



# HEALTH SAVINGS ACCOUNTS

## A competitive benefits package for your employees

A Health Savings Account (HSA) is a specialized account you can offer to employees covered by a qualified high-deductible health plan (HDHP). The HDHP provides protection against major medical expenses and the HSA is used to pay for day-to-day medical expenses.

### Benefits for Business

#### Use any health plan

Compatible with virtually any qualified HDHP so you don't have to change your HSA provider if you change your insurance provider.

#### An attractive benefit

An employer-sponsored HSA is part of a competitive benefits package to help you attract and retain valued employees.

### Analysis Account Required

#### Employer fee

<25 employees.....	\$25/mo
25-50 employees .....	\$50/mo
50-75 employees .....	\$75/mo
75+ employees.....	\$100/mo

#### One-time set up fee

<25 employees.....	\$50
25-50 employees .....	\$100
50-75 employees .....	\$150
75+ employees.....	\$150

### Benefits for Employees

HSA funds can be used for a wide range of health care related expenses not typically covered by other health care accounts. For a list of IRS-qualified expenses, visit [irs.gov](http://irs.gov).

#### No "use it or lose it" rules

Any unused balance carries over from one year to the next. Money in an HSA belongs to the employee, even if they change insurance plans or jobs.

#### Control

Employees decide:

- How much money to save in their account (up to the IRS contribution limit).
- Which qualified medical expenses to pay for with their HSA. For a list of IRS-qualified medical expenses, visit [irs.gov](http://irs.gov).

Easy ways to pay and track spending:

- Free HSA Visa® debit card
- Secure online banking
- Mobile app



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