

HSA administration, delivered by Lively

Give your team the #1 user rated HSA



Providing a Health Savings Account (HSA) along with a high deductible health plan option for your employees can help them save for healthcare related expenses while also reducing health insurance cost for you. The BMO Health Savings Account, delivered by Lively provides a feature packed and easy-to-use HSA for both you and your employees.

Why choose Lively?

- ✓ **Affordable pricing** with no hidden fees
- ✓ Onboard employees **painlessly and paperlessly**
- ✓ **Manage enrollments and contributions** via your dashboard, secure file transfer or third-party integrations
- ✓ Access **on-demand reporting** to track employee eligibility, monthly activity and status reports
- ✓ Engage employees with **personalized and seasonal communications**
- ✓ Offer **tax-free investing options** to your team¹
- ✓ An assigned **dedicated U.S. based customer success manager** to ensure you and your employees are supported from A to Z

Advantages for employees

- ✓ Employees can enjoy tax-deductible contributions, tax-free investment earnings and tax-free withdrawals for qualified medical expenses²
- ✓ Account balances earn interest and funds stay in the account year after year
- ✓ Employees can keep their HSA if they change jobs, medical coverage or become unemployed
- ✓ Easy account management tools either online or through Lively's mobile app
- ✓ Easily pay for qualified medical expenses with an HSA Debit Mastercard
- ✓ Tax-free investing with no minimums to start¹

But don't just take it from us, here is what real users are saying:

"Lively is so easy to use! I'm very please with how Lively's account and app work compared to our previous old school HSA provider"

"Lively's HSA solution is a breath of fresh air. We got up and running in minutes and now we look like hero's to our employees"

"Great service with an intuitive and easy to maneuver website. Lively's quick and knowledgeable responses are what sold me"

Contact us today to get started or learn more at bmo.com/employerhsa



BMO Health Savings Accounts, delivered by Lively are provided by Lively Inc. and are subject to their approval. Lively Inc. is not affiliated with BMO Harris Bank N.A.

¹ Investment options are provided by TD Ameritrade and Devenir; fees may apply. Investments are: **NOT FDIC INSURED - NOT BANK GUARANTEED - NOT A DEPOSIT - MAY LOSE VALUE.**

² Contributions to and earnings on HSAs are not subject to federal taxes, but may be subject to state taxes depending on where you reside. BMO Harris Bank N.A. does not provide tax or legal advice. Seek the advice of your own tax and legal professionals to ensure your compliance with applicable HSA and other laws.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

BMO Harris Bank N.A. Member FDIC © 2021 BMO Harris Bank N.A.

bmo.com