

Enhance your employee benefit package with an innovative way to save and pay for health care expenses.

There is a new way to control health care costs—a Health Savings Account (HSA). With a HSA, individual employees can reduce their health insurance costs, create tax savings, and better understand their true costs of health care.

How does it work?

HSAs are federally-approved savings accounts offered only in conjunction with high-deductible health plans. With HSAs, employers and qualified employees may make tax-free payroll contributions to pay for certain out-of-pocket medical expenses. These funds are received tax-free by employees and the contributions are tax deductible for the employers. With the funds deposited into a selected custodial account, the employee simply requests reimbursement from said account to pay for the qualified expenses.

For employers, FlexSystem HSA offers a real advantage

- Eliminates all hidden fees.
- Creates tax savings.
- Reduces health insurance costs—through use of required high deductible plan.
- Provides employees with more control over their health care.
- Eliminates employer risk in the reimbursement process.
- Provides an Audit Guarantee.



For employees, FlexSystem HSAs mean real savings

- Increases take-home pay.
- Grows tax-deductible deposits tax-free in the HSA account.
- Retains account deposits and interest regardless of employment status.
- Eliminates the need to substantiate reimbursement requests through a third party.
- Increases understanding of the true cost of health care.

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