

# ONE PARTNER. TOTAL SOLUTION.

## HSA

Health Savings Account

### Empower health savings

An **HSA** is a member-owned account that enjoys a triple-tax advantage.\* Members can make pre-tax payroll contributions, grow tax-free earnings, and enjoy tax-free distributions to pay for qualified medical expenses. HSAs must be paired with high-deductible health plans. Members can keep their HSA funds forever—even if they change employers or health plans.

## HRA

Health Reimbursement Arrangement

### Help offset rising healthcare costs

An **HRA** is an employer-funded account that empowers members to pay for specified out-of-pocket medical expenses. Organizations choose how much to contribute, and which expenses qualify. HRAs are an effective tool to help members manage health care premiums.

## FSA

Flexible Spending Account

### Give people flexibility and amazing tax savings

An **FSA** empowers members to set-aside pre-tax money to pay for eligible medical expenses, such as deductibles, copayments, dental, and vision. Unused funds are forfeited back to the employer at the end of the plan year. However, some organizations offer a grace period or carryover option, enabling members to keep a certain portion of their account into the next plan year.

## DCFSA

Dependent Care Flexible Spending Account

### Take care of your loved ones and save even more

A **DCFSA** empowers members to set aside pre-tax money from every paycheck to help pay for dependent care expenses. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare. DCFSA Funds can be used to pay for daycare, preschool, elderly care or other dependent care.

## LPFSA

Limited Purpose Flexible Spending Account

### Complement your HSA

An **LPFSA** works just like a traditional FSA, however funds can only be used for dental and/or vision expenses. Even though it's called a "limited purpose" account, LPFSAs cover a lot of expenses, including mouth guards, Orthodontia, RX sunglasses, and even Lasik surgery. The best part: Members can pair an LPFSA with an HSA, making it easier to save their HSA for a rainy day.

## POP

Premium Only Plan

### Stay compliant

Per IRS Section 125, organizations are required to add a **POP** in order to take pre-tax payroll deductions for insurance premiums and HSA contributions. A POP applies to all group-sponsored plans, including PPOs, HDHPs, vision, dental and even group-term life insurance.

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## COBRA AND DIRECT BILLING

### Simplify compliance and maximize confidence

**COBRA** administration services help ensure compliance with all federal COBRA regulations while providing former team members with access to continued insurance coverage. COBRA administration includes notice fulfillment, premium billing and collection, eligibility reporting, and so forth. Non-compliance with COBRA regulations can lead to added risk and costly penalties for organizations.

**Direct Billing** services make it simple to extend coverage to employees on leave of absence, on furlough or for retirees. Since payroll deductions aren't available for these individuals, we will bill members on your behalf, collect premiums, and provide an aggregate payment for your carrier. We send funds to the ER directly.

## COMMUTER

### A smarter way to get to work

**Commuter** benefits allow members to use pre-tax funds to pay for their commute and potentially save hundreds of dollars each year. Eligible expenses include train, subway, parking, bus, and ferry costs. Our extensive commuter catalog and convenient payment options ensure members can always find the best route to work. Commuter programs are a great way to boost employee satisfaction and can be implemented at any time throughout the year.

## WELLNESS

### Empower your people to live well

**Wellness** benefits are incentive programs that encourage healthy lifestyles or provide added perks to your overall benefits package. Several out-of-the-box options include gym reimbursement, bike programs, adoption assistance, tuition reimbursement or smoking cessation programs. Organizations can determine the value, eligible expense list, receipt requirements and timeframe for their benefit. Since this is a post-tax program the options are effectively limitless.

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