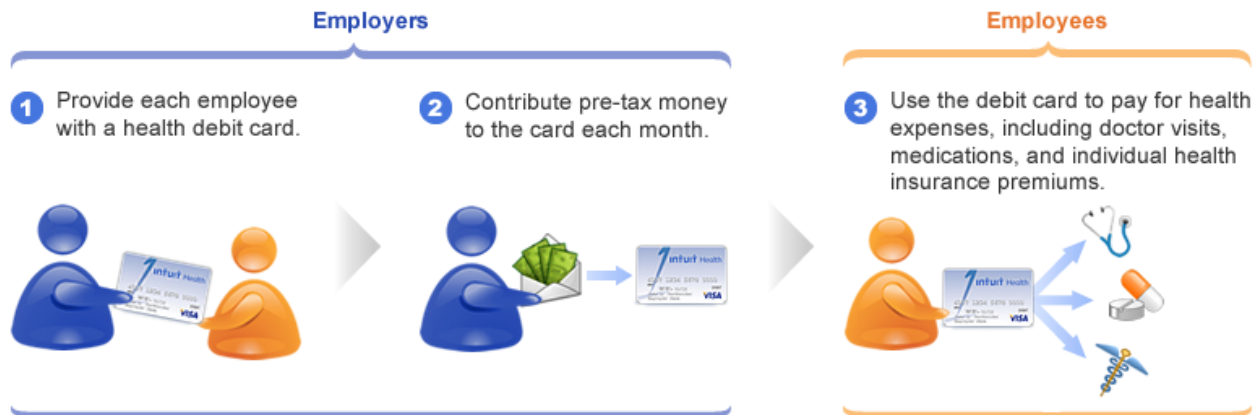




Intuit Health Debit Card

The affordable alternative to health insurance

The Intuit Health Debit Card works in 3 EASY STEPS



It's designed to save you money



You choose the amount to contribute. If you contribute \$100 per employee per month, you'll save \$5,000 per year compared to the average cost per employee of health insurance.¹

For a business with 5 employees at a tax bracket of 28%, a \$100 monthly contribution per employee will **save the business \$1,680 a year in taxes**-- enough to cover an employee's health benefits for the year!

- Every dollar you contribute is a tax-deductible expense for your business.
- The administrative cost is only \$5 per employee per month with no set up fees.
- When employees leave, unused funds are transferred back to your business.

It's an established Health Reimbursement Account from a company you trust



This is an IRS-approved HRA benefit program.

- It's risk free. You can cancel the program at any time.
- Intuit has been helping small businesses succeed for almost 20 years and our partner, Lighthouse1 has been solving employers' healthcare needs since 1987.
- Simple, quick account set up with excellent customer service.

¹From Hewitt, 2009 and based on contributing \$100 per month per employee to the Intuit Health Debit Card.

For more information, go to www.healthcard.intuit.com or call (877) 470-1770

intuit.

Your employees will love it!



They have the flexibility to use the card to pay for all kinds of healthcare costs including individual and family insurance premiums.

- Unlike most other plans, unused funds roll over at the end of each year.
- These debit cards automatically recognize health-related charges, so your employees can only spend the money on health expenses and many transactions do not require a claim to be filed.
- 24/7 access to account information and claim submission through our employee web portal.
- Employees can't borrow money with this card or buy on credit because the card's spending limit equals the amount the employer has funded minus what the employee has already spent.
- The money you give to your employees doesn't get taxed. If you give them \$100, they can spend \$100- not the average of \$70 they would get after payroll taxes.
- The recommended \$100/month goes a long way in covering preventative care doctor visits and medicine for a year.

Customer Spotlight

Brian, a small business owner in North Carolina, had been struggling with the decision to offer health benefits for the last 6 years. While he always wanted to take care of his employees, he just could not afford to offer health insurance. With the economy such as it is, and health insurance premiums continuing to go up more than 10% each year, offering health insurance seemed more out of reach than ever.

This year, Brian found out about the Intuit Health Debit Card. He decided to give every member of his team a card which he funded at \$100 per month for each employee. That \$1,200 per year covers 2 routine doctor visits, 2 routine visits to the dentist, basic lab work and medicine for a year. A couple of his folks use the money to pay for premiums on individual health insurance policies they have bought for their families.

Brian feels better because he is no longer afraid that he will lose his best guys. And, his employees have a health care benefit they can depend on.



This program is right for you if:

- You have at least one employee... no business is too small!
- You want to offer health benefits, but insurance is too expensive.
- You currently offer health insurance, but would like to provide an additional benefit to your employees.

The Intuit Health Debit Card is a benefit that is offered by a company for its employees. Company owners are typically not eligible (except for C-Corps). Immediate family members of S-Corps are also not eligible.

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