

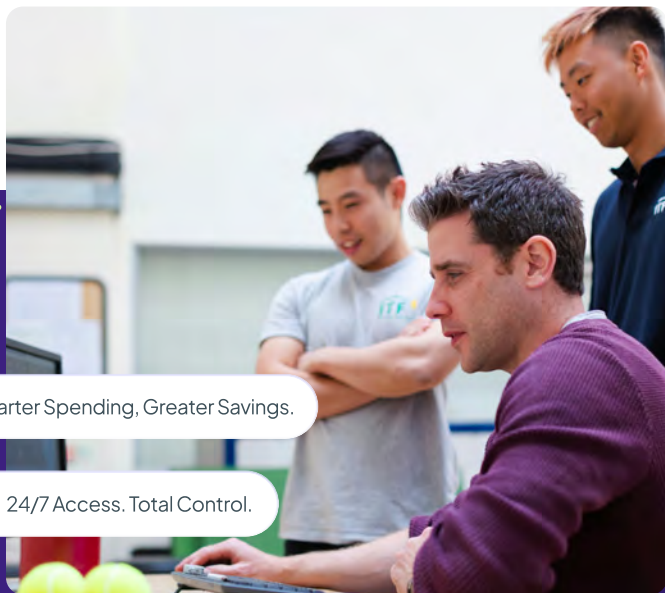
FSA & HSA Services



As employee benefits grow more complex and costly, Selerix helps simplify the experience by offering options that give employees flexibility to choose what works best for them. Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) are tax-advantaged tools that complement traditional insurance and support smarter healthcare spending.

Flexible Spending Accounts

A Flexible Spending Account (FSA) lets employees set aside pre-tax dollars to pay for qualified medical expenses, potentially saving hundreds or even thousands each year. Contributions are limited to the IRS's annual maximum, making FSAs a smart way to reduce out-of-pocket healthcare costs.



✓ Smarter Spending, Greater Savings.

✓ 24/7 Access. Total Control.

With our FSA services, organizations can:

- Save on taxes with pre-tax contributions and tax-free distributions for qualified expenses, including dependent care and adoption assistance.
- Use a debit card at the point of sale or request direct deposits online or via the mobile app.
- Access your account anytime through the secure Consumer Portal, available 24/7 on desktop and mobile.
- File claims online with automatic approval based on eligibility and available funds.
- Stay informed with real-time balance updates, email/text alerts, and homepage messages.
- Get quick answers to benefit questions with one-click access to support.

With our HSA services, organizations can:

- Enhance health and retirement benefits with secure, FDIC-insured HSA accounts.
- Lower employer payroll costs by reducing FICA and FUTA tax liabilities.
- Save on health insurance premiums by pairing HSAs with high-deductible health plans.
- Offer employees 24/7 access to account details through integrated online and mobile portals.
- Encourage preventive care and healthier lifestyles with greater employee engagement.
- Easily manage accounts online—view balances, request distributions, update personal info, change beneficiaries, and invest in mutual funds.
- Stay informed with real-time alerts via email, text, and portal messages.
- Access funds instantly with a debit card or direct deposit.

Health Savings Accounts

A Health Savings Account (HSA) is a tax-advantaged savings account that is used in combination with a High Deductible Health Plan (HDHP) and gives employees a new way to manage healthcare costs. They can use HSA funds to cover qualified medical expenses – from co-payments at the doctor's office to pharmacy bills, dental care, vision care, and more. An HSA allows both employer and employee contributions up to the annual maximum set by the IRS.