

The more you know about your HSA, the more you can **take control of saving** for your health care.




Looking to take control of saving for your health care? Now is the perfect time to make a deposit to your HSA. That's because of the great tax benefits your HSA provides. The more you **deposit**, the more you can **save**.

Haven't met your contribution limit for 2015? You can save on your 2015 taxes if you deposit online before the **April 15 tax deadline** or by check[†] postmarked before **April 18.***


Already met your contribution limit for 2015? You can start to enjoy the benefits of contributing to your 2016 limit by reviewing payroll contributions or recurring deposits.

Take control of saving for your health care by making a deposit to your HSA today.

MAKE THE DEPOSIT THAT'S RIGHT FOR YOU.




PAYROLL DEDUCTION
Set up payroll deduction, if available through your employer.




ONLINE DEPOSIT
Use mycdh.optum.com to set up a one-time or recurring deposit.

or



INDIVIDUAL CONTRIBUTION LIMIT**

2015.....	\$3,350
2016.....	\$3,350



FAMILY CONTRIBUTION LIMIT**

2015.....	\$6,650
2016.....	\$6,750

Log in to mycdh.optum.com to access your HSA.

MAKE A DEPOSIT ONLINE

* In 2016, you can also make a prior-year contribution for 2015 between January 1, 2016 and the tax deadline.

**The annual contribution limit includes any matching contributions made by your employer.

† Please include a completed HSA Contribution Form when mailing in your check. You can locate this form by logging in to your online account and clicking on the Tools and Support tab.

Health savings accounts (HSAs) are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice.

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