



**Seattle Event Added!**

## HSA & HRA Programs as Retirement Vehicles

Healthcare costs, both premiums and out of pocket expenses, are rising annually. Most people planning for their retirement tend to focus on the funds they will need to cover monthly expenses.

Little do they realize that healthcare premiums and services might drain their retirement bank faster than any of their other bills. Since Health Savings Accounts (HSA) and Health Reimbursement Arrangements (HRA) came onto the scene, savvy savers have been augmenting their retirement funding.

This seminar will walk employers (and their agents) through the merits of these two programs, along with the possible pitfalls to be aware of. Plus we'll review some real-world employers, their options, and the pros and cons that led them to their ultimate healthcare retirement strategies.

Highlights in this program:

- Overview of HSA and HRA Programs
- Medical Expenses in Retirement
- HSA Requirements & Retirement Opportunities
- HRA Requirements & Retirement Opportunities
- Creating an Employer HSA/HRA Strategy
- Real Life Examples – Options through Implementation

**SPEAKER:** **Sandy Wood, CEBS**  
**President and Chief Benefit Consultant**  
**The Benefits Academy**

**Event Date:**  
August 10, 2017

**Location:**  
Washington Athletic Club (WAC)  
1325 Sixth Ave. - Seattle, WA

**Schedule:**  
11:00 – 11:45 Networking & Lunch  
11:45 – 1:45 Program Presentation





**Registration Fee:**  
\$50 for PNW ISCEBS Chapter Members  
\$60 for Non-member/Guests  
*\*Registration includes lunch*

**Please register by Monday,**  
**August 7, 2017**

**Register at [www.pnwiscebs.org](http://www.pnwiscebs.org)**

**Event Contact:**  
Tim Valencia  
(360) 586-2326 or [pnwiscebs@gmail.com](mailto:pnwiscebs@gmail.com)

### **Professional Development Credits available by attending this session:**

	This program is approved for 2 CEBS Continuing Professional Education (CPE) credits.
	This program (#622134) is approved by WAOIC for 2 Insurance CE credit hour.
	This program is approved for 2 HR (General) Recertification Credit Hours toward aPHR™, PHR®, PHRca®, SPHR®, GPHR®, PHRI™, SPHRI™ recertification through HR Certification Institute's® (HRCI®).
	This program is approved for 2 PDCs toward SHRM-CP and SHRM-SCP recertification.

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