



CONVERGENT
RETIREMENT PLAN SOLUTIONS, LLC

HSA's: *Shifting into High Gear*

The Health Savings Account (HSA) market is experiencing rapid growth as both individual taxpayers and employers look for innovative, tax efficient ways to address today's healthcare funding challenges. This explosive growth in the HSA market presents both opportunities and challenges for financial service organizations.

Join Us!

Whether you're already offering HSAs or looking at getting into the HSA market, we invite you to join us for one or more of the following live webcast events as we put a spotlight on HSAs and explore both the opportunities and challenges accompanying this rapidly expanding market.



"Exploring the HSA Market: Past, Present and Future"

When: Tuesday, November 18th, 10:00 a.m. (CST)

Audience: Especially helpful for financial organizations thinking about entering the HSA market

Length: Approximately 60 minutes (including interactive Q&A)

Agenda:

- HSA Basics (What, Why and How)
- Market Trends (Volume, Size, Trajectory)
- Key Market Drivers (Affordable Care Act, DB-to-DC Shift, Rise of HDHPs)
- The Evolving Role of HSAs in Holistic Goal-Based Planning
- Offering HSAs as a Competitive Necessity?
- Market Entry Considerations

Cost: \$195
TO REGISTER, CALL 218-824-4900

“Administering a Compliant, Consumer-Friendly HSA Program”

When: Wednesday, November 19th (Part I) and Thursday, November 20th (Part II), 10:00 a.m. (CST)

Who: Organizations currently offering HSAs as well as organizations contemplating entry into the HSA market

Length: Approximately 60 minute (including interactive Q&A)

Agenda (Part I, Wednesday, November 19th, 10:00 a.m. (CST)):

- HSA Market Trends
- Tax-Shelter Benefits (HSA vs. Traditional IRA, Roth IRA)
- HSA Funding (eligibility, plan establishment and contribution limits)
- HSA Portability (rollovers, transfers, etc.)
- Contribution Reporting

Agenda (Part II, Thursday, November 20th, 10:00 a.m. (CST)):

- HSA Withdrawals (Qualifying Distributions, Tax Implications, Provider Responsibilities)
- HSA Withdrawal Reporting
- Inheriting an HSA (Tax and Reporting Implications)
- Common HSA Administrative Challenges
- Adapting to the Evolving HSA Landscape

Cost: \$295 (Includes Part I & II)
TO REGISTER, CALL 218-824-4900

Did You Know?

- Convergent's HSA related hotline activity has increased more than 100% in the last 12 months
- In a recent industry survey, 77% of top performing companies offered a high-deductible health plan paired with an HSA (Towers Watson)
- The percentage of privately insured market of adults enrolled in an HSA-eligible health plans increased by over 100% between 2007 and 2013 (EBRI)
- It is estimated that 30% of larger employers will offer an HSA-eligible health plan or HRA as the **only** plan option by 2015 (EBRI)