

# HSA PLANS

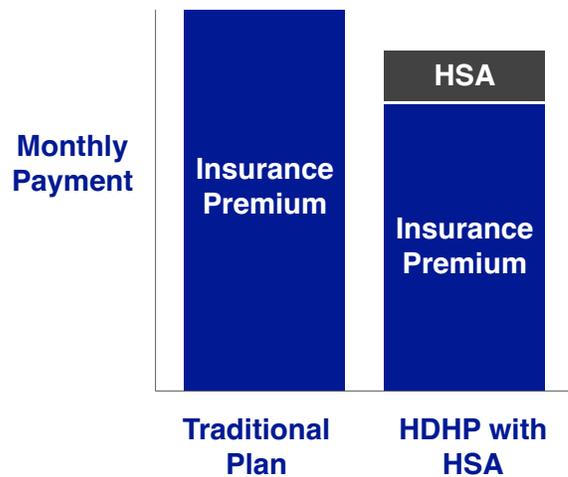
*A 401(K) for Healthcare. Reduce Employer Health Insurance Premiums.*

## WHAT IS AN HSA?

A Healthcare Savings Account plan (HSA) compliments an employers existing health insurance plan by allowing employees and employers to make pre-tax contributions. HSA balances grow tax-free as an FDIC insured interest bearing account or can be invested in mutual funds like a 401(K). HSA balances can be used tax free to pay for qualified medical expenses. Traditional healthcare plans are “use or lose it” with an HSA unspent money rolls over at the end of the year so it’s available for future

## WHY EMPLOYERS LOVE HSA'S

**Lower Premiums** | HSA plans allow employers to reduce healthcare insurance premiums by 25% or more by switching to a high deductible healthcare plan, while typically costing the employer less than \$5 per month for each employee enrolled in the plan.



**Tax Savings** | Employers can voluntarily elect to contribute to employees accounts. Contributions are not subject to payroll tax and are 100% deductible as a business expense.

**Convenience** | HSA administration is straight forward and simple. It works with any insurance carrier for seamless integration with your existing employee benefits program.

## WHY EMPLOYEES LOVE HSA'S

**Triple Tax Savings** | Contributions are pre-tax and help employees to lower their reportable income. Better yet, accounts grow tax free and distributions for qualified medical expenses are not taxed.

**Flexibility** | The money is theirs and contributions can come from earned or unearned income. Employees are empowered to decide where and when to use account balances for qualified medical expenses like doctors visits, dental, eye care, prescriptions or even chiropractors and long-term care.

**Retirement** | In retirement HSA's can continue to pay for qualified medical expenses tax free, along with filling retirees Medicare gap. After age 65, retirees can use their HSA like a 401(K) and

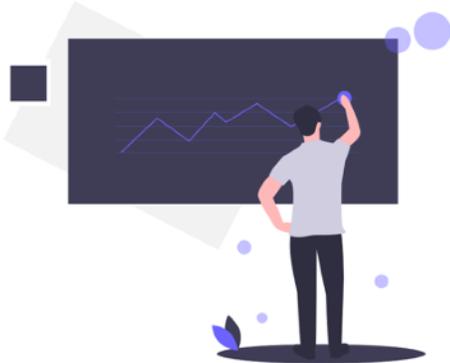
## ELIGIBILITY REQUIREMENTS & LIMITS

To be eligible for an HSA plan, employers must have a high deductible healthcare plan (HDHP) that meets two criteria:

2022	Single Coverage	Family Coverage
Min Annual Deductible	\$1,400	\$2,800
Max Annual Out-of-Pocket	\$7,500	\$14,100

2022	Single Coverage	Family Coverage
Annual Contribution Limit	\$3,650	\$7,300

# Why Quartz



## EXPERTISE

Quartz Partners nationally recognized investment team doesn't just know how to pick the right funds they also know how to build a portfolio and make changes to adapt to investing markets. The team has been ranked in Lipper MarketPlace's "Best Money Manager" list three consecutive years for investment performance from 2016 to 2018 and again in 2022.



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## PLANNING TOOLS & PERSONALIZED ADVICE

Our platform gives participants 24/7 access to account information, self service and intuitive planning tools where they can set and track goals and track all of their financial accounts (bank, credit card, insurance) in one place.

To meet servicing needs and questions a live voice or onsite meeting with one of our experts is only a call or email away.



## Innovative Investment Lineup

### DIVERSIFIED MUTUAL FUND LINEUP

We use a diverse lineup of index funds that cost 60% less? Over 80% of U.S. equity mutual funds failed to beat their benchmark over a 15-year period<sup>3</sup>.

### TARGET DATE RETIREMENT FUNDS

As a single mutual fund solution target date funds are designed to be long-term investments for individuals with particular retirement dates in mind.

### QUARTZ ADAPTCORE PORTFOLIOS

Quartz Partner's nationally recognized investment team actively manage employee investments in one of our custom adaptCORE portfolios.

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