

## Health Industry Trends

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**Today's employers are fighting rapidly rising health insurance costs and a demand for a focus on employee wellness to keep these costs in check.**

As healthcare and insurance costs skyrocket, so does your need to offer cost-saving, consumer driven healthcare account solutions that help you and your employees contain costs and increase focus on wellness. If you are looking to expand your consumer driven healthcare account options, we have your solution.

**According to the Blue Cross Blue Shield Association, Health Savings Account (HSA) deposits in the U.S. will exceed \$300 billion by 2012.**



**BENEFIT SOLUTIONS, INC.**

*Employee Benefits Administration*

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**WASHINGTON COUNTIES INSURANCE FUND  
WASHINGTON COUNTIES INSURANCE POOL**

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**Health Savings Accounts**

**An HSA will help you:**

**Save money** with lower insurance premiums for employees

**Free up Human Resources staff** with a centralized portal and a dedicated customer service line

**Add depth and flexibility** to your employee health benefits and retirement plans with secure, FDIC-insured financial accounts

**Go green** with direct deposits and elimination of manual, paper-based claims processes

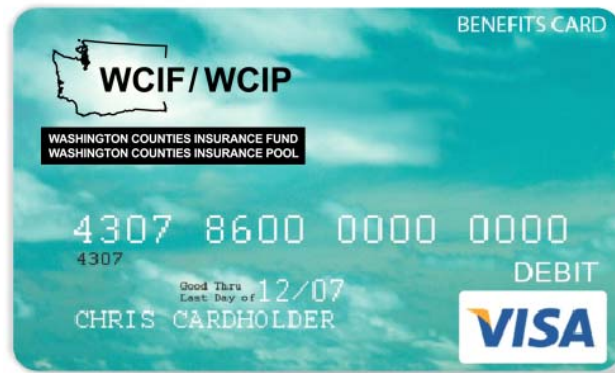
**Promote healthier lifestyle choices** with increased employee involvement and 100% covered preventive care

**Be on the leading edge** by offering solutions that meet your employee's changing needs

**The HSA Solution:**

A Health Savings Account (HSA) is a tax-advantaged savings account that is used in combination with a High Deductible Health Plan (HDHP) offering employees a new way to manage their healthcare. Employees use the HSA to cover qualified medical expenses. The employees own their HSA accounts.

\*Example of WCIF/WCIP HSA Debit Card



**\$5.25 PPM**

(per participant per month)

**An HSA will help your employees:**

**Enjoy triple tax savings**

- Federal tax deductions on contributions
- Tax-free growth on invested funds
- Tax-free withdrawals for qualified medical expenses

**Offset rising healthcare costs** with tax-free funds

**Plan for future health expenses** with tax-free investment accounts that grow year after year with no "use-it-or-lose-it" requirement

**Plan for retirement** after age 65, participants can use HSA funds for non-qualifying medical expenses

**Easily monitor health spending** with convenient portal home page messages

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