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Health Savings Account Answer Book

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

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Health Savings Account Answer Book Christine L. Keller, Gary S. Lesser, William F., Jr. Sweetnam ***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*****:**

- **C**uts through the hype and current confusion surrounding HSAs
- Helps you accurately weigh all their pros and cons
- 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 600 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?

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