

simplifying Flex



EMPOWER SERVICES

EMPOWER FLEX **Flexible Spending Account**

A generally employee-funded account to pay for certain medical and day care expenses. Employees save on income taxes while the employer saves the 7.65% FICA taxes

EMPOWER HRA **Health Reimbursement Arrangement**

An employer-funded medical reimbursement account which may be coupled with a high deductible or other insurance plan. Amounts may roll over from year-to-year.

EMPOWER HSA **Health Savings Account**

An HSA pairs a high-deductible health plan with a tax-free savings or investment account which may be used for medical expenses or saved toward retirement. Both the employer and employees may contribute to an HSA account.

EMPOWER POP **Premium Only Plan**

An IRS-approved way for both the employer and employees to save taxes on employee-paid insurance premiums.

EMPOWER...Advanced Flex Plan Technology with the "Human Touch"

Adding a Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), Health Savings Account (HSA) or Premium Only Plan (POP) is a great way for your company and its employees to save on taxes. These types of programs offer an IRS approved solution to help your company deal with rising health care costs.

In business since 1996, EMPOWER is a Kansas-based company which specializes in providing its clients with state-of-

the-art claims administration technology along with the "human touch" of great personal service. Phones are answered live and emails are answered within the hour, not the week. EMPOWER offers online account access for the employer and its employees and the convenience of the VISA Debit Card.

FOR MORE INFORMATION, CALL
800-819-9571, ext. 226.

