



Take Control of Your Healthcare Costs

Feeling the pinch with skyrocketing benefit costs? The Fenyx Health Group MSA (Medical Savings Account) for companies with 2-19 employees reduces healthcare costs while supporting Medicare-eligible employees.

An MSA Is Better for You



Shift risk from your commercial plan



Reduce group employee premiums



Not subject to ERISA, and no-effort enrollment and renewals



Maintain strong health benefits and support Medicare-eligible employees



Year-round enrollments don't have to wait for annual cycle — start saving **NOW**

Enjoy the goodwill of providing great benefits to your valued Medicare-eligible employees at significant cost savings to you and an easy transition into Medicare for them.



An MSA Is Better for Your Medicare-eligible Employees

	Medicare Advantage Group MSA	Company Plan	Other Medicare Advantage	Medicare Supplement
\$0 employee premium	✓	✗	✓	✗
Employee receives money from you and Medicare	✓	✗	✗	✗
Access to any Medicare-participating provider	✓	✗	✗	✓
No additional prior authorization or referrals	✓	✗	✗	✓
Financial support programs and tax advantages	✓	✗	✗	✗

How It Works (It's Simple!)



We deposit money from you and Medicare into their MSA account.



They decide how to spend, save or invest the deposit money.



They pay 100% of Medicare-approved care below the deductible.



We pay 100% of Medicare-approved care once they meet the deductible.



They keep any deposit money remaining at year-end for future use.

Your Next Step

We make it easy.

Scan or click on the QR code below to watch a video and enroll your company:



www.AdvantageMSA.com

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Fenyx Health Group MSA is an MSA plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.