

HEALTH SAVINGS ACCOUNT (HSA)

Get the HSA with a difference



Bring savings to your health plan

A health savings account can help your employees save and pay for eligible health care expenses while your business earns income tax deductions on the funds you contribute. When you offer an Inspira Financial HSA, everyone wins.



Reduce your payroll tax liability (FICA) by making employer contributions and facilitating tax-free employee payroll deductions.



Enjoy lower health plan premiums with a high-deductible health plan, together with an HSA. This offers lower initial premiums and encourages more efficient use of health care spending by your employees through pretax dollars.



Optimize your cash flow and build trust with your employees by electing to participate in the HSA Assist™ option. This helps manage cash flow by spreading employer HSA contributions out over the year. You also have flexibility to determine your funding frequency, schedule, and method.

77%
of workers
in an eligible
plan say that
HSAs help them
to manage
their health
care costs¹

Build a better tomorrow for employees

An HSA is more than a health plan add-on, it is a powerful retirement savings and investment tool.

Triple tax benefit

Employee contributions go into the account tax-free, grow tax-free, and remain completely tax-free when used for qualified health care expenses. And an HSA stays with the employee.

Long-term growth

Employees can choose to invest their surplus HSA funds in a tax-free investment account, where their money may grow.

DISCOVER THE INSPIRA DIFFERENCE

Enjoy expertise grounded in decades of experience, unmatched HSA benefits, and personalized service for you and your employees. It's the little things that make all the difference.

→ Proprietary technology

Find value in our unique benefit design opportunities and client-first tech enhancements.

→ Website features

Employees can customize their HSA interest rate option, create auto-invest rules, add security with withdrawal alerts, and more.

→ Streamlined account management

Enjoy simple and straightforward account management for you and your employees.

→ Personalized experience

Expect personalized service and support configured to your needs.

→ Employee options

Provide your employees with an enhanced savings rate and investment options.

→ Single login accessibility

With one step, you'll have access to multiple Inspira benefit offerings.

⇒ Put the Inspira difference to work for you and your employees.

For more information visit inspirafinancial.com or scan the QR code.



¹SHRM.org; HSA Enrollment Rises but Misunderstanding Still Common