Experience simplified and seamless HSA administration, powered by Ameriflex's all-in-one platform.

The Ameriflex Difference

With Ameriflex as your HSA custodian and administrator, you'll experience the highest level of service and technology.

Seamless Integration - One platform and card for HSAs, FSAs, HRAs and other benefits.

No Third Parties Involved - Ameriflex serves as the HSA custodian, owns the technology, and manages 100% of the customer experience.

No account holder fees - No hidden fees, allowing participants to save more money.

Low Investment Threshold - With a $500 investment threshold, participants can invest their money faster.

Peace of Mind - Ameriflex has helped American families pay for healthcare for over 20 years and has earned a Net Promoter Score that's over double the industry standard.

How an HSA Works

Employees who are enrolled in a qualified high deductible health plan can participate in a health savings account (HSA) to experience tax savings on qualified healthcare expenses such as copays, deductibles, prescriptions, over-the-counter medications, and prescriptions. There's no use-it-or-lose-it rule, meaning employees can save and invest their money or spend it on eligible healthcare expenses as needed. Employers receive FICA tax savings for every employee who contributes to an HSA.

Employee Savings Example

Without HSA

Annual Gross Pay: $40,000
Taxes (25%): $10,000
Take-Home Pay: $30,000

With HSA

Annual Gross Pay: $40,000
Taxes (25%): $9,250
Take-Home Pay: $40,000 – $3,000 (HSA) – $9,250 (taxes) = $27,750

Actual savings

Taxes Saved: $10,000 – $9,250 = $750

But take-home decreases:

$30,000 → $27,750

Benefits for Employers

- No payroll taxes due on the amounts employees contribute to the HSA.
- Help employees save money on their everyday medical expenses which also aids in employee retention and recruitment.
- Employers can make contributions to the account to encourage participation.
- An employer offering a 401(k) and HSA from the same financial services company may incur fund overlap and less diversification based on the different objectives of retirement vs healthcare needs. Additionally, the financial services company could charge employees fees for both products.
- Ameriflex has a better Average Morningstar rating for its lineup, with most of its funds having either a Gold or Silver rating per Morningstar. We recommend reviewing these categories so you know what the ratings mean.
- Ameriflex differentiates itself by offering additional sought-after fund families, offering investors choices beyond an all-Vanguard lineup, including actively managed funds.

Benefits for Employees

- Owned by the employee and stays with the employee forever.
- Triple tax savings: Contributions are made pre-tax, funds grow tax-free, and withdrawals for qualified expenses are tax-free.
- Funds roll over year to year.
- Employees can save and invest their funds with 24 investment options.
- For every dollar an employee contributes to an HSA, that's one less dollar they're being taxed on.
- Individuals age 55 and older who are not enrolled in Medicare can make an additional annual $1,000 catch-up contribution to their HSA.
- User-friendly online account and mobile app makes it easy for employees to manage their benefits and money.
- Ameriflex provides participants various category options to diversify their portfolio without having fund overlap within each category.

2027 HSA Contribution Limits

Single: $4,500

Family: $9,000