



# HEALTH SAVINGS ACCOUNT (HSA) EXPERT CERTIFICATE

## How much do you know about HSAs?

### Health Savings Accounts are on the rise:

- More than 20 million accounts opened since 2005
- Tax-favored savings roll over year to year
- Popular with both individual and business customers

Consumers are also finding HSAs can be a powerful tool for planning, saving, and paying for health care, as well as growing their wealth for retirement.

**ABA's HSA Expert Certificate** is a convenient, online training program for bankers to master the ins and outs of serving HSA account holders. Your customers will be able to plan for a healthy future – and your business will grow.

### Highlights Include:

- HSA Account Administration
- HSA Benefits, Strategies and Best Practices
- Contribution and Distribution Requirements

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## Included Courses:

### Introduction

#### Overview of Health Savings Accounts

An overview of how HSAs and high deductible health plans (HDHPs) address core problems in health care and a comparison of HSAs to other tax-advantaged accounts for health care (i.e., FSAs and HRAs)

#### HSA Eligibility

Eligibility rules for HSAs as well as the responsibilities of trustees/custodians to confirm HSA eligibility.

#### HSA Contributions

A review of the rules that govern HSA deposit requirements and investments, including annual contribution limits, and the considerations employers, trustees and custodians have responsibility for.

#### HSA Distributions

A review of the responsibilities trustees and custodians have for tracking withdrawals, including the rules for tax-free withdrawals and the requirements for transfers and rollovers between accounts.

#### HSA Account Administration

An overview of trustee and custodian recordkeeping requirements including time limits, account fees, tax documentation and compliance requirements.

#### HSA Benefits, Strategies and Best Practices

HSAs have some distinct advantages over retirement accounts and other tax-advantaged health care accounts. Review the advantages and potential disadvantages of HSAs.

#### How Much Do You Know About HSAs?

Strategies for getting the maximum advantage from an HSA program and sample test questions.

#### HSA Certificate Pricing

ABA Members: \$795/student  
Nonmembers: \$1,095/student

The Health Savings Account (HSA) Expert Certificate is the product of HSA Consulting Services, LLC. and its President and Founder, Roy Ramthun, and is distributed in cooperation with the ABA HSA Council. Individuals who successfully complete the certificate and included online exam earn a 3-year HSA Expert Certification from HSA Consulting Services.