



Take control of healthcare costs

The BPAS HSA offers tax savings, easy-to-use online forms, on-demand reports, secure self-service portals and a robust mobile app that deliver high employee satisfaction and valuable insight to employers, and most importantly, control over your healthcare costs.

What is an HSA?

A Health Savings Account (HSA) is a tax-advantaged medical savings account available to employees enrolled in an eligible High Deductible Health Plan. It offers you a new way to control health plan expenses. Insurance premiums for high-deductible health plans are significantly lower than comprehensive plans. Plus, funds contributed to an HSA are not subject to federal income tax at the time of deposit. The high deductible insurance policy works hand-in-hand with the HSA to provide a superior benefit offering at significant savings. It's a win-win for employers and employees.

Employers Win

- ✓ **Insurance premiums** for a high-deductible health plan are **significantly lower** than comprehensive plans and offer protection from catastrophic or major medical expenses
- ✓ HSAs are secure and FDIC-insured
- ✓ **Lower FICA and FUTA payroll taxes**
- ✓ **Easy administration** means less time for Human Resources
- ✓ **On-demand reports** and online portal make managing the HSA a breeze
- ✓ Paperless claims, direct deposits, electronic statements, automated contributions, and fully integrated online portals
- ✓ Easy online enrollment and education tools
- ✓ Automated scheduling of lump sum, first of the month, or payroll cycle contributions allows for easy mid-year enrollments

Employees Win

- ✓ Money is set aside **tax-free** to pay for eligible out-of-pocket medical expenses
- ✓ **No minimum balance** required
- ✓ All contributions are tax deductible
- ✓ A full array of mutual funds for competitive investment choices
- ✓ No "use or lose" rules—money rolls into the next year and stays with them even if they change jobs
- ✓ **FREE debit card** so access to funds is fast and easy
- ✓ Ability to pay the provider directly from the HSA so there are no out-of-pocket costs
- ✓ Full **online services and robust mobile app** make it easy to manage and monitor spending
- ✓ Help with retirement—after age 65, employees can use HSA funds for non-medical purposes

Finding ways to offer affordable health benefits to your employees is a persistent challenge. With a BPAS HSA, you can leave employees with more spending money per paycheck while they save money on out-of-pocket healthcare expenses.



60% saw increases in healthcare costs¹



1 out of 3 report making at least one trade-off with daily living expenses to afford healthcare²



26% reported that their current financial situation affects their ability to focus or perform well at work³



55% reported reduced discretionary spending in response to increased spending on healthcare expenses¹



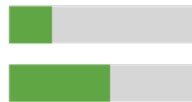
HSA assets are increasing year over year, up **33%** from 2024 to 2025⁵



3 out of 4 of employees with an HSA made contributions to their accounts⁴



61% viewed their HSA as a savings account; **31%** viewed it as an investment account and **23%** as a checking account¹



23% of all HSA dollars contributed to an account came from an employer⁵ and **54%** of employees opened an HSA to take advantage of employer contributions¹



People who say they understand their benefits very or extremely well are **45%** more likely to say financial stress does **not** affect their work focus compared to those with a moderate benefits understanding³

¹2025 EBRI and Greenwald Consumer Engagement in Health Care Survey, ²West Health- Gallup Center on Healthcare, ³HealthEquity Fall 2025 Healthcare Affordability Pulse, ⁴Plan Sponsor Council of America 2025 HSA Survey, ⁵Devenir Research 2025 Year-End HSA Market Statistics & Trends Executive Summary

A Trusted Partner

At BPAS, delivering easy-to-use solutions backed by the highest levels of service is our top priority. We offer a cloud computing solution designed to provide you and your employees with functionality, reliability, and full integration.

We deliver a **vertically integrated total solution** where all recordkeeping, plan design, compliance, mutual fund clearing, custodial functions and claims adjudication are all within a single organization.

We offer a single point of contact for our clients, so you enjoy individualized, proactive, and responsive customer service.

Choose the BPAS HSA, then sit back and enjoy the many cost-saving features. We'll do the rest.

- ✓ Free Debit Cards
- ✓ Robust, secure web portals
- ✓ Mobile app
- ✓ Multiple contribution options
- ✓ Single sign-on to HSA and investment options
- ✓ Online storage chest for receipts
- ✓ Automatic sweep of investments
- ✓ On-demand reports
- ✓ Dedicated plan consultant
- ✓ Online enrollment
- ✓ Employee education tools and resources

Retirement and benefit plans don't have to be complicated.
See how BPAS solutions save time, cut complexity, and support long-term success.