

Available to Members of the Salem Chamber of Commerce

Health Services Administrators (HSA) works exclusively with chambers to provide members with a thorough analysis of all available plans in the market place. **HSA** will provide your company with the most affordable plan options and cut through the jargon and confusion to simplify your healthcare experience.

Company Name _____ Date _____

Street _____ City _____ State ____ Zip _____

Phone No. _____ Fax No. _____ E-Mail _____

Nature of Business or SIC code _____

Contact person _____

<u>I am interested in:</u>	
<input type="checkbox"/> All Health Plans <input type="checkbox"/> Tufts Health Plan <input type="checkbox"/> Harvard Pilgrim <input type="checkbox"/> Neighborhood Health Plan <input type="checkbox"/> Fallon Community Health Plan <input type="checkbox"/> United HealthCare <input type="checkbox"/> Health New England	<input type="checkbox"/> Delta <input type="checkbox"/> Assurant <input type="checkbox"/> Altus <input type="checkbox"/> Ancillary <input type="checkbox"/> Group Life, STDI, LTDI <input type="checkbox"/> Section 125 Plan <input type="checkbox"/> Long Term Care Ins. <input type="checkbox"/> Life Insurance <input type="checkbox"/> Health Savings Accounts (HSA) <input type="checkbox"/> Health Reimbursement Accts (HRA) <input type="checkbox"/> Other

List ALL full-time employees working 30 or more hours per week (Owners Included)							
Employee	DOB	Individual (I) Dual (D) Family (F)	Home Zip code	Covered By Spouse Y/N	Complete for Life, STD & LTD		
					Annual Salary	Gen der	Title

(If more than 9 employees please use separate document and forward the additional census info)

Please contact us:

Health Services Administrators: 135 Wood Rd, Braintree, Ma 02184

T: (781) 380-0958 Debbie x125 or Debbie x124 F: (781)848-7020
Dfoster@mbagroup.com, DDOlimpio@mbagroup.com

Available to Members of the Salem Chamber of Commerce

HEALTH SERVICES ADMINISTRATORS

135 Wood Road, Braintree, MA 02184

Website: WWW.HSAmembership.com

“New England’s Leading Health Care Administrator”

**Save 33%* on your health insurance premiums
By using a Section 125 Plan**

When you install a Section 125 plan you can save about 33% on your health premium and best of all you don't have to change your health insurance plan.

HSA is pleased to announce a new suite of Section 125 plans for you and your employees.

Section 125 plans:

- Reduce taxes
- Save money
- Lower insurance costs
- Boosts take home pay.

Section 125 Premium Only Plans (POP)

POP plans reduce employee taxes as well as employer matching FICA taxes for group insurance (typically health and dental) premiums. By pre-taxing their share of premium costs, employees save up to 33% depending on their tax bracket (20% federal, 5.3% state and 7.65 FICA). As an employer, you save on the matching Social Security and Medicare (FICA) and Federal unemployment taxes for an approximate savings of 7.65%.

Flexible Spending Accounts (FSA)

The FSA principle is the same as the POP yet, an FSA allows you to expand the range of pre-tax deductions to include dependent care, dental, vision care, as well as out-of-pocket medical expenses such as deductibles and co-payments.

Dependent Care Plan - A dependent care plan allows you to pay day-care expenses with pre-tax dollars. For employees with growing families or senior care responsibilities, a dependent care plan is a great way to reduce the financial burden on your employees.

Medical Expense Reimbursement - This plan allows employees to pay for out-of-pocket medical expenses not covered by insurance like: deductibles, co-payments, prescriptions, dental expenses, vision care, glasses, contacts, medically necessary over-the-counter drugs, etc. This plan puts more money in the employee's pocket and reduces your payroll taxes.

Commuter Expense Reimbursement - A Commuter Expense Reimbursement plan allows employees to pre-tax mass-transit and parking fees. If your employees' commuting and parking costs are high, this can be a great employee benefit.

If you would like to learn more about section 125 plans:

Visit our website www.HSAmembership.com

Or Call Toll Free (877) 777- 4414

* The 33% is based on an average federal tax rate of 20%