



2010/2011* HSA Worksheet

Health Savings Accounts (HSAs) are designed for individuals or families *insured by a High Deductible Health Plan (HDHP) only.*

HDHP Type	Minimum Annual Deductible*	Maximum Annual Contribution*
Individual Plan	\$1,200	\$3,050
Family Plan	\$2,400	\$6,150

*No changes between 2010 and 2011. For details, see [IRS Revenue Procedure 2010-2](#).

- An HDHP participant does not qualify to open a Health Savings Account if he or she is covered by additional insurance, such as a plan offered by the spouse's employer. Do you qualify to open an HSA? Yes No
- Account Titling: Community Bank of San Joaquin CUST FBO _____ HSA
(please print your name)
- HDHP Type: Individual Family
- HDHP Effective Date: _____
Typically, full annual contribution is allowed as long as the HDHP became effective on or before December 1st of the current year and the participants remain in an HDHP through December 31st of the following calendar year.
- Employer Contribution? Yes No
 - If "yes" please provide name of employer: _____
 - If "yes" you authorize Community Bank of San Joaquin to provide your HSA Savings/CD account number to your employer for contribution purposes only.
 - If "yes", how much will your employer contribute for the current tax year? _____
- Eligible for "Catch Up" contribution? (Please check all that apply.)
Persons age 55 through 64 may make up to \$1,000 in "Catch Up" contributions in 2010/2011, if not enrolled in Medicare.

Self – Yes, I may make up to \$1,000 in "Catch Up" contributions in 2010 2011.

Spouse (Family Plan) – Yes, my spouse may make up to \$1,000 in "Catch Up" contributions in 2010 2011.

No, no one is qualified for "Catch Up" contributions during 2010 2011.
- If this is a Family Plan and both spouses are eligible for "Catch Up" contributions in the same tax year, two separate HSA plans must be opened. Please indicate how contributions and disbursements are to be processed:
 - "Catch Up" contributions
 - "Catch Up" contributions for _____ to be made to the account in his/her name.
 - "Catch Up" contributions for _____ to be made to the account in his/her name.
 - In addition, \$_____ from each contribution is to be directed to the account that belongs to _____ (name of spouse). The remainder will be deposited to the account that belongs to _____ (name of primary plan holder).
 - Distributions are to be made from _____ account first, then when funds are depleted distributions are to be made from _____ account.

Signature: _____ Date: _____

Signature: _____ Date: _____

Bank Use:

- Owner and Beneficiary information (copies of DL)
- Savings or Certificate (determined by frequency of distributions)
- Companion Checking?
- Access for Spouse requested?
 - If so, DL information obtained?
- Checks?
 - If yes, whose name on checks? (order packet)
- Visa Check Card ordered?
 - If yes, whose name on card? (only issue one card)
- e-Banking Agreement?
- Automatic Transfer Authorization
- Combine Statements

NOTES:

Contribution Calculator

	STANDARD MAXIMUM 2010 OR 2011 ANNUAL CONTRIBUTION
+	ANNUAL INDIVIDUAL "CATCH UP" ALLOWANCE (NOT SPOUSE)
-	ANNUAL AMOUNT YOUR EMPLOYER CONTRIBUTES
=	AMOUNT YOU CAN ADD TO YOUR HSA WITHOUT EXCEEDING ANNUAL LIMIT