



Health Savings Accounts

Help your employees manage their healthcare finances and prepare for the future

We know that controlling costs and keeping your employees happy, healthy, and engaged is important to you. BBP Admin Consumer-Directed Health Benefit Accounts can help you attain your goals.

Offering a qualified high-deductible health plan (HDHP) paired with a health savings account (HSA) can be a powerful strategy that allows you to not only reduce spending but also help your employees prepare to manage their growing healthcare responsibilities, both now and into retirement.

HSAs allow your employees to set aside pre-tax dollars for eligible healthcare expenses, while reducing your FICA and federal unemployment tax liability. Unused funds carry over year to year and your employees can invest what they don't spend, enabling them to build a nest egg for the future. By empowering your employees to take charge of their spending, they remain invested in making smart healthcare decisions.

Offer an HSA that delivers the employee experience and business results you need.



Investment capabilities

Investing HSA funds allows your employees to accelerate their account savings, build wealth, and ensure they have enough money set aside for healthcare expenses in retirement.

We make it easy for your employees

- Convenient self-directed mutual funding options managed by Devenir
- Easy online transfers between investment account and HSA cash account
- Online access to account history, fund performance, statements, portfolio re-allocation, planning tools, and more through the BBP Admin Participant Portal
- Direct access to fund prospectuses and Morningstar® reports

Guided Portfolio

- Online, interactive planning tool that helps your employees align their HSA investments with their personal risk tolerance and investment goals
- Easy to use and requires no knowledge of investments
- In a few simple steps, your employees can assess their risk tolerance, allocate their investment options, and select features that make ongoing management of their investments virtually hands free
- Once an employee's portfolio is allocated, they can elect to automatically rebalance their portfolio at their desired frequency



Multi-purse Benefits Card

Our technology provides the ability to stack multiple Health Benefit Accounts on a single BBP Admin Benefits Card..

The convenient way to pay

- If an employee is enrolled in multiple Health Benefit Accounts – for example an HSA and a dependent care FSA – they are able to access all their accounts via a single debit card
- Offers sophisticated payment rules and highly-configurable purse priority settings
- Provides easy, immediate, thought-free access to funds
- Eliminates confusion by automatically paying for eligible expenses from the right account based on the plan rules in place



Next generation Participant Portal and Mobile App

Powerful self-service account access, plus education and decision support tools.

Manage healthcare finances on the go

- Offers your employees convenient anytime, anywhere access to their HSA
- Powerful self-service capabilities plus education and decision support tools
- Your employees are able to view real-time balances and transactions, submit claims, access plan details, view important account alerts, and much more



Employee engagement tools

A communication platform and comprehensive suite of tools and resources help ensure your employees stay in control of their HSA and make informed healthcare finance decisions.

Staying connected has never been easier

- Real-time administration platform automatically sends event-triggered alerts and notifications via text and email that keep your employees informed about their HSA
- Resources and decision support materials available to educate your employees and help them get the most value out of their HSA



Simplified employer access

Ongoing administration of your HSA program is simple with our user-friendly employer portal.

Easily manage your HSA program

- Quick and easy access to employee status, debit card status, enrollee lists, contributions, payroll reconciliation, and much more

Get started today!

Call us at 630-773-2337



**BENEFITS
ADMINISTRATION**
Better admin. Better business.
COBRA, FHLA, FSA, HRA, HSA, TRANSIT

125 West Orchard Street • Itasca, Illinois 60143 • www.bbpadmin.com