

PNC BENEFIT PLUS

HEALTH SAVINGS ACCOUNTS

FOR YOUR EMPLOYEES



Organizations like yours tell us they're working hard to deliver comprehensive healthcare benefits to employees and their families. At the same time, you and your employees need an efficient and cost-effective way to control healthcare expenses. While employees will benefit from lower premiums under a High Deductible Health Plan (HDHP), it is important to help them be prepared for their greater responsibility and decision-making role in how their healthcare dollars are spent.



PNC DELIVERS

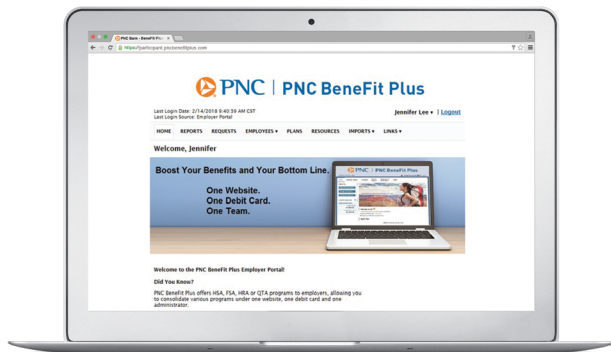
PNC BeneFit Plus Health Savings Accounts (HSAs) allow your employees to take control of their healthcare spending and assist with your goal of developing a culture of health and financial well-being. With PNC BeneFit Plus, you can engage, educate and empower your employees to make informed decisions and provide an industry-leading HSA solution.



BENEFITS FOR YOU AS AN EMPLOYER

By offering a PNC BeneFit Plus HSA, you can:

- Access an easy-to-use portal to manage your employees' enrollment and contribution processes.¹
- Interact with a dedicated Employer Services Team to help you manage your HSA program.



51%

of covered workers have a general annual deductible of \$1,000 or more for single coverage in 2017, up from **34%** in 2012.

Source: "2017 Employer Health Benefits Survey," Kaiser Family Foundation and the Health Research & Educational Trust, September 19, 2017.

- Empower your employees by providing guidance tools to assist them in managing healthcare expenses and planning for the future.²
- Realize increased savings on payroll taxes when you encourage greater use of pre-tax accounts and contributions.³
- Gain deeper insights into employee utilization and trends by including the optional PNC BeneFit Plus Employer Dashboard.



USER-FRIENDLY EMPLOYER PORTAL

The employer portal offers a secure and easy-to-navigate HSA program management system where you can:

- Leverage flexible options for transmitting employee HSA enrollment and/or contribution data that meets your distinct needs and requirements.
- Use available online educational resources to help your employees better understand and manage their accounts.

- View and utilize automated employer reporting to manage your HSA program.
- Reduce administrative burdens such as managing enrollment, employee updates or funding reconciliation.



BENEFITS FOR YOUR EMPLOYEES

With the right solution, you'll drive deeper employee engagement and build a culture of financial well-being and responsibility around healthcare costs. The PNC BeneFit Plus HSA helps your employees manage healthcare expenses and make informed decisions. Your employees can:

- Utilize a state-of-the-art website to manage their account.
- Use the PNC BeneFit Plus debit card for qualified medical expenses¹ and request additional cards for spouses and dependents at no charge.
- Initiate direct deposit reimbursement or Bill Pay transactions to pay a provider.
- Grow their account with an option to invest in a variety of mutual funds upon meeting certain minimum balance requirements.⁴
- Use the online Expense Tracker tool to capture, track and categorize expenses for budgeting purposes.
- Enable automated and customizable alerts to track and manage account activity to drive engagement.



MOBILE CAPABILITIES FOR EMPLOYEES

With the PNC BeneFit Plus Mobile App, your employees can manage their HSA while on the go. They can:

- View their account balance, transaction details and account activity.
- Initiate and submit Bill Pay transactions to pay providers.
- Request distributions to reimburse themselves directly to a linked personal bank account.
- Use the integrated Expense Tracker tool to capture and store images of receipts for recordkeeping purposes.
- Make HSA contributions from a linked personal bank account.¹



READY TO HELP

PNC offers additional types of tax-advantaged financial accounts such as Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs) and Qualified Transportation Accounts (QTAs). For more information, please visit pnc.com/pncbenefitplus or contact your Treasury Management Officer or WorkPlace Banker.

¹ Subject to IRS limits for the current tax year. To view current IRS annual limits, see IRS Publication 969, available at <http://www.irs.gov/pub/irs-pdf/p969.pdf>

² To view a partial list of qualified medical expenses, see IRS Publication 502, available at <http://www.irs.gov/pub/irs-pdf/p502.pdf>

³ PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Health Savings Accounts or other benefit accounts such as FSAs, HRAs or QTAs.

⁴ Shares of mutual funds are not deposits or obligations or guaranteed or endorsed by any bank, nor are they federally insured or otherwise supported by the Federal Deposit Insurance Corporation or other government agency. Investments in mutual funds may lose value, including possible loss of principal. Please read the prospectus carefully before you invest.

Investments: Not FDIC Insured. No Bank or Federal Government Guarantee. May Lose Value.

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