



Do More With A Health Savings Account

From National Benefit Services



Health Savings Account

Tipping the Scale in Your Favor

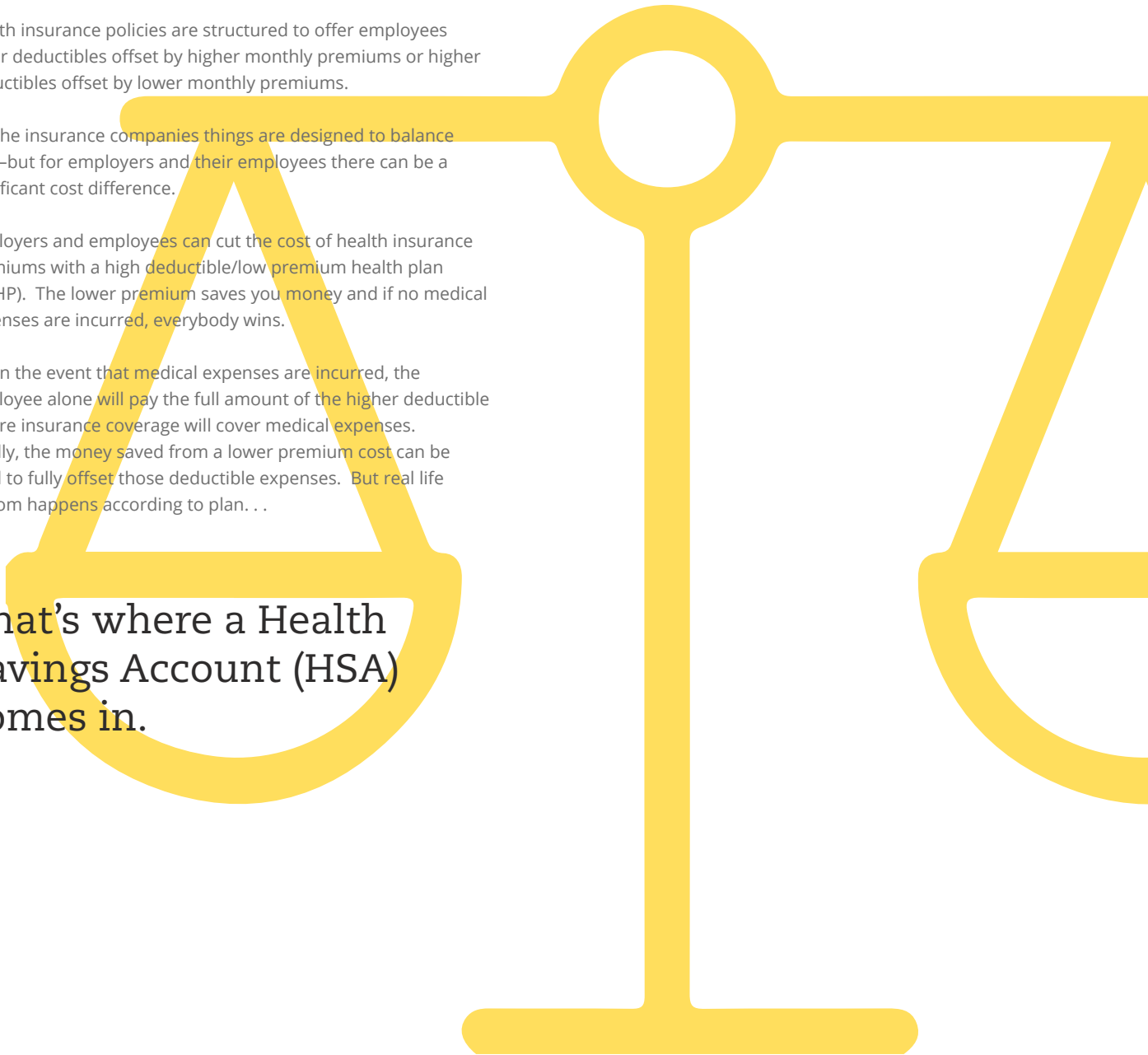
Health insurance policies are structured to offer employees lower deductibles offset by higher monthly premiums or higher deductibles offset by lower monthly premiums.

For the insurance companies things are designed to balance out—but for employers and their employees there can be a significant cost difference.

Employers and employees can cut the cost of health insurance premiums with a high deductible/low premium health plan (HDHP). The lower premium saves you money and if no medical expenses are incurred, everybody wins.

But in the event that medical expenses are incurred, the employee alone will pay the full amount of the higher deductible before insurance coverage will cover medical expenses. Ideally, the money saved from a lower premium cost can be used to fully offset those deductible expenses. But real life seldom happens according to plan. . .

That's where a Health Savings Account (HSA) comes in.



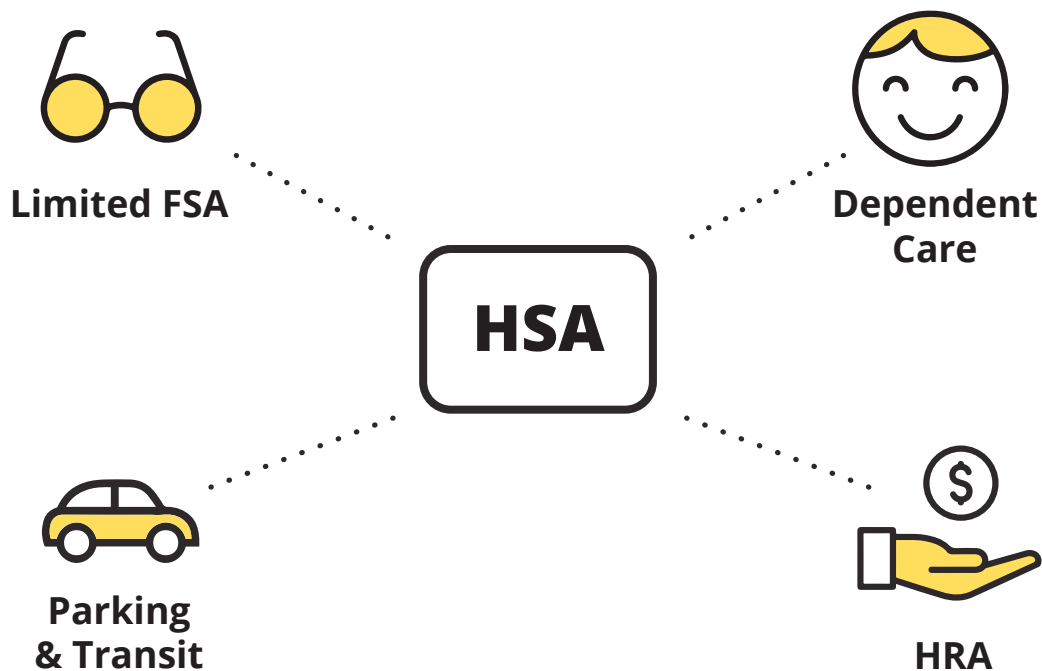
Advantages of an HSA

HSAs were created by Congress to help employees manage the higher cost of meeting HDHP deductibles. Besides being a tax-free vehicle to pay your deductible, HSAs have a number of other advantages:

- Employee payroll deductions deposited to an HSA are not taxed nor are they taxed on withdrawal for medical expenses. That's better than an IRA!
- HSA account funds are not forfeited if they are not used. No more USE IT OR LOSE IT! Because it's an individual account, an HSA moves with employees from job to job and year to year.
- All unused funds in an HSA can be invested and grow for years- TAX FREE! That's important considering that medical expenses are estimated to be the greatest expense your employees will face in retirement.
- Anyone can contribute to someone's HSA: the employee, employer, or even a relative or friend.
- HSA funds can be used to pay health deductibles and/or medicare premiums.



With NBS, you can get it all under one roof, one online portal, and on one integrated benefits card.



Bundle Your Benefits with NBS

With National Benefit Services (NBS), you can offer a suite of benefits to your employees that pair with HMO, PPO, or High-Deductible health plans.

An HSA doesn't have to be just an HSA; pair it with a Limited Purpose FSA, HRA, Dependent Care, or even a Parking or Transit benefit to give your employees a benefits package that stands out.

Decades of Experience

In addition to health and welfare benefits, NBS has been administering 401(k), 403(b) and other retirement plans for over 25 years. An HSA is a new and exciting medical retirement savings vehicle that we've been driving ever since HSA's were introduced in 2003.

We know how powerful an HSA can be for managing healthcare costs and preparing for retirement, which is why we are so passionate about them.

It's Simple Too!



NBS is Here For You Every Step of the Way

Your employees deserve the best, so we offer a dedicated call center full of knowledgeable staff and low wait times to give your employees the answers they need - when they need them.

We want to give the knowledge and support you and your employees need to manage healthcare expenses and save money.



8523 South Redwood Road
West Jordan, Utah 84088

1-800-274-0503
hsa@nbsbenefits.com

www.nbsbenefits.com

