



Spending Accounts: A Strategic Way to Enhance Benefits

Are cost increases for health insurance and other benefits creating unwanted pressure? Implementing one or more employee spending accounts can save you money, give your employees more control over their healthcare expenses, and help you attract and retain high performers. Employees can leverage cost-saving opportunities beyond healthcare as well.

Win-Win Healthcare Opportunity

Offering employees a high-deductible health plan along with a tax-advantaged spending account for eligible expenses can reduce your company's — and your employees' — overall healthcare spending. Prior to reaching the deductible, employees must pay higher out-of-pocket amounts. That's where Consumer-Directed Health Care (CDHC) comes in. In exchange for the higher deductible, an employee can use a tax-advantaged CDHC spending account.

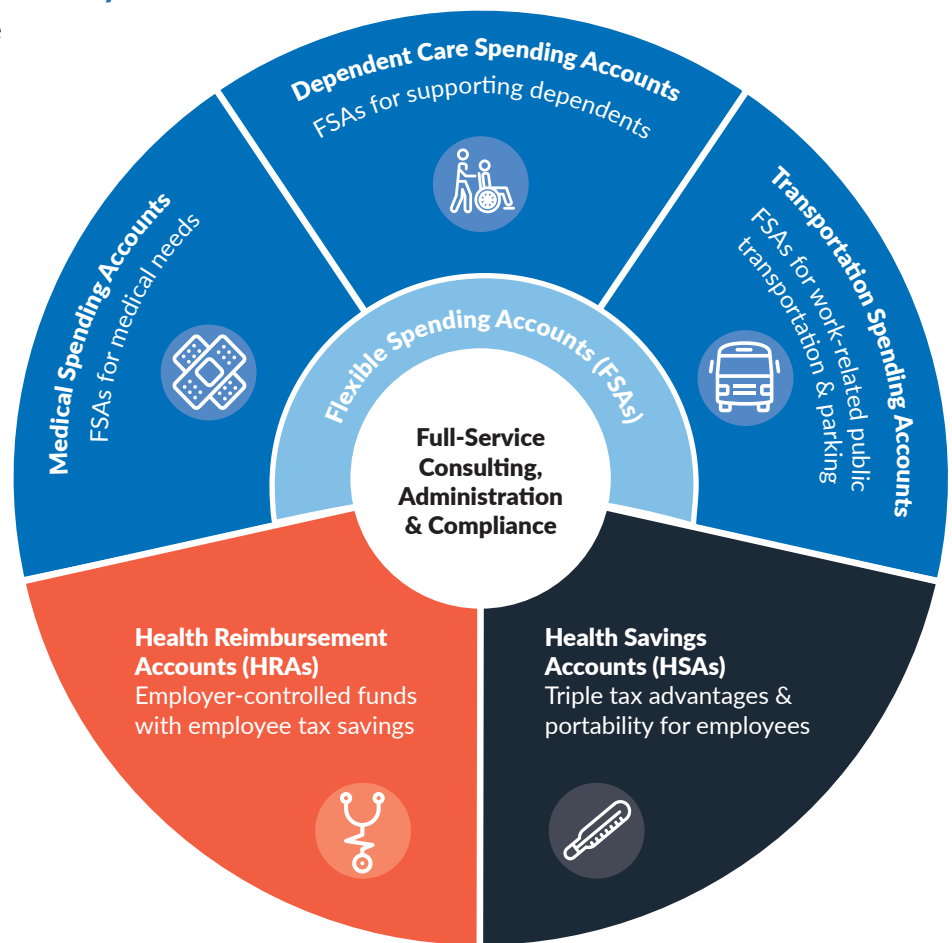
At Vantage Benefits Administrators, our CDHC solutions include recordkeeping, Third Party Administration (TPA) services and more. We offer a full suite of CDHC spending accounts through Vantage SaversSM solutions:

- **Medical Flexible Spending Accounts (FSAs)**
- **Health Savings Accounts (HSAs)**
- **Health Reimbursement Accounts (HRAs)**

Extending the Benefits

Medical FSAs apply to plan participants' qualified medical, dental and vision expenses. Outside of CDHC, you can also leverage two more types of FSAs from our suite:

- **Dependent care spending accounts:** These FSAs help employees who support qualified dependents such as young children or the handicapped, infirm, or elderly who can't care for themselves.
- **Transportation spending accounts:** Also known as transit or parking accounts, these FSAs cover work-related public transportation and parking.



Dramatic CDHC Cost Savings

You can save an average of 7% to 10% on payroll taxes because you're not taxed on wages placed in employee pretax reimbursement accounts. If employees switch to the lower-premium preferred provider organizations (PPOs) that often accompany CDHC plans, you can save up to 40% on insurance premiums. Participants can save up to 30% on taxes by diverting pretax income and using the funds for eligible healthcare expenses.

Debit Cards, Call Center, Compliance and More

Employees use a single debit card for all spending accounts you implement, receiving quick reimbursements. Between our live call center and online portal, you and your employees receive helpful information, enrollment processing and administration capabilities.

We also assist you across all administrative functions:

- Plan design consulting
- Posting of payroll contributions
- Claims reimbursement processing
- Compliance administration
- Debit card processing

Money-saving potential of CDHC plans:

- ✓ 7% to 10% payroll tax savings for employers
- ✓ 40% insurance premium savings for employers
- ✓ 30% income tax savings for employees

FSAs: Versatile and Tax-Efficient

FSAs allow employees to contribute money from their paychecks that is income-tax-free both to your employees and to you. Depending on the types of FSAs you implement, participants can use FSA dollars for qualified medical, dependent care or transportation expenses. We provide reimbursements, year-to-date summaries and more.

HSAs: Triple Tax-Advantaged for Employees

With HSAs, employees can set aside pretax dollars for healthcare while you pay no income taxes on that money. Participants own their accounts and receive a triple tax advantage by contributing pretax funds, withdrawing funds tax-free for eligible expenses and earning tax-free interest. An employee favorite, an HSA is portable from one job to another and from year to year. Vantage supplies compliance, disbursement options and more.

HRAs: Tax-Deductible for You and Tax-Free for Employees

Funded solely by you, HRAs provide the greatest amount of employer control while offering employees valuable pretax dollars for eligible expenses. You determine who can participate, and reimbursements are tax-deductible for you. Our funding and nondiscrimination testing options help ensure compliance.

Competitive Benefits

Spending accounts — especially CDHC plans — are a vital part of a cost-saving, competitive benefits package that help you attract and retain top talent. For more information, please call us at 1.800.337.8005.

About Vantage

Vantage Benefits Administrators, Inc., is a full-service employee benefits consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. Vantage specializes in comprehensive, cutting-edge corporate benefit program administration, offering fiduciary services as needed. Independent of all carriers and investment product providers, Vantage is unbiased in its pursuit of its clients' best interests. The company emphasizes transparency, integrity, responsiveness and cost efficiency. For more information, please call 1.800.337.8005 or visit www.vantagebenefits.com.



Vantage Benefits Administrators, Inc.
1201 Elm Street, Suite 1600
Dallas, TX 75270
800.337.8005
www.vantagebenefits.com

Vantage Savers is a service mark of Vantage Benefits Administrators, Inc. All other trademarks, registered trademarks and service marks are the property of their respective owners.

© 2017 Vantage Benefits Administrators, Inc. All rights reserved.