

# Workterra

## Benefit Accounts

Benefit accounts such as Flexible Spending Accounts (FSA), Health Savings Accounts (HSA), Health Reimbursement Arrangements (HRA), and Commuter Benefits can help you attract employees, reduce your payroll taxes and control healthcare costs.



As one of the earliest FSA administrators, we have developed unmatched expertise serving clients of all sizes and industries for over 30 years. We offer full administration service for any type of offering in your benefits package.



### Flexible Spending Accounts (FSA)

An FSA allows employers to reduce their payroll taxes and employees to save pretax money to pay for qualified out-of-pocket healthcare costs. Services also include Dependent Care FSA (DCFSA) and Limited Purpose FSA (LPFSA).



### Health Savings Account (HSA)

Similar to an FSA, an HSA allows employees to save pretax money to pay for qualified health expenses. An HSA can also be used to save for the future, invest and earn tax-free interest over time.



### Commuter Benefits Administration

Commuter Benefits allow employees to set aside pretax money to pay for qualified transit/commuter expenses, parking, and vanpooling commute services.



### Healthcare Reimbursement Arrangement (HRA)

An HRA is funded by employers to help employees pay for qualified expenses that their health plan doesn't cover.

### A Single Dedicated Benefits Partner

Partnering with Workterra for all your benefits needs provides unparalleled service quality at an exclusively low rate.

### Mobile-Optimized Employee Experience

An intuitive online portal and mobile app make it easy for employees to access and manage their accounts anytime, anywhere.

### Real-time Reporting and Analytics

Workterra's robust reporting places full insight into account elections, disbursements, balances and more at your fingertips.

### Dedicated Service & Bilingual Support

Participants will receive a welcome packet and have access to a fully staffed, bilingual support center to help with any questions or issues.