

Third Party Resources*

Hello Further - www.hellofurther.com

- Health Savings Account (HSA)
- Health Reimbursement Arrangement (HRA)
- Flexible Spending Account (FSA)
- Voluntary Employee Beneficiary Association (VEBA)
- Dependent Care Assistance Program (DCAP)
- Transportation Reimbursement Account (TRA)
- Premium Only Plan (POP)

Contact

1(855) 363-2583

1750 Yankee Doodle Road
Eagan, MN 55121

Health Equity (formerly WageWorks) – www.wageworks.com

- Health Savings Account (HSA)
- Health Reimbursement Arrangement (HRA)
- Flexible Spending Account (FSA)
- Dependent Care Account (FSA)
- Commuter Benefits
- COBRA
- Premium Only Plans (EZPOP)

Contact

1(877)924-3967

Secure Benefits Systems

- Premium Only Plan (POP)

Contact

1(800) 562-8454 – Vrenae Daly
3008 18th Street
Spirit Lake, IA 51360

*Graber and Associates is not a general agent nor affiliated with any of the companies above. Agents/Employers will have to contact the companies direct should they want to utilize their services.

Local Financial Institutions

Health Savings Account Options

American Bank & Trust

<https://www.abt.bank/>

Multiple Locations

Levo Credit Union

<https://www.levo.org/>

Sioux Falls

Quoin Bank

<https://www.quinbank.com/>

Multiple Locations

Black Hills Federal Credit Union

<https://www.bhfcu.com/>

Multiple Locations

Frontier Bank

<https://www.frontierbank.com/>

Multiple Locations

Employee Benefit Useful Links

HSA, HRA, FLEX, POP

<https://hellofurther.com/learn>

- The above learning center is a great tool with information on those topics listed above.

<https://www.irs.gov/pub/irs-pdf/p502.pdf>

- The above IRS link has the approved list for “Qualified Medical Expenses”.

COBRA

<https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/an-employers-guide-to-group-health-continuation-coverage-under-cobra.pdf>

- Employer’s Guide to COBRA

<https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/coverage-options-notice>

- Link to the COBRA Model Election Notice – If an employer is needing a sample COBRA election notice you may give them this link.

<https://dlr.sd.gov/insurance/cobra.aspx>

- South Dakota’s Department of Labor COBRA site