

# PNC BENEFIT PLUS

## HEALTH SAVINGS ACCOUNTS AND EMPLOYEE BENEFIT SPENDING ACCOUNTS



Organizations are working hard to deliver comprehensive healthcare benefits to employees and their families. With the right solution, you'll drive deeper employee engagement and build a culture of financial well-being and responsibility around healthcare costs. Your employees need tools to make smart financial decisions, gain insight and manage their benefits.



### PNC DELIVERS

The PNC BeneFit Plus integrated suite of employee benefit spending accounts and industry-leading HSA can help both you and your employees. Our solutions include:

- Health Savings Accounts (HSA)
- Flexible Spending Accounts (FSA)
- Limited Purpose Flexible Spending Accounts (LPFSA)
- Dependent Care Flexible Spending Accounts (DCFSA)
- Health Reimbursement Arrangements (HRA)
- Qualified Transportation Accounts (QTA)



### BENEFITS FOR YOU AS AN EMPLOYER

Using PNC BeneFit Plus as your single source for HSAs and all of your employee benefit spending accounts can help you:

- Reduce your administrative burden by integrating all of your employee benefit spending accounts into one solution.



- Access an easy-to-use portal to manage your employees' enrollment and funding processes.<sup>1</sup>
- Interact with a dedicated Employer Services Team to help you manage your employee benefit spending account programs.
- Empower your employees by providing guidance tools to assist them in managing healthcare and other eligible expenses while planning for the future.<sup>2</sup>
- Realize increased savings on payroll taxes when you encourage greater use of pre-tax accounts and contributions.<sup>3</sup>



### USER-FRIENDLY EMPLOYER PORTAL

The employer portal offers a secure and easy-to-navigate account-based administration solution where you can:

- Leverage flexible options for transmitting employee enrollment and/or contribution data that meets your specific needs and requirements.
- Gain deeper insights into employee utilization and trends by including the optional PNC BeneFit Plus Employer Dashboard.
- Use available online educational resources to help your employees better understand and manage their accounts.
- View and utilize automated employer reporting to manage your programs.
- Reduce administrative burdens such as managing enrollment, employee updates and funding reconciliation.

 **BENEFITS FOR YOUR EMPLOYEES**

PNC BeneFit Plus employee benefit spending accounts and HSA provide powerful tools to help your employees ease the management of healthcare or other eligible expenses using tax-advantaged accounts that help control costs.<sup>2</sup> Your employees can:

- Utilize a state-of-the-art website for managing all of their spending accounts.
- Consolidate benefit spending on a single PNC BeneFit Plus debit card that directs account withdrawals based on transaction type.
- Manage their account anywhere using the PNC BeneFit Plus Mobile App.
- Use the online Expense Tracker tool to capture, track and categorize expenses for budgeting purposes.
- View important educational information and videos to learn about managing their benefit spending.
- Enable automated and customizable alerts to track and manage account(s) activity to drive engagement.
- Control healthcare costs with optional Decision Support Tools that help employees compare cost and quality of procedures and facilities, find healthcare discounts, access telemedicine, and take advantage of professional claims negotiations to save money.

 **MOBILE CAPABILITIES FOR EMPLOYEES**

With the PNC BeneFit Plus Mobile App, your employees can manage their account(s) while on the go. They can:

- View their account balance(s), transaction details and account activity.
- Initiate and submit account claims or Bill Pay transactions to pay providers.
- Make HSA contributions or distributions.<sup>1</sup>
- Use the device camera to capture and store receipts for recordkeeping purposes or to submit for claim documentation.
- Use the integrated Expense Tracker tool to capture and store images of receipts for recordkeeping purposes.



For Illustrative Purposes Only



**READY TO HELP**

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or WorkPlace Banker, or visit [pnc.com/pncbenefitplus](http://pnc.com/pncbenefitplus).

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

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

<sup>3</sup> 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.

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