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Important Information and Updates from Benefit Strategies!

As your Flexible Spending Account (FSA) plan year comes to an end, please do not forget about the recent IRS modification to the plan. The “Use it or Lose it” rule has been replaced! You are now able to adopt a change to your plan that allows participants to roll over up to \$500 of their unused FSA dollars. Please contact your dedicated account manager if this \$500 rollover is something you would like to implement for your current or an upcoming plan.



**Health Savings Accounts Limit Change (HSA)**

The IRS released the inflation-adjusted HSA contributions and High Deductible Health Pan (HDHP) minimum deductible and out-of-pocket limits.

	Coverage Level	2014	2015
HSA Contribution Amounts	Individual	\$3,300	\$3,350
	Family	\$6,550	\$6,650
	Catch-Up*	\$1,000	\$1,000
Max Out-of Pocket HDHP Amounts	Individual	\$6,350	\$6,450

	Family	\$12,700	\$12,900
Min HDHP Deductible Amounts	Individual	\$1,250	\$1,300
	Family	\$2,500	\$2,600

\*An additional \$1,000 catch-up contribution may be made for an account holder who is at least age fifty-five (55) or older and not enrolled in Medicare.

Check out the FSA Store to find out new ways to spend your FSA dollars.



*THE FLEXIBLE SPENDING ACCOUNT SITE*

[Click here for FSA Store.com](http://www.fsastore.com)

Please contact Benefit Strategies at our toll free number for more information.

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