



### **What is a Health Savings Account (“HSA”)?**

- Tax advantaged savings account for those covered by a High Deductible Health Plan (HDHP)
- A savings account for qualified medical expenses
- You own and control the money in your HSA
- Balances carry forward from year to year

### **How much can I contribute to a Health Savings Account?**

The IRS sets a Maximum Contribution Limit for HSA’s.  
For 2011 these limits are:

- \$3,050 for single
- \$6,150 for family

Catch up contributions are also available for individuals age 55+.  
For 2011, the maximum catch up contribution is \$1,000.

### **Bank of Bennington Health Savings Accounts**

- No monthly service fee with a minimum daily balance of \$300
- Competitive interest rate
- Free debit card available
- Free internet banking
- Free eStatements
- \$20 set up fee
- \$3 monthly service fee if required balance is not maintained

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