

True Consumer Driven Healthcare

HSA@ANYBANK by BASIC



Complete Account Flexibility

HSAs have been in existence since 2004. With 20% annual growth, HSA plans don't seem to be slowing. Millions of employees are already HSA Account Holders. So, why not allow your staff to fund their existing account or pick the bank they want to use?

Maximum Benefits

With BASIC HSA@AnyBank you get out of the account business and simply manage the benefit. This allows for the greatest flexibility for participants and reduces administrative burden for your HR and benefit departments.



@AnyBank

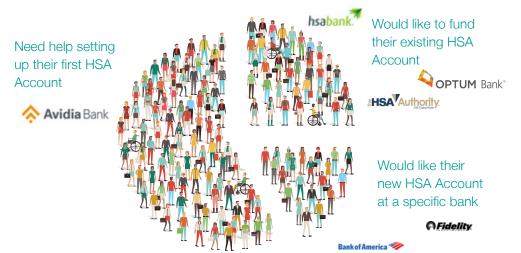
Make your HSA benefit the most powerful for your employees by giving them control. When we say any bank we truly mean it, even if they all want to use a different bank for their HSA. You don't dictate where their paycheck is direct deposited, why should their HSA be any different?

- If some of your employees already have an HSA through their spouse or prior employer, BASIC can conveniently administer to those accounts.
- Employees can choose a financial institution or bank's HSA account based on their desired benefits, be it mobile banking, location or investment options. They simply provide BASIC with the routing and account numbers.
- If your employees don't want to find their own HSA; don't worry, BASIC can help employees open new accounts. Some of our partner banks even offer no monthly fees.

Benefits of @AnyBank

BASIC HSA@AnyBank is the best way to ensure employee HSA account access isn't restricted or cumbersome should they leave, retire or your company changes insurance carriers.

- You don't have to change your HSA provider if you change your insurance provider.
- In the event of termination neither you nor your employee have any additional administrative burdens.
- Accounts are genuinely portable from employer to employer.
- The employer's role is simplified to depositing contributions, which BASIC does for you.



Why BASIC HSA Administration

Besides our @AnyBank option, BASIC's HSA Administration keeps compliance and consulting in the forefront to best serve you and your employees.

- Lots of banks offer HSA Accounts but their expertise about the benefit and regulations is often limited. That is the *BASIC* difference.
- BASIC facilitates payroll contributions made by the employer or employee and ensures they do not exceed annual contribution limits.
 Employees with existing accounts simply provide the routing and account numbers.
- If you or your employee decide to stop HSA contributions you simply need to notify BASIC.

- BASIC can help advise employees turning 65 on how Medicare affects HSA eligibility.
- Our HSA option can be administered with other plans such as Limited Purpose FSA, Dependent Care, HRA, Parking and/or Transit. BASIC's consulting and guidance is available to safeguard your plan's compliance.
- Pretax contributions reduce taxes for both you and your employee.
- Highest possible security against fraud utilizing FDIC insured financial institutions.



For more information about any of our services or to speak with a sales consultant call 800.444.1922 x 3 or visit **basiconline.com**.

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