limit on HSA contributions and for treating an eligible individual on December 1, as being eligible for the entire year
- Discussion of the guidance issued in Notice 2008-51 on qualified HSA funding distribution (a one-time transfer) from an individual's IRA or Roth IRA to an HSA
- Coverage of the prohibited transaction exemption under the Pension Protection Act of 2006 (PPA), as amended by the Worker, Retiree, and Employer Recovery Act of 2008 (WRERA), which allows HSA providers to offer personalized investment advice to HSA owner
- Discussion and analysis of the proposed Department of Labor (DOL) regulations and a proposed class exemption relating to the provision of fee-level or computer model investment advice arrangements that were published on August 22, 2008
- Analysis of changes made to the definition of dependent for HSA and other purposes by the Working

Families Tax Relief Act of 2004 (WFTRA), the Gulf Opportunity Zone Act of 2005 (GOZA), and the Fostering Connections to Success and Increasing Adoptions Act of 2008 (FCSIA)

- Discussion and analysis of the improvements made by the Tax Relief and Health Care Act of 2006 (TRHCA)
- Discussion of the DOL guidance for an HSA to be exempt from ERISA
- Discussion of ERISA fiduciary rules and the consequences when an HSA is subject to ERISA, including whether a trust rather than a custodial account is required

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