



# Health Savings Accounts

Differentiate your business with an innovative, flexible, and feature-rich HSA

Your clients trust you to bring them market-leading solutions that keep costs low, increase employee satisfaction, and make their lives easier.

Offering a qualified high-deductible health plan (HDHP) paired with a health savings account (HSA) can be a powerful strategy for employers to not only reduce spending but also help their employees prepare to manage their growing healthcare responsibilities, both now and into retirement.

HSAs allow employees to set aside pre-tax dollars for eligible healthcare expenses, while reducing an employer's FICA and federal unemployment tax liability. Unused funds carry over year to year and employees can invest what they don't spend, enabling them to build a nest egg for the future. By empowering employees to take charge of their spending, they remain invested in making smart healthcare decisions.

**Partner with FlexFacts to offer an HSA that delivers the employee experience and business results your clients need.**



## Investment capabilities

Investing HSA funds allows employees to accelerate their account savings, build wealth, and ensure they have enough money set aside for healthcare expenses in retirement.

## We make it easy for employees

- Convenient self-directed mutual funding options managed by Devenir
- Easy online transfers between investment account and HSA cash account
- Online access to account history, fund performance, statements, portfolio re-allocation, planning tools, and more through the FlexFacts Member Portal
- Direct access to fund prospectuses and Morningstar® reports

## Guided Portfolio

- Online, interactive planning tool that helps employees align their HSA investments with their personal risk tolerance and investment goals
- Easy to use and requires no knowledge of investments
- In a few simple steps, employees can assess their risk tolerance, allocate their investment options, and select features that make ongoing management of their investments virtually hands free
- Once an employee's portfolio is allocated, they can elect to automatically rebalance their portfolio at their desired frequency



### Multi-purpose Debit Card

Our technology provides the ability to stack multiple Health Benefit Accounts on a single FlexFacts Debit Card.

#### The convenient way to pay

- If an employee is enrolled in multiple Health Benefit Accounts – for example an HSA and a dependent care FSA – they are able to access all their accounts via a single debit card
- Offers sophisticated payment rules and highly-configurable purse priority settings
- Provides easy, immediate, thought-free access to funds
- Eliminates confusion by automatically paying for eligible expenses from the right account based on the plan rules in place



### Next generation Member Portal and Mobile App

Powerful self-service account access, plus education and decision support tools.

#### Manage healthcare finances on the go

- Offers employees convenient anytime, anywhere access to their HSA
- Powerful self-service capabilities plus education and decision support tools
- Employees are able to view real-time balances and transactions, submit claims, access plan details, view important account alerts, and much more



### Employee engagement tools

A communication platform and comprehensive suite of tools and resources help ensure employees stay in control of their HSA and make informed healthcare finance decisions.

#### Staying connected has never been easier

- Real-time administration platform automatically sends event-triggered alerts and notifications via text and email that keep employees informed about their HSA
- Resources and decision support materials available to educate employees and help them get the most value out of their HSA



### Simplified employer access

Our user-friendly employer portal makes it easy for employers to manage their HSA program.

#### Easily manage an HSA program

- Quick and easy access to employee status, debit card status, enrollee lists, contributions, payroll reconciliation, and much more

**Get started today!**

Call us at 877-943-2287

