



HEALTH SAVINGS & HEALTH REIMBURSEMENT ACCOUNTS

What are Health Savings Accounts (HSA) and Health Reimbursement Arrangements (HRA)? Health Savings Accounts are designed to provide your valuable employees with the added ability to pay for medical expenses on a tax-free basis. These plans can be easily established and allow for both employer and employee contributions. They can even be set-up by individuals and the self-employed - certainly a viable option for small businesses. What is the best benefit of all? The added protection to cover your employee in the event of medical emergency while rolling over the plan holdings from year to year. Like the Health Savings Accounts, Health Reimbursement Arrangements also roll over from year to year, but only the employer contributions can be accessed to pay for medical expenses. However, these arrangements are considered to be group health plans, so they must be in compliance with HIPAA and COBRA.

Why can you trust CIA Financial Group to provide you with the best possible Health Savings Account or Health Reimbursement Arrangement?

- As an independent insurance agent, WE DO THE SHOPPING FOR YOU.
- We represent several providers, so we are positioned to help you identify the right opportunity for you and your employees.
- CIA Financial Group agents are licensed by the State of Michigan and offer comprehensive customer service.
- CIA Financial Group works with you to help you establish the best medical plans for your group.
- We review your HSA and HRA plans to ensure your needs are still being met.
- We will be your advocates to assure you receive superior claims service.
- Because we offer a wide range of services under one roof, you are able to take care of all of your insurance needs in one location.

For over 30 years, CIA Financial Group in Shelby Township, MI, has been providing individuals, families, business owners, and corporate executives throughout Michigan with unparalleled service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is *Your Source for Comprehensive Financial Services.*

To discuss your HSA or HRA needs today, please call us toll free at 1-888-226-7730 or visit us online at www.ciafg.com.

