

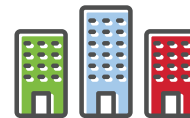
Health Savings Account **HSA**

An HSA is a pre-tax benefits plan that lets your employees save money on eligible medical, dental and vision expenses, including copays, prescriptions and a variety of products. To be eligible for an HSA, an employee must be enrolled in a High-Deductible Health Plan (HDHP).



Perks For Employees

- Their funds are contributed tax-free.
- Their funds grow (with interest or through investment) tax-free.
- Their funds can be withdrawn tax-free when used on eligible expenses.
- Their funds carry over from year to year.



Perks For Employers

- Your contributions to your employees' HSAs are tax deductible.
- Your employees' contributions reduce your payroll taxes.
- You save on healthcare costs, since HDHP coverage is more affordable for you.

The Benefits of HSA Investments



HSA funds can be invested. We offer investment tools and more than 5,000 mutual funds and other investment options.



Funds can be withdrawn at any time tax-free as long as they're used for eligible expenses.



Once they reach age 65, your employees can spend HSA funds on anything without paying a penalty fee.

Why Have Your HSA With WEX?



1 in 3 HSAs are on the WEX Platform

- Insight drawn from the country's largest HSA data set to help you make strategic decisions and influence positive employee behavior.



HSA Bulk Transfer Options

- Solutions for a challenge employers face when moving HSA custodians. WEX offers transfer options to support even the most complex organizations.



HSA Advanced Funding

- Accelerate contributions to your employees' HSAs providing a valuable safety net, encouraging enrollment. They'll pay you back any spent dollars through future payroll deductions.



Interactive and Customizable Consumer Dashboards

- Stay on top of healthcare spending and savings for future expenses.



Benefits Consolidation

- One point of access for you to manage FSA, HSA, HRA and commuter benefits.
- One debit card, online account and mobile app for participants to achieve a simplified benefits experience.



Robust HSA Investment Options

- More than 5,000 mutual funds and investment options through our self-directed brokerage account to give employees more diversity when investing.



Mobile Superiority

- Consistent experience between online and mobile, including complete HSA investment management functionality, with ability to manage/transact across all account types.
- Quickly determine an expense's eligibility by scanning the barcode of a potential purchase.



Health Plan Agnostic Solution

- HSAs are lifetime accounts and not a plan year decision for your employees. Should you switch health plan providers in the future, there is no disruption for your employees enrolled in the HSA.

Simplifying benefits for everyone.

