



Health Savings Account

What is an HSA?

A Health Savings Account is a tax-advantaged medical savings account available to taxpayers enrolled in a qualifying high-deductible health plan. Contributed funds are not subject to income tax at the time of the deposit nor at the time of withdrawal. HSAs are owned by the individual and funds roll over from year to year.

Why HSA?

- Increase Employer Satisfaction
- Reduce Employer Taxes
- Reduce Employer Premium Rates
- Increase Employer Capital
- Reduce Employer Stress
- Improve Employee Health
- Increase Employee Retention

Making Healthcare Easier

Medcom has partnered with Health Advocate, the nation's leading health advocacy and assistance company, bringing additional **ENHANCED BENEFITS** to our HSA plan designs.

Their Personal Health Advocates are experts at navigating the complicated healthcare system and helping people get the most value from their HSA and other benefits.

They can also find in-network providers, clarify medical conditions, research treatments, resolve time-consuming billing issues and much more. It's a unique level of personalized support your clients won't find anywhere else.

HSA Eligible Expenses

(not a complete list)

- Co-pays
- Deductibles
- Co-insurance
- Prescriptions
- Dental expenses
- Vision expenses
- OTC items, e.g., Band-Aids, thermometers, & crutches
- OTC medicines, e.g., pain relievers and cough/cold medicines