



**2009 Medical Care Savings Account**  
Penalty Calculation  
For Self-Administered Individual Accounts  
15-61-203, MCA

**Taxpayer Information**

Your name \_\_\_\_\_ Social Security Number \_\_\_\_\_

**Account Information**

Your medical care savings account number \_\_\_\_\_

Financial institution where your account is held \_\_\_\_\_

Mailing address of your financial institution \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

If you have a medical care savings account, you have to file your Montana income tax return using Form 2 or Form 2M. All nonqualifying withdrawals from your self-administered medical care savings account (MSA) have to be included as income on Form 2, Schedule I, line 7, or Form 2M, line 25.

If you made withdrawals from a self-administered MSA that were not used to pay for your eligible medical expenses, including withdrawals that you made on the last business day of the tax year, you will have to complete the worksheet below. Nonqualifying withdrawals, other than those made on the last business day of the tax year, are subject to a 10% penalty.

1. Enter the total from column E of your Montana Form MSA. This amount also has to be reported on Form 2, Schedule I, line 7, or Form 2M, line 25..... 1. \_\_\_\_\_
2. Enter withdrawals that you included in column E of your Form MSA that were made on the last business day in December 2009. .... 2. \_\_\_\_\_
3. Subtract the amount on line 2 from the amount on line 1 and enter the result. .... 3. \_\_\_\_\_
4. Multiply the amount on line 3 by 10% (0.10). **This is your penalty.** Enter this amount on Form 2, line 67 or Form 2M, line 59, and write "MSA" in the space provided. .... 4. \_\_\_\_\_

**Questions?** Please call us toll free at (866) 859-2254 (in Helena, 444-6900).

**When you file your Montana income tax return electronically, you represent that you have retained all documents required as a tax record and that you will provide a copy to the department upon request.**