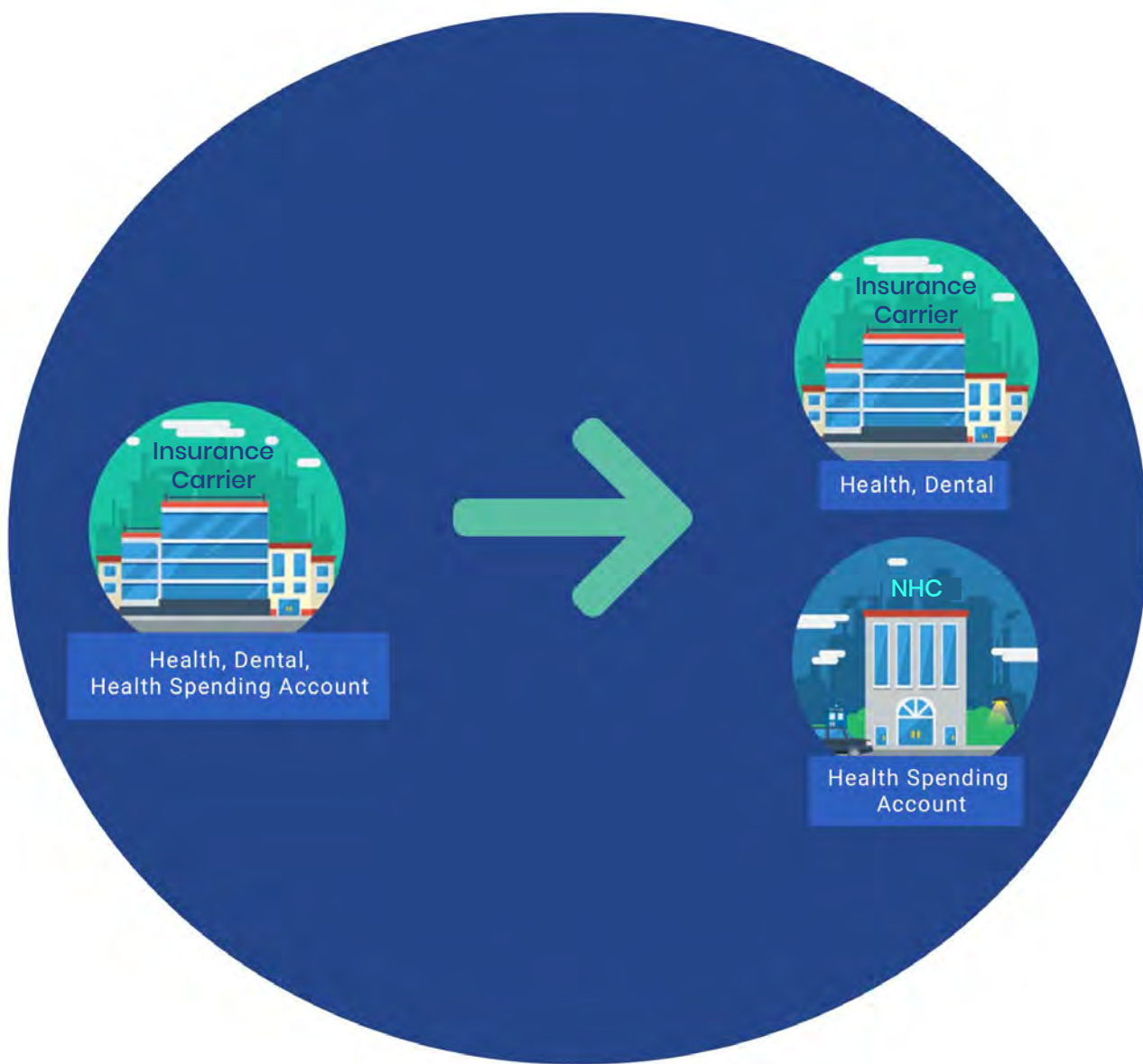


Key Reasons to Detach the HSA

With NHC (A Third-Party Solution)





More Savings

Look at your client's HSA usage with their current provider. It's not uncommon to notice that 70-75% of employee credits get used up when the HSA is embedded with the carrier. This is much higher than the typical 45-50% usage you get when the HSA is detached and run by NHC. Why is that? Coordination of benefits and true adjudication of claims. A great third-party solution requests proper documentation, reviews carrier messaging, and advises employees to use eligible spousal coverage first before maxing out the HSA. This will save thousands of dollars for your group clients.



More Coverage

With the savings from #1, you have an opportunity to enhance your clients' existing benefit plans, using the same budgeted dollars. Introduce a Lifestyle or Wellness account to your client. They can offer coverage for items like fitness memberships, family care, continuing education and more. These increasingly popular accounts enrich company culture and increase employee satisfaction.

Take it a step further and allow employees to freely allocate spending account dollars between a variety of different health and wellness coverage options. More choice means everyone's different benefit needs are met.



Tangibility and Goodwill

Insurance carriers bundle everything together so employees often forget the HSA is an additional perk to their plan. Alternatively, when they pay for something first — and see it reimbursed through an easy mobile app—the tangibility becomes real and the goodwill of having an HSA skyrockets.



Modern Technology

Employees make their claims on-the-go with our one-of-a-kind mobile app. It allows them to take a picture or upload their receipts right away. No data entry needed! We glean all the required data from every receipt on their behalf, adjudicating the claim as we go. If your clients' employees can maximize their dollars by using other coverage like a spousal plan, we make sure to tell them first. More dollars for them means more of their expenses get covered.

For further information, visit www.nationalhealthclaim.com or call toll free: (866) 342 5908

This plan is administered by National HealthClaim, a national company headquartered in Calgary, Alberta.