

Health Savings Account



Triple Tax Savings - on Contributions, Earnings and Distribution.

A Health Savings Account (HSA) is an IRS-approved plan for employees with a high deductible health plan (HDHP) to set aside money for qualified medical expenses. FBMC's PremierHSA is a personal account established in a custodial bank. There are no taxes on contributions, earnings or qualified distributions. Employees may contribute based on their coverage with the underlying HDHP. FBMC also offers PremierFSA – Limited as an excellent companion for HSA accounts. Participants can access their funds via payment card or check.

Group Solutions

- Premier Flex Solutions
 - PremierFSA
 - **PremierHSA**
 - PremierHRA
 - Premier125
 - PremierCommute
- Premier Retirement Solutions
 - Premier401(k)
 - Premier403(b)
- Premier Consumer Guard Solutions
 - PremierCOBRA
 - Retiree Solutions
- Premier Self-Funded Solutions
 - PremierMedical
 - Dental/Vision/Rx

What distinguishes FBMC?

– Experienced Account Management

- Experienced Manager assigned
- Toll-free access for Employer's staff members
- Client report package

– Enrollment and Fulfillment

- Internet or paper enrollment options available
- On-site group meetings and Benefits Confirmation
- Confirmation packages sent to participants

– Award-winning Benefit Enrollment Materials

- Materials produced by repeat award-winning department
- Standard or customized
- Enrollment booklets, flyers and newsletters.
Employer schedules and announcements

– Deduction Management

- Payroll contributions via ACH, wire, check
- Reconciliation of contributions
- Posting to customer accounts
- Discrepancy reporting, including full reconciliation and posting contributions

– Excellent Customer Service

- Toll-free bilingual Representatives M–F, 7am to 10pm ET
- Open Enrollment, New Hire, Change in Status support
- 24/7 secure Internet and IVR self-service access
- FAQs, account information, forms, instructions

– Implementation Strategy Recommendations

– IRS-compliant Administration

- Standard or customized plan documents
- Regulatory updates
- HIPAA certificates
- Discrimination testing