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puts a cap on it. As you heard from the discussion, nobody is quite sure about how these accounts operate, and whether this cap is absolutely necessary, but in any event, there would be a cap of \$25,000. Thank you.

SENATOR CUDABACK: Thank you, Senator Beutler. You've heard the opening on FA309. Open for discussion. Senator Redfield.

SENATOR REDFIELD: Thank you, Mr. President, members of the body. Senator Beutler, you wanted to know if there were limits. There are, in fact, limits. Under the health savings plans, according to the Congress plan, the limit is \$4,500 a year contribution. And under medical savings plans, it is 65 percent of the taxpayer's insurance deductible, if it's a single plan; if it's a family plan, it may be equivalent to 75 percent of their insurance deductible. So we're not generally talking about a large number of dollars each year. I will tell you, on our medical savings plan, any unused balance that is not used for medical expenses does go back. You lose it. So most people do not put more money into these plans than they feel that they can use for their deductibles and other medical expenses, such as eyeglasses, contact lens, dental plans, et cetera. A health savings plan actually is a different breed. It does allow people to maintain that account and carry it over from year to year, so that, in fact, if you have a larger expense in a following year, you can use that. And the goal is that people will actually save some money, so that when they get into their later years and expenses for medicine and doctors and hospitalization may incur a great deal of out-of-pocket expense, that they would have that wherewithal to continue with that. I absolutely support your amendment, and perhaps the Banking and Insurance Committee could study that over the interim and see if we need to go lower with that next year. But we're not talking about large dollar amounts on an annual basis. Thank you.

SENATOR CUDABACK: Thank you, Senator Redfield. Further discussion on the Beutler amendment to the Mines amendment? Seeing no lights on, Senator Beutler, you are recognized to close.

SENATOR BEUTLER: Senator Cudaback, I like the idea of studying