



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.

