

# TOP 'ER OFF.



Have you reached your health savings account (HSA) annual maximum for the year? If not, a contribution of any size can make your health care dollars go further and help you save on 2013 taxes.

There's still time to make tax-free 2013 contributions of up to \$3,250 for individual coverage and \$6,450 for family coverage.

Do you participate in payroll deduction? You can still make an additional deposit of any size online or by check, up to the IRS contribution limit.

Get all the tax savings you can from your HSA. Top it off today.

1. Log in to your account at [OptumBank.com](http://OptumBank.com).
2. Click on Statements and check the YTD contribution amount on your most recent statement.
3. Make a deposit online, or download a contribution form [here](#) to mail in a deposit by check.

## SEE WHAT YOU COULD SAVE WITH AN ADDITIONAL HSA DEPOSIT

You Deposit	Your Tax Savings*
\$250	<b>\$75</b>
\$500	<b>\$150</b>
\$750	<b>\$225</b>

**\$ MAKE A  
DEPOSIT**

**Plan Ahead.** Make sure you're saving enough for health expenses with the Health Savings Checkup. Log in to [OptumBank.com](http://OptumBank.com) and look for this symbol.



\*Example assumes individual is in 25% federal tax bracket and 5% state tax bracket. Results and amounts will vary depending on your particular circumstances. Fees may reduce earnings on account.

In order to make a contribution to your HSA, you must be enrolled in a qualifying high-deductible health plan and meet the other requirements defined by the IRS.

For 2013, you can contribute up to the IRS limits of \$3,250 if you have self-only coverage or \$6,450 if you have family coverage. Contribution limits are increased by \$1,000 for eligible individuals age 55 or older. These limits include contributions from you, your employer, or others.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank<sup>SM</sup>, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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