

# Simply HSA



## We make *health savings accounts* easy.

*SimplyHSA* offers tax-free contributions, easy integration with other benefits, in-house support and our own prepaid debit card.

### **Simply expert support**

Employers adding SimplyHSA as a standalone benefit or as part of a total benefit package that includes the BESTflex<sup>SM</sup> Plan or the EBC HRA<sup>SM</sup> can count on our in-house expertise and support to ensure SimplyHSA will meet their specific benefits needs.

From setup to day-to-day support, we help you make the most of SimplyHSA.

#### **Dedicated Client Support**

With a direct phone number and email address for quick contact, a Client Service Consultant is assigned to each employer and is an employer's single point of contact for SimplyHSA account information and assistance. All of our Client Service Consultants receive extensive SimplyHSA training and understand how HSAs work.

#### **Helpful Participant Support Services**

Our Participant Services Representatives understand SimplyHSA from the participant's perspective and not only provide answers to questions but also help participants fully utilize SimplyHSA.

#### **In-house Compliance**

Our in-house Compliance team is your reliable source of expert information, ensuring SimplyHSA is in compliance with the federal regulations that govern HSAs. The Compliance team monitors legislative updates and notifies employers of any changes affecting SimplyHSA.

#### **Limited Health Care FSA (HSA-compatible)**

We can help employers set up a BESTflex Plan Limited Health Care Flexible Spending Account (FSA) that is compliant with all HSA regulations when a spending account for dental and vision expenses is desirable.

The Limited Health Care FSA only reimburses dental and vision expenses, meaning employees can participate in it and SimplyHSA at the same time. This maximizes tax savings for health care expenses, and also allows:

- Pre-tax group premiums
- Tax savings on dependent care
- Pre-tax HSA contributions

### **Simply best in banking**

Avidia Bank is a \$1.2 billion mutual community bank headquartered in Hudson, MA with over 10-years' experience providing HSA services nation-wide

With competitive interest rates, low fees, solid investment options, and an easy-to-use online banking experience, Avidia Bank does what it does best - provide employers and their participants an outstanding banking solution.

### **Simply convenient**

SimplyHSA is convenient because participants can access funds by check, online bank transfers and using our Benefits Card (some optional bank services require additional participant costs).

#### **The Employee Benefits Corporation Benefits Card**

Our Benefits Card adds an additional level of convenience to help participants get the most from SimplyHSA.

With SimplyHSA, the card does double-duty, letting participants pay for eligible expenses from the the BESTflex Plan Limited Health Care FSA first. Then, when those funds are used up, the card draws from SimplyHSA to conveniently pay for eligible medical expenses, all at the point-of-sale.

The Benefits Card is available with SimplyHSA alone or optionally, SimplyHSA and a Limited Health Care FSA.

## SimplyHSA Simply makes sense

SimplyHSA simply makes sense because it provides more to employers and their participants, including:

- Full-featured Health Savings Account that meets business' needs
- Our expert, in-house Employer and Participant Support
- In-house compliance expertise that ensures SimplyHSA works with employers' existing benefits
- Pre-paid debit card convenience
- Employer and employee information and education materials
- Easy online administration
- No minimum account balance
- Competitive interest rates
- Low fees
- Solid investment options



*With an intuitive user interface, convenient reporting and our Benefits Card, SimplyHSA makes online banking a breeze.*



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