

HSA's

100% Employee-Owned savings account established for employees with a Qualified High Deductible Health Plan. Our HSA solution provides an FDIC insured savings account that pays interest. Individual accounts whose balance exceeds \$1,000 will have the option to move funds into a variety of mutual funds offered through our program.

Why Superior State?

By sourcing your HSA with an independent administrator, you receive guidance and service that is independent and unaffected by the decisions you make as to who your insurance carrier is and how often you might change them. Further, our expertise in qualified expenses provides a trusted resource to account holder.

THE HSA ADVANTAGE**Tax Deductible Contributions**

Any contributions to your HSA are tax deductible, regardless of your withdrawals for the year, so all employees benefit, not just those with health expenses that year.

Account Balances Never Expire

You are never at risk for losing the funds deposited. Whether or not your insurance changes, job changes, marital situation changes, etc... you can always use your HSA to reimburse yourself for any eligible out-of-pocket medical, dental, or vision costs for you, your spouse, or any of your dependent children. You even setup beneficiaries to pass on any unspent funds to others upon your death.

A Retirement Account Plus

HSA's can be viewed as a retirement account with added benefits. Just like an IRA or 401(k) plan contributions to the account are made tax free and funds can grow tax deferred. Just like an IRA or 401(k) plan contributions can be invested into mutual funds for increased growth potential. Just like an IRA or 401(k) plan funds can be withdrawn at retirement penalty free. **PLUS**, an HSA allows for tax-free, penalty-free withdrawals at ANY TIME for eligible out-of-pocket expenses for you or your family.

Don't Forget the F.I.C.A.

Through the use of a 125 plan, HSA's can be sheltered from FICA, benefiting both account holders and the 125 sponsoring employer. 401(k)'s are only sheltered from income tax.



800-879-7752

www.SuperiorState.Net



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