

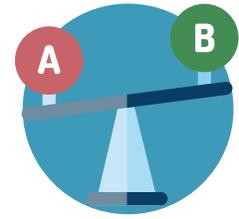
HOW WOULD MY COMPANY BENEFIT BY OFFERING A HEALTH SAVINGS ACCOUNT (HSA)?



The premiums for HSA-qualified health plans are usually lower than the premiums for traditional health plans, so if your company pays some of these premiums for your employees, you can expect to **save on the HSA.**



In addition to saving on monthly premiums, employers can **save on payroll taxes.** Funds you deposit or that your employee has deducted pre-tax are not considered part of their overall compensation – no FICA.



While many employers offer flexible spending accounts (FSAs) for their employees, HSAs give employees the **choice of either using their funds on current medical costs or rolling them over for the future** with no use-it-or-lose-it restrictions.



Improved transparency is a critical weapon in the fight against skyrocketing healthcare costs. With an HSA-qualified plan, your employees will have **better visibility to the costs** associated with their healthcare, and that will help them make better choices.



HSAs are a dual benefit for both healthcare needs and for retirement savings. **Contributions can be spent, saved or invested in mutual funds** so the account can grow over time. There are no penalties for withdrawals or reimbursements at any time provided the expenses are HSA-qualified.



With many companies finding it difficult to hire and **retain skilled workers**, the HSA is an important part of a comprehensive benefit offering. Not only do most employees pay lower premiums with the HSA-qualified plan, but they are also able to spend tax-free on qualified medical expenses using their HSA debit card.



Implementing an HSA should be hassle-free. Make sure you choose a provider that provides best-in-class employee education, better than 90% customer service satisfaction, and a flexible approach to file transfers and formatting. **No matter how large or small your company is, you should expect your HSA provider to work for you, not the other way around.**

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