

# Healthcare Dollars, Your Way

## DISCOVER THE FLEXIBILITY OF CONCIERGE'S HRAs, HSAs, & FSAs

At Concierge, our team provides comprehensive administrative support for Health Reimbursement Accounts (HRAs), Health Savings Accounts (HSAs), and Flexible Spending Accounts (FSAs), empowering individuals to manage their healthcare expenses with confidence and ease.



## EMPOWER MEMBERS TO TAKE CONTROL OF THEIR FINANCIAL WELLNESS

### Health Reimbursement Accounts (HRAs)

#### **Tax Advantages:**

Tax-free reimbursements for qualified medical expenses reduce taxable income and maximize savings.

#### **Employer Contributions:**

Employer-funded accounts offer flexibility for healthcare costs beyond traditional insurance.

### Health Savings Accounts (HSAs)

#### **Triple Tax Benefits:**

Contributions are tax-deductible; earnings and qualified medical expense withdrawals are tax-free.

#### **Ownership and Portability:**

HSAs are owned by the employee, providing flexibility and continuity. Funds roll over from year-to-year.

### Flexible Savings Accounts (FSAs)

#### **Pre-Tax Savings:**

Contributions are deducted from paychecks pre-tax, saving employees money on healthcare expenses.

#### **Flexible Spending:**

Funds available for eligible medical expenses, providing flexibility for healthcare needs. Funds do not automatically roll over from year-to-year.