

**IMPORTANT INFORMATION CONCERNING THE FEDERAL  
GOVERNMENT'S INCREASE IN THE 2010 DEDUCTIBLE FOR  
HEALTH SAVINGS ACCOUNT (HSA) QUALIFIED  
HIGH DEDUCTIBLE HEALTH PLANS**

Standards for High Deductible Health Plans (HDHP) minimum deductible and maximum out-of-pocket amounts are set by the Federal Government and subject to annual indexing for inflation.

To open a Health Savings Account (HSA) during 2010, you must be enrolled in a qualified HSA High Deductible Health Plan with a minimum annual deductible of \$1,200 for an individual and \$2,400 for a family.