

First Financial Administrators, Inc. | www.ffga.com | 866.853.3539
P.O. Box 161968 | Altamonte Springs, FL 32716

HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is a way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a low monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future. Eligible expenses include things like copays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

HIGHLIGHTS

- Balances roll over from year to year and interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement but be sure to save them for tax purposes.

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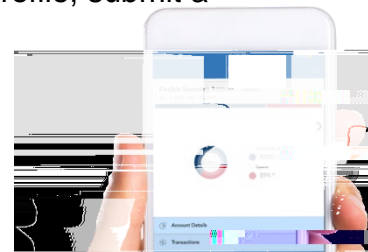
ONLINE HSA PORTAL

Health Savings Account participants can log in to their HSA portal to access account balances, check on claims, upload receipts and access other account details. Visit <https://ffga.com/individuals> to login or set up your account.

FF FLEX MOBILE APP

Managing your benefit accounts on the go is made easy with FF Flex Mobile App. This powerful, intuitive mobile application gives you access to view your account balances, update your profile, submit a claim and much more – right from your Android or Apple device.

- Request distributions
- Invest in HSA funds
- Make additional contributions
- Pay a provider or pay yourself
- Download tax forms



Comparing HSAs & FSAs

Differences in HSAs and FSAs



HSA

FSA

PORTABILITY

It's your account. You can take it with you wherever you go.

You will lose your FSA with a change in employment.

EFFECT ON TAXES

Contributions may be taken out of your paycheck pre-tax.
Growth and distributions for qualified expenses are tax free
or be made on the portal with after-tax contributions.

Tax deduction on taxes at end of year.

Contributions are taken out of your paycheck pre-tax.
Distributions are tax free for qualified expenses.

DOCUMENTATION

You are responsible to maintain documentation in case of an
IRS audit.

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