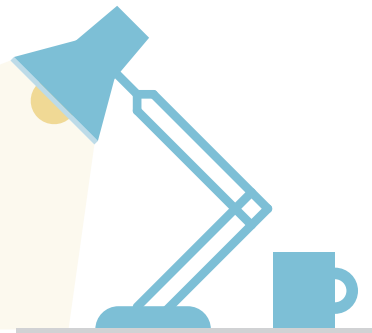
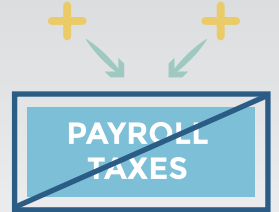


HealthSavings BENEFITS for EMPLOYERS



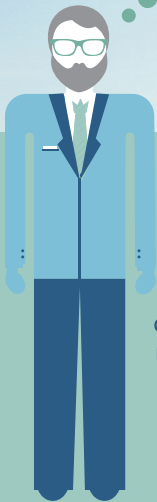
Funds are deposited pre-tax (section 125) for reduced FICA, SUTA and FUTA. Saves employer up to 10% on payroll tax.



Employee and employer contributions are not subject to payroll taxes.



Employees become better cost-conscious consumers of health care



CONSUMER INVOLVEMENT

An increase in consumer involvement results in lower annual premium increases

ANNUAL PREMIUM



LOWER PREMIUMS

Some HSA-plans offer lower monthly premiums than a traditional health plan

TRADITIONAL HEALTH PLAN

HSA PLANS

SUPERIOR INVESTING

✓ NO INVESTMENT TRANSACTION FEES

✓ NO BROKER FEES

✓ FIRST DOLLAR INVESTING
No minimum bank debit card balance required before investing



Superior investment options in a variety of high quality, low cost mutual funds

Average expense ratios lower than the industry average

INDUSTRY AVERAGE

80%



.20



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