

## CE SEMINAR FOR BROKERS

Presented by  
First Horizon Msaver

### HEALTH SAVINGS ACCOUNTS: WHAT'S NEW?

- Overview of 2008 minimum deductibles, out-of-pocket maximums and HSA contribution limits.
- Why a client should set up an HSA and an HDHP at the same time.
- The “deeming” rules.
- Embedded deductibles.
- Comparability rules vs. Section 125 rules.
- HRA and FSA rollover rules and discussion.
- Why IRA rollover is boosting participation.

### ABOUT THE PRESENTERS

#### Lynden N. Kendrick



Lynden Kendrick, BA, BS, LPRT, MHIS, Life and Health Agent and Consultant, is one of the country's leading experts on HSAs and other flexible benefits programs. He has served as President of the Utah Association of Health Underwriters and was awarded the Underwriter of the Year Award in 1999. Lyn is also the author of several articles on health care, Section 125 plans, and employee benefits.

#### Dennis Kavanaugh



Denny Kavanaugh has more than 20 years of experience in the health insurance industry. As a recognized expert on consumer-driven health care, Denny works with brokers, TPAs, and insurance carriers nationwide to educate about HSAs and implement consumer-driven products.

#### Mike Finger



Mike Finger has more than 15 years of experience in the banking industry, including 6 years as Checking Deposit Product Manager for First Horizon National, the parent company of First Horizon Msaver on whose platform the HSA product is built. He has since brought his banking expertise to the consumer-driven health care arena, where he frequently speaks to groups at the professional level.