



Community Bank
of San Joaquin

HSA
.....
Health Savings Account

HSA - Comparison of IRS Guideline Changes

	<u>2007</u>	<u>2008</u>
Maximum annual HSA contribution		
<i>Individual</i>	\$2,850	\$2,900
<i>Family</i>	\$5,650	\$5,800
<i>Catch-up (55-64 years of age)</i>	\$800	\$900
Minimum annual HDHP deductible		
<i>Self coverage</i>	\$1,100	\$1,100
<i>Family coverage</i>	\$2,200	\$2,200
Maximum annual HDHP out-of-pocket expenses		
<i>Self coverage</i>	\$5,500	\$5,600
<i>Family coverage</i>	\$11,000	\$11,200

New Provisions Effective January 1, 2007

- Annual contribution no longer limited by deductible amount
- Full annual contribution allowed regardless of eligibility month in calendar year 2007 or later
- Rollover from certain other investments allowed

For detailed information regarding HSAs in 2008, refer to:

“All About HSAs”

from the U.S. Treasury Department available at

<http://www.treas.gov/offices/public-affairs/hsa/>

Contact your insurance broker or



Community Bank
of San Joaquin

Main Office

22 West Yokuts Avenue
Stockton, CA 95207-5715
(209) 956-7000

Waterloo Office

4426 East Waterloo Road
Stockton, CA 95215-2306
(209) 373-4300

www.cbsjbank.com

