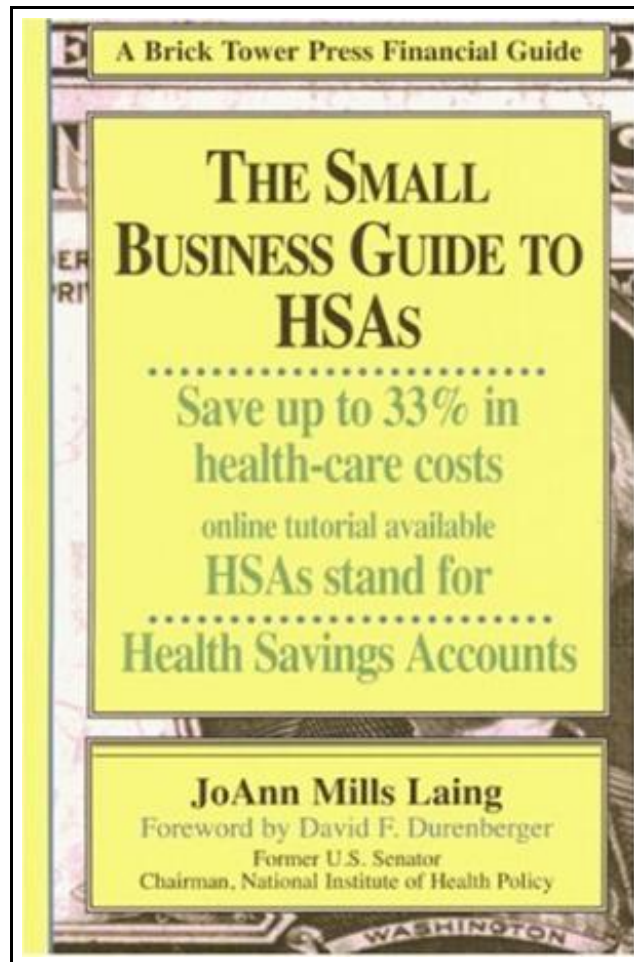


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Brick Tower Press. Paperback. Book Condition: new. BRAND NEW, Small Business Guide to HSAs: A Breakthrough in Health Care for Employees and Employers Alike, HSAs Stand for Health Savings Accounts, JoAnn Mills Laing, It's here! The First Guide to HSAs! A breakthrough in health care for employees and employers alike. As of January 1, 2004, HSAs are a new option from the US government, similar to an IRA, offering individuals a new, tax-sheltered way to accumulate savings. Tax-free dollars in HSAs may be withdrawn instantly for qualified medical expenses, rolled over without penalty for spending in future years, or invested, to accumulate savings to pay for health needs after retirement. Business owners who offer HSAs to employees benefit from tax relief, and most importantly, can use this program to save up to two-thirds of their business expenses on health insurance costs.

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