

Health Spending Account (HSA)

Smart Benefits. Smart Business.



Overview

A Health Spending Account (HSA) is a tax efficient way to pay for your employee health and dental expenses. It can fit into your existing insurance plan to pay for things not covered (or partially covered) or it can be applied as a stand-alone solution. Either way, the tax advantages in using a Health Spending Account are unparalleled and should be part of your health and dental strategy.

The Western Life Health Spending Account is designed for incorporated companies of all sizes, whether you have one employee or hundreds. It is available to all employees regardless of medical condition or age.

Tax Effective

Medical and dental reimbursements are provided as non-taxable benefits to the employee, and the payments are 100% tax deductible to your business.

Extensive Coverage List

A wide range of expenses are eligible including: Dental (including orthodontics and dentures), Laser eye surgery, Cosmetic surgery, Prescription drugs, Hearing aids, Private duty nursing, Naturopath visits. Review the full list of eligible expenses on the web site.

E-services

Internet based on-line services are available to help you and your employees' access health and dental claims information quickly and easily.

For Employees

- * *Enter claims*
- * *Check payment status*
- * *Check HSA balance*

For Company Administrators

- * *Add and delete employees*
- * *Review and Print usage reports*
- * *Submit HSA funding*

Service and Expertise

Experienced and knowledgeable staff are available to answer your questions and provide help. This plan is administered for Western Life by National HealthClaim Corp., a national health and dental adjudication company.

What you need to do:

1. Visit the new Western Life HSA web site to download and print the enrollment form.
2. Fill out your company information, HSA plan options, and employee details.
3. Mail in or Fax the enrollment form to National HealthClaim.

For further information, visit or phone:

www.HSA.WesternLife.com

Toll Free: (866) 342-5908

Mailing or Fax:

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WL.HSA 0909