

# Golden HSA Members — When Funding Begins in Your Account

**If you have a 2014 Health Care Spending Account (HCSA) balance at the end of December, contributions to your Golden Health Savings Account (HSA) may be delayed. Here's how funding will work:**

- In order to begin funding and adding money to your Health Savings Account (HSA), the IRS requires that you have a zero balance in your 2014 HCSA account. The tax laws prohibit having money available from both accounts at the same time.
- If you have a “zero” balance in your 2014 HCSA at the end of December, your HSA payroll contributions will begin in January 2015. The employer pay period contributions to your HSA will also begin in January.
- If you have a balance in your 2014 HCSA at the end of December, your HSA payroll contributions will begin approximately six weeks after the claim submission deadline for the 2014 plan year, or about May 15. The employer pay period contributions to your HSA will begin at the same time.