

## BB&T Health Savings Account Maximum Annual Contribution Worksheet

The maximum allowed contribution to a Health Savings Account (HSA) is set by Federal law.

2008 annual contribution limits are:

- For single coverage: \$2,900
- For family coverage: \$5,800

To determine your maximum allowable annual contribution, please answer the questions below:

Instructions	Single Coverage	Family Coverage	Calculations
Enter the maximum annual amount allowed for 2008.	Enter \$2,900 for Single Coverage on Line 1.	Enter \$5,800 for Family Coverage on Line 1.	1 _____
Regulations allow individuals over age 55 and over to make additional annual contributions. (You can apply this rule only one time in a calendar year.)	If you will reach age 55 before the end of 2008, enter \$900 on Line 2.	If you will reach age 55 before the end of 2008, enter \$900 on Line 2.	2 _____
	Add Line 1 and Line 2. Enter this total on Line 3.	Add Line 1 and Line 2. Enter this total on Line 3.	3 _____
You must deduct any payments you make to other HSAs or MSAs** from your maximum allowable contributions for 2008.	On Line 4, enter the total amount of payments to other HSAs or MSAs in your name in 2008.	On Line 4, enter the total amount of payments to other HSAs or MSAs in your name and your spouse's name in 2008.	4 _____
<b>This is your maximum contribution limit for 2008.</b>	Subtract Line 4 from Line 3 and enter the result on Line 5.	Subtract Line 4 from Line 3 and enter the result on Line 5.	5 _____

To complete this Maximum Contribution Worksheet online, please visit [BBT.com/hsa](http://BBT.com/hsa).

\*Archer Medical Savings Accounts (MSAs).

Disclaimer: This Maximum Contribution Worksheet is written to support the promotion and marketing by BB&T of health savings accounts and is not intended to be used, and cannot be used, for the purpose of avoiding U.S. federal tax-related penalties. Each taxpayer is responsible for determining eligibility and calculating the correct maximum contribution for a calendar year. Each taxpayer should seek advice based on the individual taxpayer's circumstances from an independent tax advisor.

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