



Maximize Your Contributions

Determining how much to set aside into an HSA doesn't have to be daunting. The purpose of this works sheet is to help you manage your HSA balance while eliminating the risk of over contribution.

Determine your account type	Individual	Employee +1 or More
Amount Connexions contributed in 2017 YTD to your HSA plan		
Amount you contributed in 2017 YTD to your HSA plan		
Amount TeleTech will contribute to your 2017 HSA plan	\$750	\$1,250
Add lines 1-3 to determine how much has been contributed to your account this year		
Maximum IRS contribution limit*	\$3,400	\$6,750
Subtract line 4 from line 5 to determine how much more you can contribute for 2017		

*Individuals age 55 or older (and not yet enrolled in Medicare) can make additional "catch-up contributions" of up to \$1,000 per person, which can provide extra help to many early retirees.

What if it looks like I may exceed IRS contribution limits?

Funds contributed to your HSA in excess of your contribution limit are subject to penalty and tax unless the excess and earnings are withdrawn by you prior to the due date, including any extensions, for filing your Federal Income Tax return.

If you determine that your HSA contributions exceed the IRS limit, you may complete the excess contribution form to withdraw any excess contributions and applicable earnings.

To access the form, log in to your online account at www.connectyourcare.com/telettech, and visit the Help & Tools section.

This information does not constitute tax advice. For more information, please contact your tax advisor or refer to IRS Publication 969 at <http://www.irs.gov/pub/irs-pdf/p969.pdf>. Please keep in mind that your state might have additional tax rules. Always refer to your state's tax guidance regarding HSA filing and taxation.