

FURTHERSM
by HealthEquity

FSA

Simple set up

Seamless implementation

Superior service



Further makes FSAs easy for you - and your clients

A flexible spending account (FSA) is a personal expense account that works with an employers' health plan, allowing employees to set aside a portion of their salary pretax to pay for qualified medical expenses. An FSA offers your clients a smart way to help employees plan for health care costs and save money on their taxes at the same time. Employers benefit too, with reduced employee payroll taxes.

The two most popular FSAs include:

Medical FSA – Allows employees to pay for eligible expenses not covered by the health plan, such as deductibles, dental, orthodontia and vision care. Employees have access to the entire elected amount on the first day of the plan year.

Dependent Care FSA – Allows employees to pay for day care, elder care and expenses for dependents unable to care for themselves. With a dependent care FSA, the money must be in the employee's account before requesting a reimbursement.

Outstanding support for you and your clients

Both employers and employees receive 24/7 support to ensure they're getting the most from their FSAs. Our high-touch service model provides one-on-one training sessions and a whole team of account executives and customer service representatives. This provides seamless administration and empowers employees to take an active role in their health care spending decisions.

Employers save time, money

Further's FSA plan is easy to implement and offers your clients valuable benefits, including:



Flexibility – Your clients can offer FSAs with almost any group health plan, and may allow employees to carry over their unused FSA funds.



Reduced administration – Employees can manage their accounts from any mobile device and enjoy the convenience of a simple claims and reimbursement process.



Added value to any benefits package, helping to attract and retain employees and empower them to make smart spending decisions.



User-friendly tech and tools make it easy for your clients to manage their FSAs 24/7

- Portals - broker, employer, member
- Further mobile app
- Debit card - simple, seamless and smart. Funds draw from designated health spending account(s) automatically. Free cards with no fees.

Each FSA account comes equipped with:

- Zero fees for:
 - Account opening and closing
 - Replacement debit card(s)
- Online and paper account enrollment
- Debit Card

The Further difference

Since 1989, Further has served as a trusted industry innovator with a deep understanding of health plan benefit design and administration. You get:

- Best-in-class customer service
- State-of-the-art reporting, marketing and branding capabilities

Learn more. Talk to a health care spending administration expert

Your Further sales representative can provide you with more information.



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