

Health Savings Account – Advantages for Employers and Employees

HUMANA
Guidance when you need it most

Control and convenience – a winning combination

Now you can take action against rising health benefits costs while offering your employees health coverage at a reasonable price. And you can give your employees a way to save for tomorrow while enjoying financial protection today.

Humana's Health Savings Account (HSA) combines all of these advantages in a single-source solution that's easy and convenient.

How an HSA works for your employees

Available only with a High Deductible Health Plan, the HSA gives your employees a way to set aside money, tax-free, to cover health care costs and save for future expenses. Unlike a Flexible Spending Account (FSA), an HSA allows employees to carry over unspent funds to the next year. And the account is portable. It belongs to the employee forever, even after retirement or departure from the company.

What an HSA can do for you

A major advantage of an HSA is that it reduces your taxable income. When employees contribute payroll dollars to their HSA, those amounts aren't subject to payroll taxes. And that's just the beginning! An HSA provides these additional advantages:

- Gives you more control over your health benefits premiums, making your costs more predictable
- Simplifies administration for you and your staff: Humana administers the high deductible plan; UMB administers the HSA, you and your staff don't have to manage the details
- Allows employees to manage and invest their own HSA funds
- Gives you the choice of contributing as much as you wish to employees' HSAs, tax-free, as long as the amounts are within IRS guidelines
- Allows you to deduct contributions to employees' HSAs as a business expense

How an HSA promotes consumerism

An HSA encourages employees to shop for value and price in health care, just as they do with other purchases – a change in behavior that ultimately reduces your health benefits costs. To reinforce consumerism, Humana gives members a debit card that's tied to their HSA. They just swipe the card at the pharmacy or write the account number on the bill to pay for doctors' visits and other health care expenses without having to submit receipts. Humana also gives members access to online tools to help them monitor and manage their HSA funds.

Get the HSA advantage for your company

Humana's High Deductible Health Plans and HSAs provide solutions for you and your employees: protection, savings, and health expense management from a proven leader in health benefits.

**Talk to your broker or a Humana sales representative about adding
High Deductible Health Plans and HSAs to your employee benefits mix.**



Humana Plans are offered by the Family of Insurance and Health Plan Companies including Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc., The Dental Concern, Inc., The Dental Concern, Ltd., Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. – A Health Maintenance Organization or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance of Puerto Rico, Inc., Empheys Insurance Company, or HumanaDental Insurance Company or administered by Humana Insurance Company or HumanaDental Insurance Company

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