Health Savings Accounts: “Perfect World” vs. “Real World” Solutions

Wednesday, August 24, 2016
11:00 a.m. – 1:00 p.m. Eastern Time

Program Content
Don’t you just LOVE when people quote IRS regulations to you? You know, regulations written by those who have never worked in a financial institution and have to work with the general public and their levels of knowledge on a day-to-day basis?!

For the last 12 years since HSAs have been introduced, you would think the understanding of these account would get better, but they still breed so much confusion and interpretation that they are steeped in misunderstanding by both customers and the bank employees - causing hours of corrections all year long.

We are brain-washed into a customer-service mindset and ignoring our account holders’ mistakes on their HSA accounts and refusing to help them correct those mistakes are at odds with everything we have been trained to do.

So how do we strike that perfect balance between customer responsibility and custodial responsibility on Health Savings Accounts, and what kind of firewalls can we put in place to prevent constant monitoring?

Covered Topics
- What is the definition of a HDHP and eligibility for an HSA?
- What are the contribution limits for 2016/2017?
- How do we handle the removal of excess contributions?
- What responsibilities does the financial institution have to monitor qualified medical expense withdrawals?
- What kind of account should the HSA money be invested in?
- How do we re-deposit medical expense reimbursements?
- Are your HSA contributions and distributions being reported correctly to the IRS on the 5498-SA and 1099-SA?
- What are the custodial HSA monitoring responsibilities?

Who Should Attend
New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Accountholder Service Representatives, Investment and Trust Personnel who are involved in the opening, selling, marketing, or administration of HSAs. Any officer/manager who "oversees" the New Account department and may be responsible for answering HSA accountholders questions or concerns but does not actually open HSA accounts.

About the Presenter - Patrice M. Konarik
Patrice M. Konarik is president of Sunwest Training Corp. founded over 20 years ago and is located in the Texas Hill Country near San Antonio, Texas. With over 30 years experience in the financial industry, Patrice has focused her expertise on the retirement and new account areas and is currently providing live training and webinars on these subjects on a nationwide basis.

She has a BS in Management Science from New York's Binghamton University. Many state banking associations and other organizations use her as their main source for training on these complicated topics. Patrice's upbeat personality and former banking experience easily encourages interaction and questions during the training sessions.

1. Live Webinar
The 2 hour LIVE WEBINAR option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number & pass code that will allow entrance to the seminar. Seminar materials, including instructions, pin number, & handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. On-Demand Web Link
Can’t attend the live webinar? The ON-DEMAND WEB LINK is a recording of the live event including PowerPoint and class materials. This web link can be viewed anytime 24/7, beginning 6 business days AFTER the webinar and will expire 6 months after the live program date. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar & for future training.

3. CD-Rom
For an additional $60 the audio CD and printed class materials can be mailed to you.

4. Live plus On-Demand Web Link
Includes options 1 & 2.

5. Premiere Package
Includes options 1, 2 & 3

Cancellation Policy
Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. If your bank is unable to participate after registering, you can select to purchase the on-demand recorded presentation.

Registration Form - August 24, 2016

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Live Webinar
- $265 Single Location
- $75 Each Additional Location
- $530 Single Location
- $150 Each Additional Location

On-Demand Web Link
- $295
- $590

On-Demand w/ CD
- $325
- $650

Live plus On-Demand
- $365
- $730

Premiere Package
- $395
- $790

Payment Information
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Questions? 317-387-9380
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