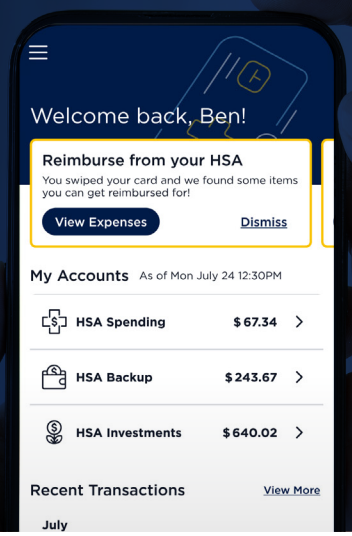
# Everything to Boost Your Employee Benefits

incomm benefits




**Premier benefits products—all under one roof.**
Leveraging our industry expertise and innovative payments technology, InComm Benefits offers a full suite of products that deliver value, convenience and peace of mind.

## Health Savings Account (HSA)[2]

The InComm Benefits HSA helps both savers and spenders maximize their healthcare savings in many ways:

+ One card, multiple accounts—including the HSA Backup Account for shortfalls or ineligible expenses, linked to your bank for easy transfers.
+ Our HSA card offers 2% cash back eligible purchases[1] which helps increase employee savings and drives card usage
+ Automated tools find eligible expenses, helping users avoid confusion
+ Saves transaction records, no scanning receipts
+ Sets up funds to automatically invest each month
+ Personalized notification guides users throughout the year

## Flexible Savings Account (FSA)[2]

Our FSA card is a debit card that pays for eligible health expenses at participating stores or medical offices, offering employees special benefits:

+ Finds health expenses that might be overlooked, helping users save money
+ Savings on income and payroll taxes
+ Sends reminder alerts that health-related travel expenses are covered
+ Easy to submit claims
+ Employees can link their account for quick electronic reimbursements

*[1]Cash back is subject to terms and conditions. The maximum cash back you can earn in a calendar year is $200.00. Returns or reversals of a transaction may impact your cash back amount.*

*[2]Banking services are provided by Coastal Community Bank, member FDIC. The InComm HSA benefits card is issued by Coastal Community Bank pursuant to a license from Visa U.S.A. Inc. InComm spending accounts are FDIC insured up to $250,000 per depositor through Coastal Community Bank, Member FDIC. Investment products are not insured by Coastal Community Bank, the FDIC, or any Federal Government Agency and may lose value.*

## Health Reimbursement Arrangement (HRA)[2]

Our HRA helps employees pay for eligible healthcare expenses while offering your company great savings and many flexible features:

+ You decide whether the HRA or the employee pays the first dollar spent
+ Your company chooses what expense categories are covered — medical, dental, vision, prescription, OTC, travel
+ You decide if funds carry over and you can set limits on the dollar amount
+ Limited-purpose HRA available to help HSA participants pay for dental and vision expenses

## COBRA/Direct Billing[3]

This product is a lifeline that enables employees and their families to continue their health insurance coverage for a limited time after a life event. Services include:

+ Web-based COBRA employer portal
+ 24/7 access to qualified beneficiaries, payment data and reports
+ Designated HIPAA- and COBRA-certified account specialist
+ Web-based COBRA reporting for employer contacts & Qualified Beneficiaries
+ Open Enrollment services

## Commuter Benefits[4]

Our innovative platform makes it easy for employees to use pre-tax dollars to save on commuting costs for transit and parking. Features include:

+ Commuter benefits card
+ Payments accessible through Apple Wallet, Google Pay, Samsung Pay and Fitbit Pay
+ Users can reserve parking through SpotHero and avoid any hassles
+ Contributions are flexible; deductions will change when commutes change
+ Employers can set balance limits to help ensure employees do not over-accumulate funds in their accounts
+ Employers can set balance limits to help employees avoid overfunding their accounts
+ Users can move funds between accounts as their commute changes

Elevate your employee benefits. **Learn more at incomm.com/benefits.**

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*[3]COBRA services powered by Peak One.*

*[4]Jawnt is a financial technology company and is not a bank. Banking services provided by Pacific West Bank; Member FDIC. The Jawnt Visa® Debit Card is issued by Pacific West Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted.*