



Help Your Employees Achieve a Better Life Experience

If you have employees who are living with a disability or supporting a loved one with a disability, an IAble account may help them achieve their version of a better life experience. Join the IAble team in helping spread the message about the benefits an IAble account can bring to working individuals living with a disability.

Achieving a Better Life Experience (ABLE) Accounts

ABLE accounts are tax-advantaged savings accounts for eligible individuals with disabilities and their families to invest and save for qualified disability-related expenses without losing their eligibility to receive public benefits. IAble is Iowa's dedicated ABLE savings plan and is administered through the State of Iowa Treasurer's Office.

Eligibility

There are no income limits for opening an ABLE account. Instead, eligibility is based only on the individual's disability. An ABLE account can be opened at any age, but the disability must be diagnosed before the individual's 26 birthday. To learn more, visit [IAble.gov/eligibility](https://IABLE.gov/eligibility).

Employment-Related Expenses

The money in an ABLE account can be used for qualified disability-related expenses helping to improve the health, independence or quality of life of the individual with a disability. While savings in an account can cover a wide range of expenses, examples relating to employment include transportation, employment training and support, personal support services, job coaching, assistive technology and more.

Maintain Benefits

If you have employees who receive federal means-tested benefits, such as Supplemental Security Income (SSI) and Medicaid, they can generally save money in an ABLE account and protect their eligibility for these benefits. In fact, any amount saved in an ABLE account is protected from Medicaid eligibility. For more information, visit [IAble.gov/benefits](https://IABLE.gov/benefits).

Contributing Additional Funds

The federal contribution limit into an ABLE account is \$15,000 per year. However, if contributions have not been made into an employer-sponsored retirement account during the year, up to an additional \$12,760 of your employee's gross wages can be contributed into an ABLE account. This brings the annual contribution limit up to \$27,760!

Learn More

Review the tools provided in the IAble Employer Toolkit for additional resources to support a diverse work environment at [IAble.gov](https://IABLE.gov).