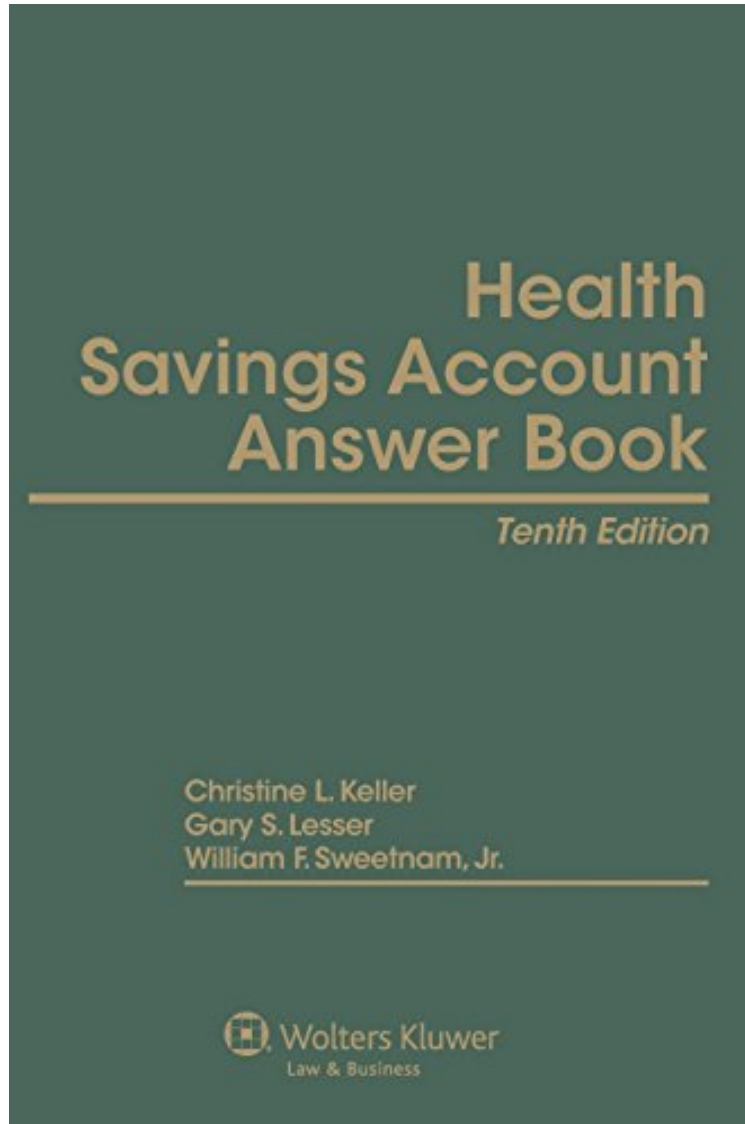


(Free pdf) Health Savings Account Answer Book

## Health Savings Account Answer Book

*Christine L. Keller, Gary S. Lesser, William F. Sweetnam Jr.  
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**Christine L. Keller, Gary S. Lesser, William F. Sweetnam Jr. : Health Savings Account Answer Book** before purchasing it in order to gage whether or not it would be worth my time, and all praised Health Savings Account Answer Book:

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, QA format, the Answer Book: Cuts 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? The Ninth Edition of the Health Savings Account Answer Book has been updated to include: A new Introduction by William Sweetnam explaining why he thinks the demand for HSAs and HDHPs will continue to be strong. Discussion of when a provider incentive payment could be treated as coverage making an individual ineligible to contribute to an HSA. An examination of the Obama Administration and Congressional Democrat's health policy since the enactment of the PPACA. Why funding an HSA with pretax contribution through a cafeteria plan may affect ultimate social security benefits. The new rules for reporting the cost of employer-provided health coverage on Form W-2 for 2013. How an employer may be able to fulfill the "pay or play" plan mandate under the ACA by providing an HSA and HDHP for its employees. A discussion of the final regulations issued in February 2013 on "Standards Related to Essential Health Benefits, Actuarial Value, and Accreditation" that was issued by the Department of Health and Human Services (HHS). Discussion of the changes made in January 2012 to IRS model Forms 5305-B (trust version) and 5305-C (custodial version) for establishing an HAS. Discussion of the prohibition on lifetime and annual limits on essential health benefits under an HDHP. Discussion of the objective factors that may indicate that an otherwise personal expense (e.g., gym fees, lactation expenses) is for medical care and thus may be paid from an HSA on a tax-free basis. Discussion of the proposed possible approach to calculating the actuarial value of employer HSA contributions for purposes of the refundable premium tax credit provisions for a group health plan and for employer payments under the shared responsibility provisions when full-time employees of certain large employers receive a premium tax credit. Coverage of the HAS contribution limits for domestic partners.