



All Your Consumer-Directed Healthcare Products Administered in One Place

No one offers as much experience administering all your CDH needs

FLEXIBLE SPENDING ACCOUNTS

The Health Care Reimbursement Account (HCRA) allows you to make pre-tax salary contributions to pay for certain medical, dental, and other healthcare expenses not otherwise covered by your health insurance.

The Dependent Care Reimbursement Account (DCRA) allows you to make pre-tax salary contributions to pay for qualifying child and dependent care expenses, including baby-sitting, daycare, or nursery school costs. Participating in a DCRA plan will typically save you more money than taking the dependent care tax credit on your tax return.

Use of your FSA funds is made simple with a single MGIS Benefits Purchasing Card, and can save participants up to 45% with every plan dollar spent.

ONLINE ENROLLMENT

With full online enrollment for your FSA, and Limited Purpose FSA (LPFSA) plans, you can more easily manage election amounts and stay up to date on claims with 24/7 access to complete account information.

HEALTHCARE REIMBURSEMENT ARRANGEMENT (HRA)

The HRA allows employers to manage rising healthcare costs while still providing a benefit to employees. Employer contributions are used to reimburse employees and their families for eligible medical expenses; each plan being unique in its funding and rollover options. The HRA plan also can be controlled by the MGIS Benefits Purchasing Card for total convenience.

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a tax-favored deposit account created to help control rising healthcare costs for individuals or families with a qualified High-Deductible Health Plan (HDHP). HSA funds may be used to pay for qualified medical, dental, and vision expenses. HSAs enable employees to take advantage of tremendous tax savings while building a reserve for current and future healthcare expenses.

COBRA

The MGIS COBRA administration package is powered by CobraGuard -- the most sophisticated web-enabled COBRA administration platform on the market today. Our feature-rich administration platform enables you to easily remain compliant across your entire organization by outsourcing COBRA responsibilities. The web-based solution seamlessly integrates with other HR information systems and payroll platforms to process notifications required by COBRA.

WEB-BASED COMMUTER BENEFITS

A Commuter Benefits program allows you to use pre-tax dollars to offset carpool, vanpool, and public transit expenses. These plans may cover out-of-pocket parking fees, transit passes/tokens/vouchers, other mass transit expenses, or even a sponsored employee vanpool. All Commuter Benefits funds can be controlled by the Benefits Purchasing Card.

AN INDUSTRY LEADER

One of the first administrators to develop debit card technology, MGIS has been a leading benefits provider to the healthcare industry since 1969. A dedicated MGIS Account Manager supports your clients long after the sale with white-glove administration. Our website, www.We-R-CDH.com, offers tools to assist you and your employees with CDH information, savings calculators, and 24/7 account access.

THE COMPETITIVE ADVANTAGE IS YOURS

Tap the power of CDH savings and spending accounts from MGIS. Save your clients valuable tax dollars, increase employee satisfaction through increased participation and contributions, and increase your sales revenue.

To learn more about innovative CDH solutions from MGIS, contact **Marsha Maresca at 800-969-6447 ext. 140**, marsha.maresca@mgis.com, or visit us online at www.We-R-CDH.com.

CONSUMER-DIRECTED HEALTHCARE SPECIALISTS

