



An HSA Helps You Become an Employer of Choice

- **Aligns with coverage of preventive care and wellness initiatives** and encourages employees to make more effort to adopt a healthy lifestyle
 - » Employees that do not spend HSA funds on the deductible allow employees to save more for their future medical costs
 - » Preventive care covered at 100%
- **Promotes more medical care discussions and cost transparency** which can promote better health care and reduce costs
 - » HSA funds belong to employees which employees want to save
 - » Employees may become better health care consumers when they are more careful and inquisitive about their health care purchases
- **Improves attraction and retention of good employees** by offering a competitive health care plan as part of their benefits package
 - » Employees receive triple tax benefits when HSA funds used for qualified health care expenses
 - » HSA funds go with employees if they change jobs
 - » Similar concept to a 401K and employees can make contributions if they wish up to IRS limits
 - » In case of illness, employees are financially protected in manner similar to their current plan