

# HEALTH BENEFIT SOLUTIONS FOR EVERYONE

... Providing Consumers and Businesses with Alternatives to the Rising Costs of Health Insurance

## YOUR OPPORTUNITY

Health insurance is a necessary part of everyone's life, and it is becoming increasingly difficult to afford. Money Concepts is committed to finding and developing solutions for this dilemma. Through our health insurance offerings and alternative funding options, we promote consumer-driven concepts as a means to make healthcare more affordable for everyone.

### **We can offer you...**

- Access to individual, small and large group health insurance plans
- Affordable plans that fit your budget
- Comprehensive plans that meet your lifestyle and needs
- Dedicated staff supporting enrollment and customer service functions
- Alternative approaches to fund your healthcare needs
- Integrated reimbursement options for healthcare transactions



## CARRIERS

Our health insurance offerings for individual, small and large group health insurance include:



And More!

NOTE: Some plans may not be available in all geographic areas.

## HEALTH SAVINGS ACCOUNTS<sup>1</sup>

A funding option that you should consider is a Health Savings Account (HSA)-- which can be used tax-free to pay for eligible medical expenses. The HSA concept integrates a qualified High Deductible Health Plan (HDHP) and a tax-favored banking account. The combination results in savings through lower healthcare premiums and a reduction in taxable income. The HSA grows tax-free, and if the HSA funds are used for eligible medical expenses, the account holder never pays taxes on those funds.

FlexHSA<sup>®</sup> can be your single source for HSA information, access and management of your healthcare funds. This unique program allows you to establish an HSA and utilize one point of contact for your healthcare needs. FlexHSA includes options for healthcare spenders and savers-enabling account holders to control their healthcare needs. And, the HSA experience is managed through a secure web site for account holders to track activity, maintain funds or invest assets.

Investment Centers  
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<sup>1</sup>HSA's are offered through Millennium Trust Company. Money Concepts is not affiliated with Millennium Trust Company or the insurance companies referenced herein and neither participates in the establishment of HSA's.