



Health Savings Accounts

Health Savings Accounts (HSAs) provide employees an easy way to manage current health care costs while also saving for expenses they may incur down the road. Our comprehensive HSA solution offers quick access to HSA funds, convenient bill payment options, and a variety of tools and resources to help manage and grow the account.

HOW IT WORKS

- An HSA is an individually-owned savings vehicle
- HSA contributions can be made by employer or employee
- The HSA can only be established in conjunction with a qualified high-deductible health plan (HDHP)
- HSA contribution limits are established by the IRS and subject to adjustment for inflation
- HSA account holders enjoy a triple-tax advantage: contributions can be made pre-tax, the funds grow tax-deferred, and withdrawals are tax-free when used to pay for qualified medical expenses
- Funds in the account belong to the individual account holder, meaning they roll over year-to-year and are completely portable (even if you switch jobs or insurance plans)

THE AMERIFLEX ADVANTAGE

- The Ameriflex HSA debit card automatically synchronizes all of your Ameriflex flexible benefit accounts, letting you access and manage all funds with a single debit card
- View account balances, transactions, and claims information online, 24/7 through the MyAmeriflex Portal
- Online bill pay
- Multiple investment options, through several fund families, available to help grow your account
- Dedicated member services team available by phone, email, and live chat

Ameriflex provides the most comprehensive HR services in the industry (Readers' Choice Award) and is recognized for its commitment to superior service and product innovation.

