

Paying Too Much for Group Health Insurance? **It's Time You Learned About MSAs.**

**Medical Savings
Accounts — the
smart solution to
rising premiums**

Medical Savings Accounts, or MSAs, were created by the U.S. government in 1997. Their express purpose: to make health insurance more affordable for small employers (those with 50 or fewer employees) and the self-employed. And they do!

A Medical Savings Account is a self-funded, tax-exempt account, rather like an IRA, but with no income limits. Each employee has his or her own MSA. Teamed with high-deductible group health insurance, MSAs provide quality medical coverage at enormous savings.

Employees may use the funds in their MSAs to pay for basic healthcare expenses. Funds may also be used to pay for medical services that might not otherwise be covered, like dental expenses, vision care, or even long term care premiums.

MSAs Save Employers Money

- Because the employer is purchasing a high-deductible health plan (either \$1,750 or \$2,250 for single coverage), the group enjoys significantly lower premiums. And the employer's portion of premiums remains tax deductible.
- Either the employer or employees (but not both) may fund the MSAs. When an employer chooses to fund employee MSAs, those contributions are tax deductible.
- An employer's MSA contributions are also exempt from FICA.

MSAs Save Employees Money

- When employees fund their MSAs, contributions are made with pre-tax dollars, reducing each individual's annual taxable income.
- When an employer funds the MSAs, contributions are not treated as income to the employees.
- MSA funds are owned and controlled by each employee.
- Employees pay no income tax on withdrawals for qualified expenses.
- MSA funds earn interest and may be rolled over from year to year until retirement.
- Unlike traditional health insurance, an employee doesn't have to be sick to enjoy the benefits of an MSA!

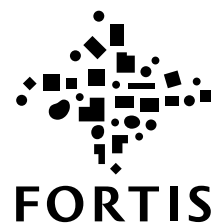
Fortis is the MSA Expert

If you're interested in a small group MSA, you couldn't choose a better carrier than Fortis Insurance Company. Fortis is not only a strong, stable insurance company with over 100 years' experience, but also the leading provider of MSAs in the United States. Recognizing their value, Fortis has offered them from the very beginning and currently provides about 40% of all MSAs in the nation.

Is an MSA Plan a Good Choice for You?

Find out if an MSA plan makes sense for your group. There is no obligation and it costs you nothing. Learn how much you can save—call today.

For more information, contact:



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