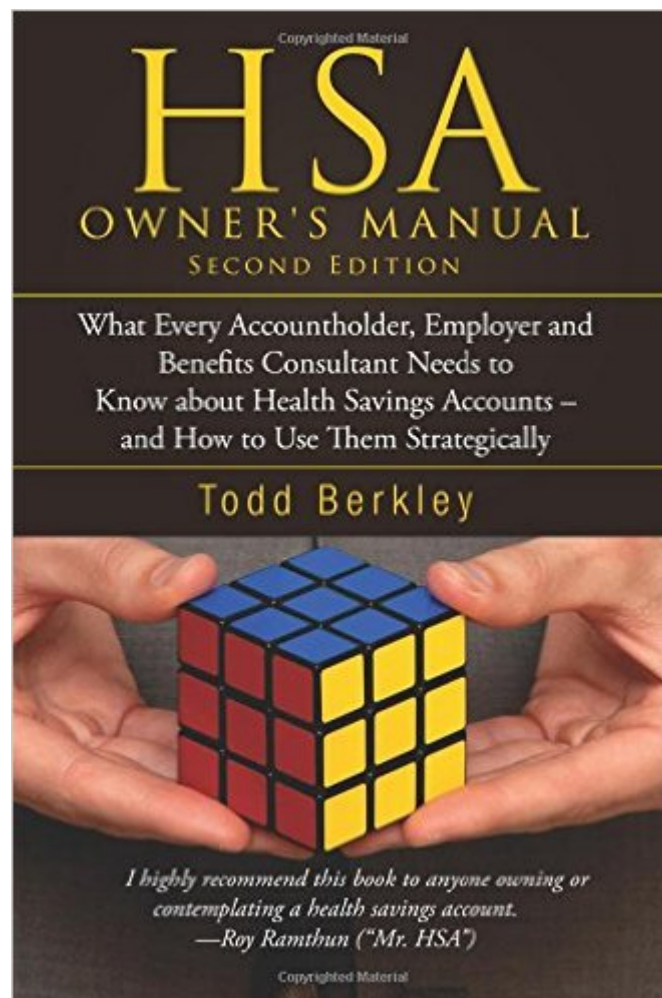


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# HSA Owner's Manual - Second Edition: What Every Accountholder, Employer, And Benefits Consultant Needs To Know About Health Savings Accounts---and How To Use Them Strategically





## Synopsis

"Better late than never, Todd Berkley has produced the Owner's Manual for HSAs that is so long overdue. It is easy to understand and should help many Americans understand the benefits and rules associated with HSAs. Mr. Berkley's understanding and passion for HSAs shine brightly, showing the path to maximizing one's opportunities with an HSA. I highly recommend this book to anyone owning or contemplating a health savings account." ---Roy Ramthun ("Mr. HSA" led the US Treasury Department's implementation of the HSA program after they were enacted into law in 2003) "Todd Berkley's expertise as a banker is exceeded by his grasp of insurance issues. Berkley is the go-to person for compliance questions, and he knows the intricacies of IRS guidance cold, making him an extraordinarily valuable asset to our industry. The Affordable Care Act and its implementing regulations are an impenetrable morass of confusing mandates---unless you know how to reach Berkley. This book allows everyone to reach him." ---Kevin McKechnie, founder and executive director of American Banker Association's HSA Council "Todd Berkley has been one of the key founding executives of the HSA industry, and is one of a handful of Americans who can answer any question you have about the inner workings of an HSA, or their interaction with the IRS regulations, or new regulations from the Affordable Care Act. Berkley has a knack for "keep it simple stupid," but the key to that is also to keep it accurate, which he does in spades. Berkley is also really good at seeing what is coming over the horizon for HSAs, mainly because he is a trusted intermediary between HSA competitors, giving him insights into a broad swath of market information to which very few have access." ---Dan Perrin, president of the HSA Coalition

## Book Information

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## Customer Reviews

If you have an HSA - you need this book. Well thought out and organized, this book will tell you everything you could possibly need to know about your HSA. Very easy to find the information you need and to skip over sections that don't apply to your particular situation. It is exactly what it calls itself - an HSA owner's manual. Easy to follow, written in clear language, informative and extremely helpful in getting the most out of your HSA.

Great book for anyone wanting to learn more about HSA's!

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