



BPAS



This HSA will make your life easier



Health Savings Accounts (HSAs) offer tremendous advantages to your employees and can be a breeze with the right administrator. At BPAS, we're experts in retirement plans and administration. That's what makes the BPAS Roadways HSA different. With our vertically-integrated structure, we serve as plan administrator, recordkeeper, clearing firm, and asset custodian under one roof. That will make your life a lot easier.

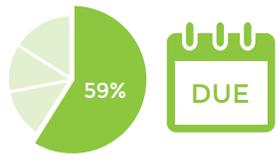
BPAS Roadways HSA Advantages

- An **open architecture investment platform** without low-yielding bank-deposit requirements—providing the strongest menu of investments without conflicts of interest in fund selection, review, or monitoring
- Typically the **same investment menu for the Defined Contribution (DC) plan and the HSA**
- A **single sign-on** for DC and HSA balances
- **First-dollar investment**
- One-stop administration means everything you need to set up and maintain an HSA can be done through BPAS
- Online contribution rate changes and tools make **account management simple** and convenient
- A **level-compensation fee arrangement** (no hidden fees)
- A **seamless operational environment** with the latest technology and features in the marketplace
- Easy administration, online enrollment, and a **full range of education tools**
- FREE **debit card** so participant access to funds is fast and easy
- Help with retirement—after age 65, employees can use HSA funds for non-medical purposes

Although HSAs and DC plans have similarities, the best strategy is to **offer them in tandem to maximize tax savings and help employees plan for their futures.**

BPAS can take care of both. **One company. One call.**

Middle-class Americans' most important day-to-day financial concerns:



59% - Being able to pay monthly bills⁴



13% - Being able to save for retirement⁴



12% - Being able to pay healthcare costs⁴



A 65-year old couple who retired in 2014 needs nearly **\$220,000** to cover medical bills in retirement⁵

At current contribution limits and an annual return of **4%**, a couple could begin investing at **age 45** and save **nearly 50%** of their likely out-of-pocket retirement medical expenses by the time they **turn 65**. Any increases to annual contribution limits and additional catch-up contributions can help them save more.⁶



⁴ Wells Fargo: *The 401(k) and the HSA: Partners in long-term savings opportunities.* ⁵ BenefitsPro: *Is the HSA the New 401(k)?*

⁶ Fidelity Investments HSA research study.

Finding ways to offer affordable health benefits to your employees is a persistent challenge.

With BPAS Roadways HSA administration, employers save money. Employees have more spending money per paycheck, save more money for retirement, and make money by investing.

A Trusted Partner

BPAS is a national provider of retirement plan and fund administration, transfer agency, collective investment fund, and other institutional trust services. We support 3,800 retirement plans, \$52 billion in trust assets, \$1 trillion in fund administration, and more than 400,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. **One company. One call.**

With ten offices across the country, we are experts in delivering comprehensive, fully integrated one-stop solutions. We offer a single point of contact for our clients, so you enjoy individualized, proactive and responsive customer service. Plus, we think your employees will find the fact that they can call and speak directly with our US-based customer service representatives to be a refreshing alternative to the endless loop of 1-800 number computerized service models.

As a solutions-oriented national practice, we are committed to Solving Tomorrow's Benefit Challenges Today.

Get on the path to controlling your healthcare dollars with the BPAS Roadways HSA.

- No Hidden Costs
- Free Debit Cards
- Robust, Secure Website
- Mobile App
- Multiple Contribution Options
- Single Sign-on to Manage HSA and DC Plan
- First-Dollar Investing
- Automatic Rebalance of Investments
- On-Demand Reports
- Dedicated Plan Consultant
- Online Enrollment
- Employee Education Tools and Resources
- Full-service US-based Call Center
- Level Compensation
- Open Architecture Investments
- One Company. One Call.



Let's get started.

Contact us at **P 866-401-5272** **E TrustSales@bpas.com**

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BPAS Services: Plan Administration & Recordkeeping | Actuarial & Pension | TPA | Fiduciary | Healthcare Consulting | VEBA & HRA/HSA AutoRollovers & MyPlanLoan | Transfer Agency | Fund Administration | Collective Investment Funds

BPAS Subsidiaries: Hand Benefits & Trust | BPAS Trust Company of Puerto Rico | NRS Trust Product Administration | Global Trust Company

BPAS Offices in Rochester, Syracuse, Utica & New York, NY | Philadelphia & Pittsburgh, PA | Houston, TX | Boston, MA | E. Hanover, NJ | San Juan, PR