



# Save Today for *Healthy* Employees Tomorrow

*The average American spends \$5,000 per year on out-of-pocket healthcare costs.*

Help your employees by offering a **Health Savings Account (HSA)** administered by Custom Design Benefits. Using an HSA can help employees make their healthcare dollar go farther through pre-tax contributions and tax-free growth.

Employers who offer a qualified **High Deductible Health Plan (HDHP)** should consider including an HSA in their benefits package. HSAs let employee dollars stretch farther through unique tax-saving features and, unlike Flexible Spending Accounts, roll over unused funds year to year. Custom Design Benefits has the expertise to help navigate the tax regulations and federal guidelines of using HSA funds.

Contact **Custom Design Benefits** to learn more.

## HSA Facts

Average American spends  
**96% of annual**  
HSA contribution

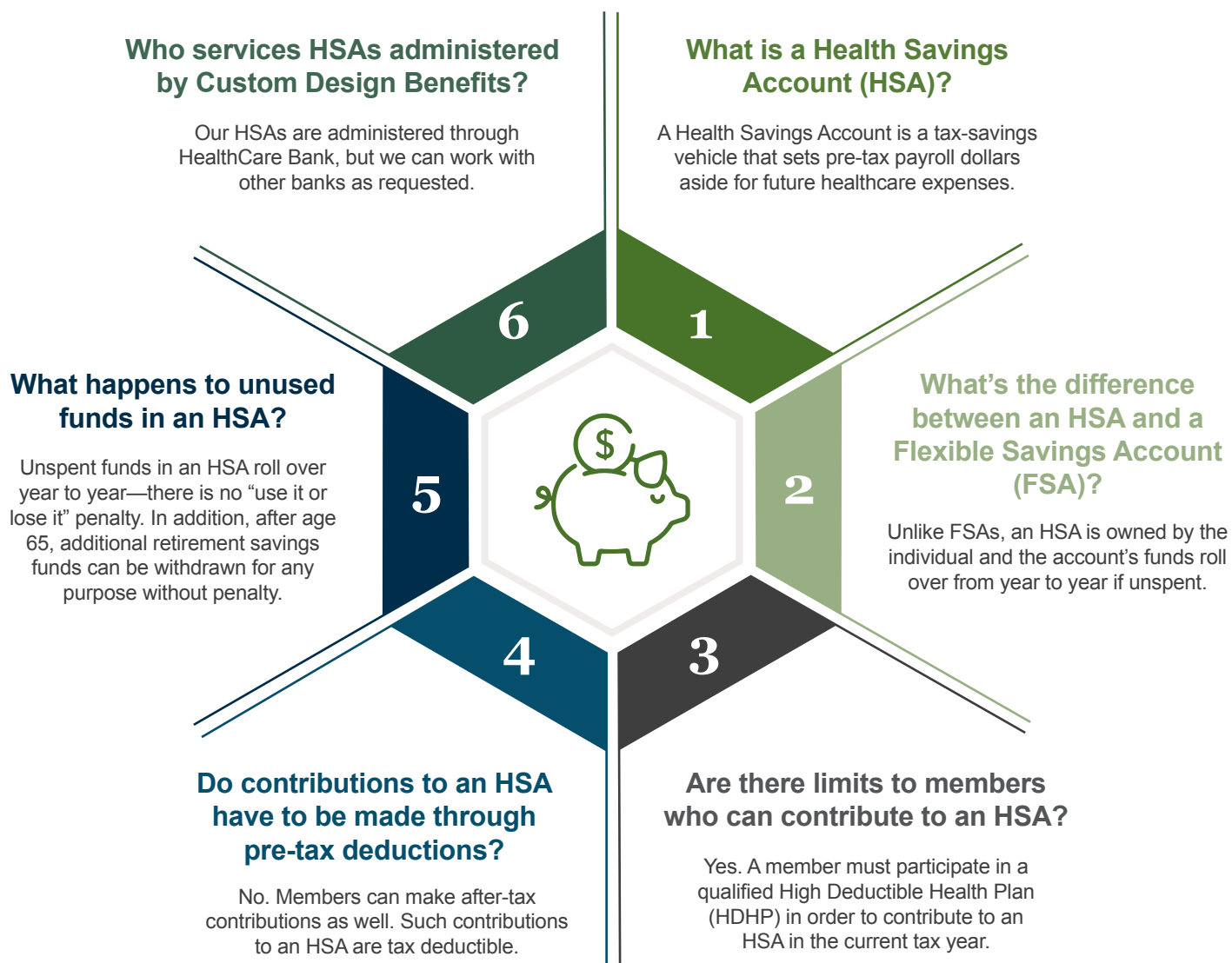
The average HSA balance  
was **\$2803** in 2018

**26% of**  
**Millennials** and  
**21% of Gen X** are  
currently using an HSA

\*Source: CNBC Make It

## Health Savings Accounts at a Glance

Finding the right health benefits solution can be confusing, especially when it comes to savings account options for healthcare costs. Below are some of the most common questions we get from our partners about HSAs.



Contact **Custom Design Solutions** to learn more about our HSA administration and our other health benefits services.