

Emailed to HDHP/HSA Participants on Monday, December 20, 2010.

Subject Line: Important Information for HDHP/HSA Participants

Current and New HDHP/HSA Enrollees...

Voluntary Employee Contributions to HSAs:

HDHP/HSA participants can choose to make personal employee contributions to their Health Savings Account (HSA) on a pre-tax basis. Employee and employer contributions, as well as healthy reward program deposits all count towards the federally established annual contribution limits (\$3,050 Single; \$6,150 Family; \$1,000 catch-up contribution for ages 55 and up). Employee contributions can be changed throughout the year, and need to be renewed annually, via a 2011 Health Savings Account Salary Reduction Agreement (http://www.wright.edu/hr/benefits/2011hsa_deduction.pdf).

Please note, if you made personal employee contributions to your HSA in 2010, you will need to establish a new election for 2011 via the Health Savings Account Salary Reduction Agreement. **If you have already submitted an agreement for 2011 (i.e. during Open Enrollment), you do not need to re-submit the form.**

5/3rd Health Savings Account Webinars:

Fifth Third has created a webinar/teleconference, "Anyone Can Join Us to Learn How Easy the Fifth Third Bank HSA Solution Can Be" which provides a demonstration of Fifth Third Bank's individual HSA platform and allows you to visually experience how to navigate the HSA online. The 30 minute webinar is available every Wednesday at 2:00 p.m.

To access the online meeting visit, <https://www.livemeeting.com/cc/fifththird/join?id=QJM4FR&role=attend>. If prompted for a Meeting ID, enter QJM4FR (Entry Code is not required). You will be asked to enter a complete Name, Email, and Employer Name. To access the teleconference, call 1-877-534-8500, passcode: 7340176.

Attention New HDHP/HSA Enrollees...

Establish Your HSA Account!

Before any contributions can be made to your Health Savings Account (HSA), you must first set-up the account with Fifth Third Bank. The account set-up is done online (www.53hsa.com) and only takes a few minutes. Please use the attached document for important information, which includes the required enrollment code, and instructions in helping you establish your HSA online. The account must be established before December 31, 2010 to ensure a timely deposit of the January employer contribution.

Exhaust All 2010 Healthcare Flexible Spending Account (FSA) Funds before 12/31/10!

If you are a Healthcare Flexible Spending Account participant for 2010, and have enrolled in the HDHP/HSA plan for 2011, you must completely exhaust your healthcare flexible spending account funds, all the way down to the very last penny before December 31, 2010! In order to ensure processing and eligibility for the HDHP/HSA, please submit your claims to myCafeteriaPlan by Monday, December 27, 2010. If these funds are not exhausted, then you no longer meet the eligible criteria for enrollment in a Health Savings Account.

If you have any questions, please contact The Department of Human Resources at hr_benefits@wright.edu or 937.775.2120. Thank you.