



THREE
GREAT OPTIONS

HEALTH FUNDING ACCOUNTS

Help employees save for health care expenses

Your employees have more control of their health care dollars when you combine a funding account with a high quality plan from CDPHP. You can contribute to their health funding accounts, which helps them pay for

- ✓ Copays
- ✓ Dental care
- ✓ Prescriptions
- ✓ Other medical expenses

Funding account options:

1. HealthEquity HSA (Health Savings Account)

An HSA is also funded by employees and/or employers on a pre-tax basis. HSA funds can be rolled over year after year and go with the employee when leaving employment. After age 65, the funds can be used for non-medical expenses.

Employees with a HealthEquity HSA can convert their Life Points into HSA funds — up to \$365 per year!*

2. FSA (Flexible Spending Account)

An FSA is funded by employees and/or employers and allows individuals to put money aside from their paycheck, on a pre-tax basis, to be spent on their health and/or dependent care expenses.

3. HRA (Health Reimbursement Arrangement)

An HRA is funded by the employer and reimburses employees for qualified medical expenses determined by the employer. This can serve to fund the gap between your employees' out-of-pocket health care expenses and their insurance coverage.

CDPHP HRAs and HSAs are integrated, providing a seamless experience for you and your employees with easy enrollment, minimal paperwork, hassle-free claims, and more!

Contact your broker or CDPHP account representative for more information.

* Life Points redemption counts toward your HSA annual contribution maximum.