

HEALTH SAVINGS ACCOUNT



A health savings account (HSA) works with a high deductible health plan (HDHP) to put employees in control of their healthcare finances. An HSA is a powerful savings tool that enables employees to plan for future healthcare expenses and invest in retirement with a **triple-tax advantage** unlike any other offering: **tax-free** contributions, **tax-free** earnings, and **tax-free** distributions.

EMPLOYEE FEATURES:

- Single sign-on portal for all accounts
- Materials, calculators, and other educational resources
- No minimum deposit required*
- Interest bearing cash account
- Robust investment platform with three different investment pathways (managed, self-directed, and brokerage)
- Debit cards with stackable purses**
- Mobile access
- Online bill payment
- Online statements and tax documents

EMPLOYER FEATURES:

- Assigned account manager
- One partner for HSA, FSA, HRA and commuter benefits
- Independence from health plan carrier
- Employee HSA education support
- Integration with your HRIS, benefits enrollment, and payroll systems
- Efficient and audit-ready enrollment and funding processes
- Easy HSA transfer process and support

* \$1,000 minimum balance required before HSA investment account can be opened.

** HSA, Limited FSA/HRA, and Commuter funds can be accessed using the same debit card.

FROM OUR CLIENTS: THE FLORES DIFFERENCE



"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with Katlin on our account. When I call in with any questions or issues, Katlin is very knowledgeable and always so helpful. I feel very comfortable and confident with her as our Account rep. I wish we had other Accounts reps as professional as her."

- Amy McNeil, HR Generalist, Graystone Eye -