



## 2011 / 2012\* 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 (2011)	\$1,200 (2012)	\$3,050 (2011)	\$3,100 (2012)
Family Plan	\$2,400 (2011)	\$2,400 (2012)	\$6,150 (2011)	\$6,250 (2012)

\*For details on annual limits, see [IRS Revenue Procedure 2011-32](#).

- 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 1<sup>st</sup> of the current year and the participants remain in an HDHP through December 31<sup>st</sup> 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 Checking/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 2011/2012, if not enrolled in Medicare.*

Self – Yes, I may make up to \$1,000 in "Catch Up" contributions in  2011  2012.

Spouse (Family Plan) – Yes, my spouse may make up to \$1,000 in "Catch Up" contributions in  2011  2012.

No, no one is qualified for "Catch Up" contributions during  2011  2012.
- 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)
- Checking, Savings or Certificate (based on frequency of distributions)
- 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 2011 OR 2012 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