


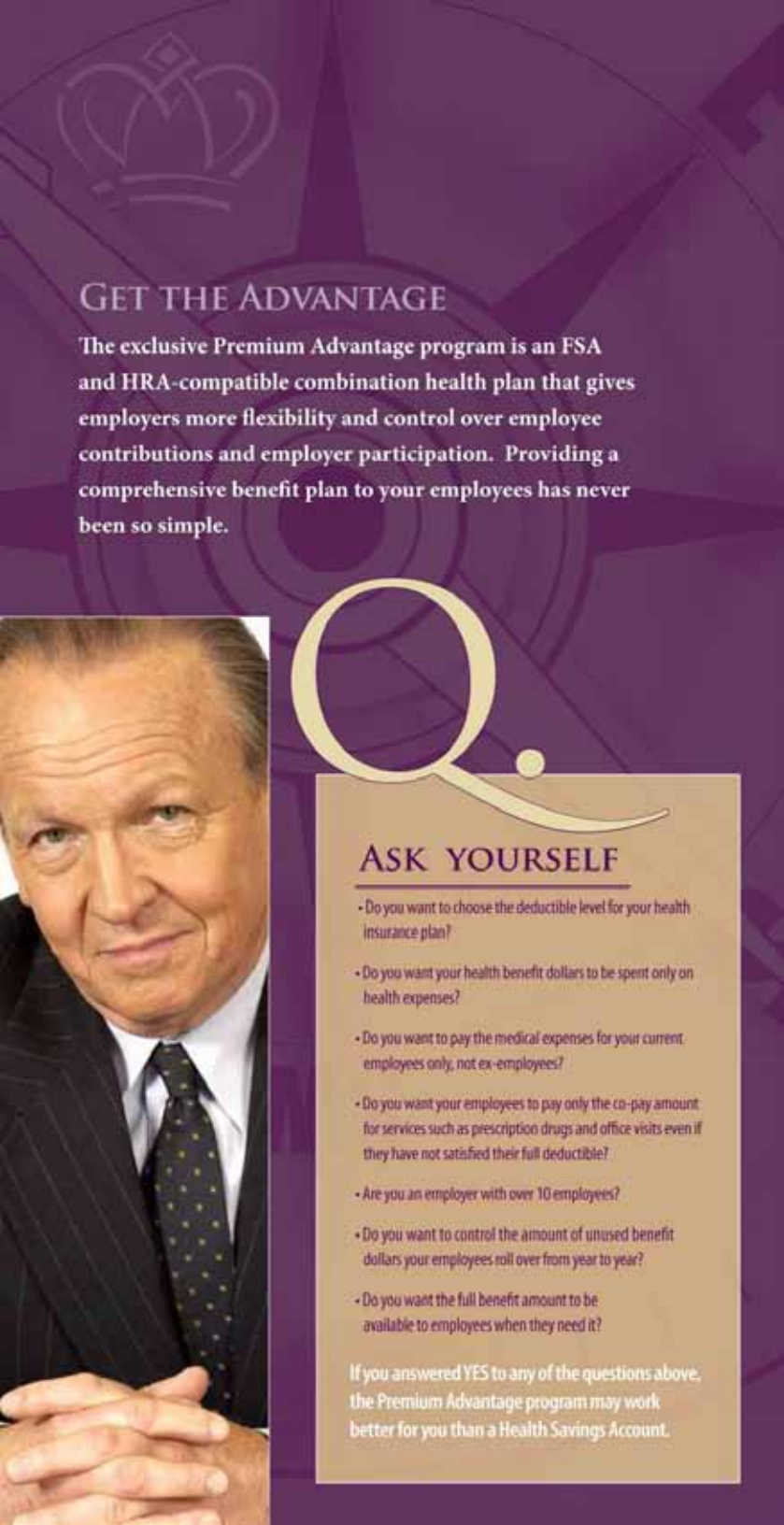
PREMIUM ADVANTAGE

An exclusive offering from Advantage Administrators™





There is a misconception that an HSA plan is the only option available for high deductible insurance plans. The customized Premium Advantage dispels these myths and provides you with a better solution. The Premium Advantage plan is available to a select clientele. Call your **Premium Advantage** representative today to find out if you qualify. 800.383.1623



GET THE ADVANTAGE

The exclusive Premium Advantage program is an FSA and HRA-compatible combination health plan that gives employers more flexibility and control over employee contributions and employer participation. Providing a comprehensive benefit plan to your employees has never been so simple.



ASK YOURSELF

- Do you want to choose the deductible level for your health insurance plan?
- Do you want your health benefit dollars to be spent only on health expenses?
- Do you want to pay the medical expenses for your current employees only, not ex-employees?
- Do you want your employees to pay only the co-pay amount for services such as prescription drugs and office visits even if they have not satisfied their full deductible?
- Are you an employer with over 10 employees?
- Do you want to control the amount of unused benefit dollars your employees roll over from year to year?
- Do you want the full benefit amount to be available to employees when they need it?

If you answered YES to any of the questions above, the Premium Advantage program may work better for you than a Health Savings Account.



Premium Advantage



START SAVING TODAY

By enrolling in the Premium Advantage program, many companies can save up to 25% immediately. This unique plan is structured to give larger companies more options, greater control and increased participation versus other benefit plans currently available.

PREMIUM ADVANTAGE VS.

Reimburses medical expenses using pre-tax dollars.

Offers option to use debit card for qualified purchases.

Can be used with any health plan including an IRS qualified HDHP.

Funds are used ONLY for qualified health care products and services.

Employer determines what part of unused funds will carry over.

Employer decides whether employees who leave take their unused benefits with them.

Funds are available from the first day of the plan when an employee needs them most.

Employer and employee contributions are separated.

Can be customized to cover only employer selected health care expenses.

Funds are held by employer.

Employer keeps all funds not spent on health care.



THE PREMIUM ADVANTAGE

For employees, the Premium Advantage Plan permits co-payments, prescription coverage and lower deductibles. The Premium Advantage Plan makes sense for employers too, by ensuring your contributions won't walk out the door if an employee leaves.

STANDARD HSA PLANS

PREMIUM ADVANTAGE

HSA





Premium Advantage

A division of Advantage Administrators™.

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