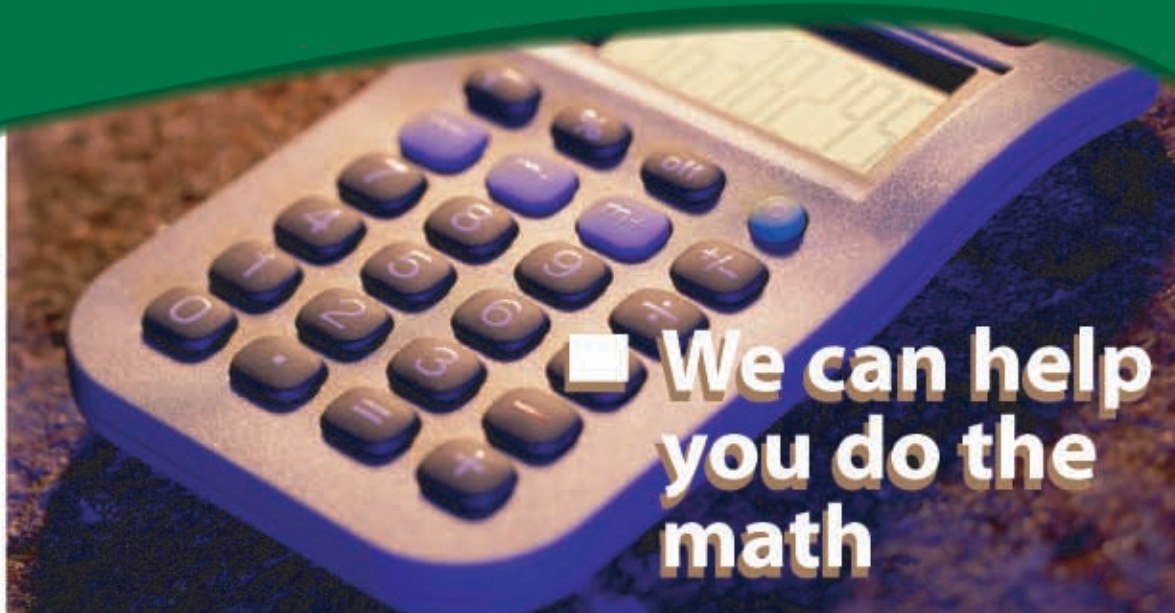


HSA's CAN BENEFIT YOUR BUSINESS

Offer your employees MORE for LESS!

Concerned about the ballooning line item called "employee benefits"?



■ We can help you do the math

What is a HSA?

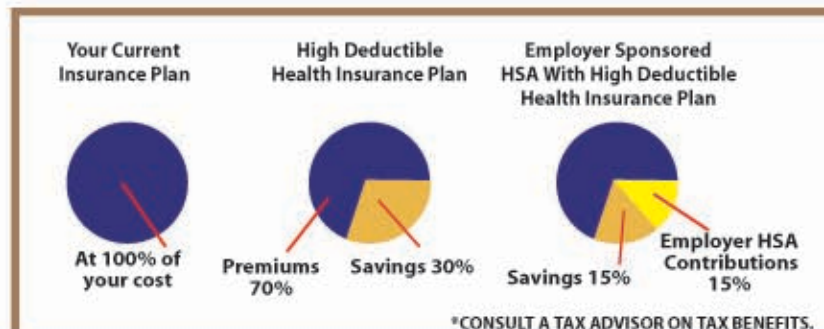
It's a part of a new form of consumer directed health coverage pairing a tax free* Health Savings Account (HSA) for qualified medical expenses with a high-deductible health insurance plan. They are designed to reduce health care insurance costs for employers and employees.

By Offering HSA's you can:

- Regain control of your health care expenditures
- Take the concern out of ever rising health costs

HOW?

HSA-eligible health insurance plans are less expensive than traditional health insurance plans.



*CONSULT A TAX ADVISOR ON TAX BENEFITS.

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What are the benefits of the HSA?

Health care premiums are rising every year as you can see in your annual budget. With the cost of employee benefits rising, businesses are having to find new ways to reduce their healthcare expenses. A Health Savings Account offers a new viable alternative.

Build a health care benefit package that gives employees good coverage and costs you less.

HERE IS HOW IT WORKS



■ YOU SAVE MONEY

Employers and employees can experience considerable savings with HSA's

- Used in combination with a high-deductible health insurance plan, both employer and employee experience lowered premiums
- Contributions by employers are exempt from payroll taxes*
- Contributions by employees are not included in gross-income, making them tax free*
- Accumulated interest and dividends are tax-free or tax-deferred*
- Payouts for qualified medical expenses are tax free*

■ YOU'RE IN CONTROL

Employers and employees have more control over expenditures with HSA's

- With the savings realized with lowered premiums and taxes, both employers and employees have more flexibility to contribute to a HSA. By helping to fund your employees HSA you build employee loyalty.
- Help your employees become better health care consumers.
- The savings are owned by the individual employees and can move with them wherever they go.
- The funds are easily accessible by the employee with either checks and/or a debit card.
- Employees who are prepared for unforeseen emergencies are more focused at work and they have better attendance records.
- The accumulated savings from year to year can also serve as a retirement nest egg.

The number of U.S. Companies that are no longer able to offer their employees a health care benefit, due primarily to the rising cost of health care premiums, has risen to nearly 50%. Don't become one of them! Lower your healthcare premium costs, attract and retain higher quality employees and lower your company's taxes by offering Health Savings Accounts as part of your benefit package.

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