

Now There's a Solution to
the Health Insurance Crisis.



Health Savings Accounts

See why it makes sense
to make your money work
for you and still meet your
health insurance needs.



HMS Agency, Inc.

Insuring Today. Securing Tomorrow.



Identifying the health insurance **crisis**

Health insurance in America is truly in a crisis. Costs have continued to rise as a result of many contributing factors:

- Years of increasing health insurance premiums
- Less coverage through higher co-pays
- Annual expense caps on prescription drugs
- Employees face higher payroll deductions to pay premiums



Health Savings Accounts are the perfect **solution**

Health Savings Accounts (HSA) combined with a high deductible health insurance plan are the perfect fix to a sound financial future.

- Lower health insurance premiums
- More stability in premiums
- Immediate tax savings
- All deposits are 100% tax-deductible
- Tax-free withdrawals to pay eligible medical expenses
- More freedom to choose your own medical providers
- More control over your own healthcare decisions
- It's your money



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Phone: 518-690-0360 www.hmsagency.com

How the HSA Works

2 Parts to the HSA



PART 1
HIGH DEDUCTIBLE
HEALTH PLAN
(HDHP)

To cover serious illness or injury once the deductible has been met

PART 2
HEALTH SAVINGS
ACCOUNT
(HSA)

Used to cover small and routine medical expenses until the deductible is met

Two Separate Parts Make the HSA:

HIGH DEDUCTIBLE HEALTH PLAN

HSA-eligible high-deductible health plans with benefits such as:

- Physician's services
- Inpatient hospital services
- Outpatient hospital services
- Prescriptions

HEALTH SAVINGS ACCOUNT

Can be used for deductible expenses and coinsurance under medical, as well as:

- Dental
- Vision
- Over-the-counter medication
- Long-term care premiums
- Long-term care expenses
- COBRA Premium

Enjoy the Benefits



1

All deposits in your Health Savings Account are 100% tax-deductible.

2

Your Health Savings Account accumulates interest tax free.

3

Dollars that remain in your Health Savings Account at the end of each year roll forward into the next year.

4

Money accumulated in your Health Savings Account can be used to supplement your retirement benefits.

5

Money in your Health Savings Account can be used to purchase Long Term Care Insurance.

6

More freedom to choose your own medical professionals.

Find out how HMS Agency can help solve your health insurance crisis.

Call our employee benefits department at (518) 690-0360
or visit us online at www.hmsagency.com

Services our firm provides:

Automobile/Homeowners Insurance

Business Property and Casualty Insurance

Life Insurance

Group Medical/Dental

Long Term Care

Disability Income Insurance

Workers Compensation

Group Dental

Flexible Spending Accounts

Payroll Deduction Plans

Health Reimbursement Accounts

Employee Benefit Statements

Consulting Services

Health Savings Accounts



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If you could convert your health insurance costs into a savings vehicle for your future, would you?



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Finally... a solution for lower health insurance premiums and greater savings!