



STERLING HSA™

BROKER “HOW TO” CHECKLIST

3 Easy Steps to Enroll Clients in Sterling HSA:

- Check HSA eligibility status to ensure the client is: (*see page 2 for details)**
 - Enrolled in a qualified HDHP.
 - Under age 65 or, if over age 65, is not enrolled in Medicare (Accepting Social Security resulting in automatic enrollment in Part A Medicare)
 - **Not** claimed as a dependent on another person’s tax return

- Complete the Sterling HSA Application:**
 - **For an Individual:**
 - Individual Application form
 - Beneficiary designation
 - **For an Employer:**
 - Employer Application
 - List Bill

- Enclose deposit check:**
 - Calculate the total: (must match list bill amount)
 - **\$ 100 (minimum) initial contribution required**
 - **\$ 35 one-time account set-up fee**
 - **Two month’s maintenance fees**
(Based on the account type of Standard for **\$8.75** per month or Value for **\$2.50** per month)

For additional information, call: 800-617-4729

Please mail the enrollment materials to:

Sterling HSA
475 14th Street, Ste. 120
Oakland, CA 94612

Thank you for your business. With Sterling, you can earn 10% commissions. We stand behind our money back guarantee to keep your clients satisfied with their Sterling experience.



Details You Need to Know About HSA Eligibility Status

If your client is enrolled in a HDHP he/she may not be covered by any other health insurance plan other than another HDHP or a plan that provides specific, limited coverage:

- Dental insurance
- Vision insurance
- Accident insurance
- Disability insurance
- Long-term care insurance
- Insurance for a specific disease
- Hospitalization insurance.

Your client cannot participate in an HRA or FSA unless it is:

- Designated “limited purpose”
- Post-deductible health HRA or FSA
- Suspended HRA
- Retirement HRA
- Not covered under a spouses’ HRA or FSA

If the individual and his/her spouse each have **family** coverage under a separate HDHP the HSA contribution is “shared” between them and is limited to:

- The IRS family maximum limit (\$5950 for 2009), plus any catch-up contribution (\$1000 for 2009) for individuals age 55 or older. The couple may choose how to “share” the contribution dollars between the two accounts.

If the individual and his/her spouse have **self only** coverage under separate HDHPs, then:

- The HSA contribution limit for each can be no greater than the IRS maximum limit (\$3000 for 2009), plus any catch-up contribution (\$1000 for 2009) for individuals age 55 or older per account.

For additional information, contact us: customer.service@sterlinghsa.com or:

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