



## High Deductible Health Plans



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### ISU Insurance Services

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## **ISU Insurance Services can show you how to build wealth through health.**

ISU Insurance Services is one of the top private brokers in the nation\* with over 100 offices coast to coast and has been consistently recognized as a leader in the insurance industry since 1989. ISU Insurance Services is well positioned to deliver affordable High Deductible Health Plans and Health Savings Accounts to our clients.

### **ISU Insurance Services HDHP and HSA typically;**

- Saves one-third of health care costs and administrative services costs,
- Provides tax deductions for HSA contributions and,
- Lowers payroll taxes when the employee contributes pre-tax to the HSA

Health benefit dollars become more efficient and deliver financial wellness to our clients.

### **Enrollees enjoy these benefits;**

- Select any doctor they choose without referral
- Access to the largest health care provider networks with discounted rates for in-network service
- Use of a debit card for their added convenience

Compared to other insurance companies, ISU Insurance Services' HDHP can save employers on their total benefit costs, year after year.

For employees, money contributed into an HSA, invested in HSA self-directed investments and used for qualified medical expenses is all tax deferred.

ISU Insurance Services provides individuals, families, employers, employees and partners with the tools and resources they need to make the best possible healthcare choices for themselves and their dependents.

ISU Insurance Services encourages consumers to consider value-driven healthcare spending decisions and understand the true costs of healthcare services. Comfortable they may now make an intelligent and informed decision about where and how to use their healthcare dollars.

