Employee Benefits Corporation

Health Savings Account (HSA)

The benefit that helps employees save and invest in their healthcare.

A health savings account (HSA) is a flexible benefit that offers triple tax savings and allows participants to choose whether to **spend**, **save**, or **invest** their HSA dollars.

The Road to Financial Wellness

HSAs go beyond what other benefits offer by giving participants the flexibility to spend, save, or invest their HSA funds. However participants choose to use their HSA funds, they will receive tax-free savings that can assist them on their road to financial wellness.

Spend | All HSA contributions and withdrawals for eligible expense are tax-free. This means that participants who use their HSA funds for eligible expenses save money.

Save | Participants who don't have an immediate need to spend their HSA funds can allow their account balance to build year-over-year and earn tax-free interest through multiple interest account options. This is a great way to save for future health expenses.

Invest | Participants can also invest their HSA funds and potentially watch their balance grow even more! Investing HSA funds can be a powerful savings vehicle for medical emergencies or retirement.

Plan Features

- No minimum account balance and low banking fees for participants
- Variety of ways to access HSA funds including our Benefits Card and online payments to providers or participants
- High-yield interest option to earn more on HSA cash balances
- Intuitive investment platform with more than 500 investment options where participants can tailor their investment journey to fit their individual needs and experience level
- Smart technology allows all account-based products to be loaded onto one Benefits Card
- Primary cardholders can add the Benefits Card to their digital wallet and use wherever Apple Pay, Samsung Pay, and Google Pay are accepted
- Compatible with limited health flexible spending account (FSA) and limited health reimbursement arrangement (HRA)Compliance support for HSA-compatible FSA and HRA plan designs

HSA Tools

Account Access | Employer administration and participant account management is available all day, every day with our online accounts and mobile app, ***EBCentral®***.

Communication Resources | Access employer education materials, toolkits to support open enrollment, and more! All available in your online account and at www.ebcflex.com.

Investment Opportunities

Our HSA offers a modern and personalized investment experience that helps participants work toward their long-term financial goals. Whether they are new to investing and are looking for a guided experience or are seasoned investors looking to research and trade stocks and ETFs, participants will have the tools available to build wealth and save for retirement.

Investment Paths

Level of Expertise

Managed | Designed for investors who prefer to have our advisor tool use age and risk profile characteristics to automatically suggest and rebalance investment options.

Self-Directed | Designed for investors who want to self-select from a menu of monitored investment options covering multiple asset classes.

Brokerage | Designed for investors who want to perform advanced research and select investment options from more than 500 individual stocks and ETFs.

Investment Features

- Fractional trading up to 8 decimal points, enabling ownership of high-value stocks like Apple or Berkshire Hathaway for as little as a penny.
- Convenient features, such as auto-rebalancing, real-time account opening and trading, historical performance of investments, and after-hours investing.

Integrated Investment Solution

The HSA experience lives within a single platform for a seamless user experience. Participants can manage all aspects of their HSA, including their spending account and their investments, at any time of day from a simple and intuitive online interface.

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