

FlexHSA Health Savings Accounts

Health Savings Accounts (HSA)

Millennium Trust Company (MTC)

Millennium Trust Company, LLC is an independent trust company and leading provider of administrative and custody services. MTC provides integrated Health Savings Accounts for individuals, groups and HSAs administrative solutions for financial institutions, self-directed Traditional, Roth and SEP IRAs for individuals, Solo 401(k)s for self-employed and business owners, an Automatic Rollover IRA solution for plan sponsors, and Personal Trust Administration and Advisor Services. Located in Oak Brook, Illinois, we are trustee and custodian to approximately 32,000 clients throughout the United States.

Flexible Benefit Service Corporation (Flex)

Flexible Benefit Service Corporation (*Flex*), founded in August 1988, is a third-party administrator specializing in account-based healthcare accounts including HSA's, HRAs and FSAs for the employer and individual market, and a full-service General Agency. Within this business model, advisors, consultants and insurance brokers serve the individual and group market and *Flex* serves these advisors. Founded by healthcare industry veterans, *Flex* offers a deep understanding of the market and a commitment to finding solutions for rising healthcare costs and promoting plans that make good financial sense.

Through cutting-edge technology, strong industry relationships and superior customer service, *Flex* is at the forefront of the latest trends and key options in healthcare.

First DuPage Bank (FDB)

First DuPage Bank provides the bank deposit account and access to funds in the account through a debit card and checks. As agent for Millennium Trust Company, First DuPage Bank provides year-end tax reporting.

Health Savings Accounts

We view Health Savings Accounts as a vital part of the future of health care. Our turnkey approach addresses the most prevalent challenge facing HSA programs today: the inability to seamlessly integrate banking, investments and health benefit solutions to deliver a unified client service approach. Our integrated HSA investment platform allows for an efficient and seamless client experience, and our team stands ready to handle questions about any aspect of the program.

Advantages of Health Savings Accounts

- Triple Tax Savings
- No "use it or lose it" rules
- This portable account belongs to the individual
- Funds are tax free when for eligible medical expenses
- HSAs allow for a wide range of investment options
- Make annual and catch-up contributions
- Manage ALL of your clients assets
- Help clients prepare for their future health as well as wealth



