incomm benefits

A New Way to HSA

Our latest research found that 75% of employees report using their HSA funds for both present-day spending and future financial planning.[1]

FULLY-AUTOMATED HSA

- Multiple accounts on one card, including HSA and FSA
- Automated tools find eligible expenses and place them in their proper account: HSA, FSA, or HSA Backup
- Auto saves receipts for eligible transactions

CASH BACK HSA CARD

- Offers 2% cash back[2] on HSA-eligible purchases & more
- Easily tracks earned cash back via app

PROVEN HEALTHCARE EXPERIENCE

- Major innovator with 15 years of healthcare experience
- Partner with over 320 health plans
- Offer benefits and incentives to over 580 health and wellness programs
- Manage more than 10 million health care member cards

HELPFUL IN-APP PROMPTS

- Finds health expenses that might be overlooked
- Employees can spend in advance of contributing to their HSA and are notified to contribute at the end of the year to earn the tax savings
- Sends reminder alerts that health-related travel expenses are covered

AUTOMATIC INVESTMENT OPTIONS

- Set up funds to automatically invest each month
- Automatically tracks expenses and save receipts

Complex spending experiences often force HSA users to pay for eligible expenses out of pocket, **resulting in more than $4,500 in unreimbursed spending.**[1]

For a new way to HSA, contact your InComm Benefits sales rep or visit **incomm.com/benefits**.

[1] Source: InComm Benefits 2025 HSA User Survey. Results based on 1,227 current HSA users surveyed in May 2025.
[2] Subject to terms and conditions. The maximum amount of Cash Back that can be accrued for the calendar year is $200. A calendar year is considered January 1 – December 31. Once the $200 limit is reached, account holders will stop accruing Cash Back on transactions for the remainder of the calendar year.

InComm is a financial technology company, not an FDIC-insured bank. Banking services for HSA, FSA and HRA accounts are provided by Coastal Community Bank, Member FDIC. The InComm Visa® Debit 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. FDIC insurance only covers the failure of an FDIC-insured bank. FDIC insurance is available through pass-through insurance at Coastal Community Bank, Member FDIC, if certain conditions have been met.

Investment products are provided by Devenir Group, LLC. Investment products are not insured by Coastal Community Bank, the FDIC, or any Federal Government Agency, are not a deposit, and may lose value.