

Newkirk's

HEALTH SAVINGS ACCOUNT SERVICES

Fact Sheet



Health Savings Accounts (HSAs) may be the “next big thing” in health care, as employers and employees alike grapple with the issue of ever-rising health-care costs. Many recordkeepers and other providers see an opportunity in HSAs comparable to what they experienced in the early days of 401(k). Newkirk can help you take advantage of that opportunity.

Newkirk's HSA services help employees learn about HSAs — what they are, how they work, the advantages they offer, and their tax implications. Our services educate employees and enable them to make informed health-care decisions.



HSA Analyzer

The HSA Analyzer is an Internet tool that allows plan participants to:

- Learn about HSAs and how they work.
- Determine the amount of the maximum contribution.
- Calculate the tax advantages of making HSA contributions.
- See how HSA balances can grow — tax free — when contributions exceed distributions, for use during retirement to meet medical expenses.

The HSA Analyzer is accessed through your participant website and can be installed on your own servers or hosted at Newkirk.

HSA 401(k) Analyzer Features

- Includes easy-to-understand HSA education module.
- Employees can easily determine the amounts they can contribute and the tax advantages of making those contributions.
- “Savers” (employees whose contributions exceed their yearly distributions to meet medical expenses) can see how they can build an HSA nest egg for retirement.
- Internet accessible through your website.

HSA 401(k) Analyzer Benefits

- Simple, effective, and affordable solution for HSA providers — particularly those just entering the market.
- Quickly and easily implemented.



HSA Enrollment Booklet

Newkirk's HSA enrollment booklet is a comprehensive — and customized — HSA explanation that encourages employee participation. Each booklet contains:

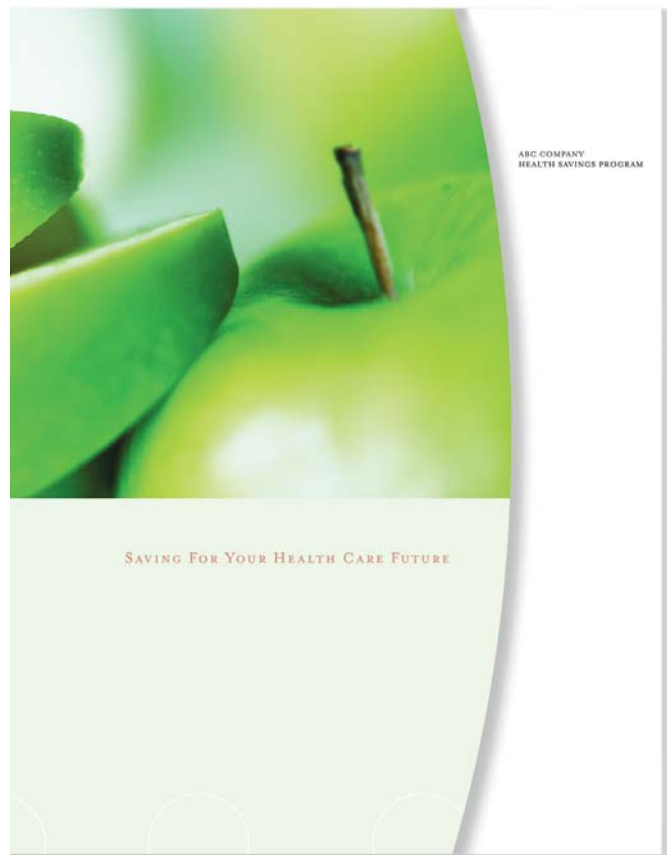
- A custom cover letter from the employer.
- Full-color educational materials explaining how HSAs work and the advantages of participating.
- HSA FAQs.
- A list of qualifying medical expenses.
- A worksheet for estimating annual medical expenses.
- Custom plan highlights that outline the plan's specific provisions, including information on:
 - HDHP deductible amounts.
 - Fees and other expenses.
 - Ways to access the HSA.
 - Sources of help.
- Explanation of how HSA balances can be invested.
- Forms for enrolling and designating beneficiaries.

HSA Enrollment Booklet Features

- Can be created, reviewed, and modified over the Internet.
- User can select specific booklet components for inclusion.
- Highlights are customized to *your* plan.
- Easy-to-understand text helps employees learn about HSAs and encourages enrollment.
- Highlights and cover letter can be edited online.
- PDF upload utility allows provider to incorporate supplementary material.

HSA Enrollment Booklet Benefits

- Encourages thoughtful health-care decision-making by employees.
- Presents the recordkeeper to prospects (employers and their employees) in an engaging and professional manner.



Any Questions? Please call 800-525-4237.

