

A DECISION-MAKER'S GUIDE:

WHY YOUR BENEFITS PACKAGE SHOULD INCLUDE PRE-TAX BENEFITS

HEALTH SAVINGS ACCOUNTS



Employers benefit from FICA tax deduction



Employees get triple-tax savings



HSA funds can be invested for further growth



HSAs pair well with a 401(k) for retirement



HSAs help ease the transition to an HDHP



HSAs are great for recruiting and retention

WITH DISCOVERY BENEFITS

- One online account, one mobile app and one debit card for all pre-tax benefits
- Low investment threshold of \$1,000 and an integrated investment experience that makes it easy to grow funds
- HSA Advance, allowing employers to let participants tap into future HSA contributions before they've accrued a balance
- Educational resources geared at spenders, savers & investors

Already have an HSA through another administrator? Ask us if you qualify for our HSA Easy Move Program.

FLEXIBLE SPENDING ACCOUNTS



Employers benefit from tax deduction



Employees can reduce their taxable income



FSA funds can be tapped into right away



FSAs are great for recruiting and retention

WITH DISCOVERY BENEFITS

- One online account, one mobile app and one debit card for all pre-tax benefits
- High auto-substantiation rates and claims exchange feed capabilities reduce the need for substantiation
- Transparent claim tracking and fast claim processing, speeding up reimbursements
- Educational resources and calculators help participants maximize benefit dollars

HEALTH REIMBURSEMENT ARRANGEMENTS



Employers benefit from FICA tax deduction



HRAs are extremely customizable for employers



Employees save on qualified expenses



HRAs are great for recruiting and retention

WITH DISCOVERY BENEFITS

- One online account, one mobile app and one debit card for all pre-tax benefits
- Payment automation capabilities speed up reimbursement
- Flexible plan design options can accommodate individual employer goals
- Increased flexibility with a carrier-agnostic solution

COMMUTER BENEFITS



Employees save 30-40% on their commute to and from work



Commuting is better for the environment and reduces traffic



Commuter benefits are great for recruiting and retention

WITH DISCOVERY BENEFITS

- Discovery SmartCommute™ Integrations allow direct loading of funds to smart cards for greater payment flexibility
- Electronic fund loading eliminates the risk of lost transit vouchers and reduces participant frustration
- Participants can use benefits debit card to spend commuter funds with UberPOOL, Lyft Line & SpotHero