

2009 Health Savings Accounts



Custom Design Benefits

513-598-2929 **800-598-2929**
Local Cincinnati Toll-Free

When to call Custom Design Benefits

- Questions about qualified expenses
- Limits and Maximums on contributions
- Changes to your coverage and its impact to your contributions and limits
- Coordination questions with other coverage you or a dependent may have available
- Coordination with other types of Consumer Driven accounts your employer offers through Custom Design Benefits.
- Questions about regulatory compliance
- Questions about your contributions & transactions
- Helping to resolve issues & questions about your Fifth Third account sponsored by Custom Design Benefits*
*some information is only made available to you, the account owner, but we will assist as much as possible.

Federal Limits

For Plan Years Beginning	2008	2009
Minimum Deductibles		
Single	\$1,100	\$1,150
Family	\$2,200	\$2,300
HSA Contribution Maximums		
Single	\$2,900	\$3,000
Family	\$5,800	\$5,950
Age 55+ Catch Up Contributions	\$900	\$1,000

Common Rules for HSAs

- When used for Qualified Expenses, HSA Contributions & Earnings are NEVER taxed!
- You must participate in a Qualified High Deductible Health Plan (HDHP) in order to contribute to an HSA in the current tax year. (You do not need to be in an HDHP to use HSA funds contributed in past years.)
- You cannot use a Flexible Spending Account (FSA) for medical, prescription or over-the-counter expenses under your HDHP deductible if you are making contributions to your HSA. You can still use an FSA for dental and vision.
- Visit the US Treasury's website for more HSA info: www.ustreas.gov/offices/public-affairs/hsa

Fifth Third HSAs

888-350-5353 Fifth Third HSA Call Center

Fifth Third HSA Features

- Interest earned on balances (see table below)
Interest subject to Fifth Third's discretion & calculation methods.

Daily Balance	Interest Rate	Annual % Yield (APY)
\$.01 - \$2999.99	1.00%	1.00% APY
\$3000-\$4999.99	1.98%	2.00 APY
\$5000 and up	2.96%	3.00% APY

- www.53HSA.com
 - calculators
 - online tracking of Qualified Expenses
 - information about HSAs
 - review, track & manage HSA investment options
- Investment options available for balances over \$2,000
Portfolio performance is posted on Custom Design Benefits' site or by logging into your HSA.
NOTE: investments may not be readily available to pay health expenses.

Sign-In to manage your HSA Online!

Fifth Third HSA Fees - Special pricing below for HSAs sponsored by Custom Design Benefits (replaces pg 14 of Fifth Third's brochure).

The following fees are WAIVED

- Account Set-Up
- Monthly Fee for Cash Account
- Up to 2 HSA Debit Cards
- Account Closure Fee \$25

Other Fifth Third HSA Account Fees

- Monthly Investment Account Fee (if applicable) \$1.50
- Additional Debit Cards (after first two) \$5 each
- Replacement Debit Card \$2.00 per card
- Check printing (50 checks) \$11.75
- Other standard banking fees apply (overdrafts, stop payments, etc.)

www.CustomDesignBenefits.com