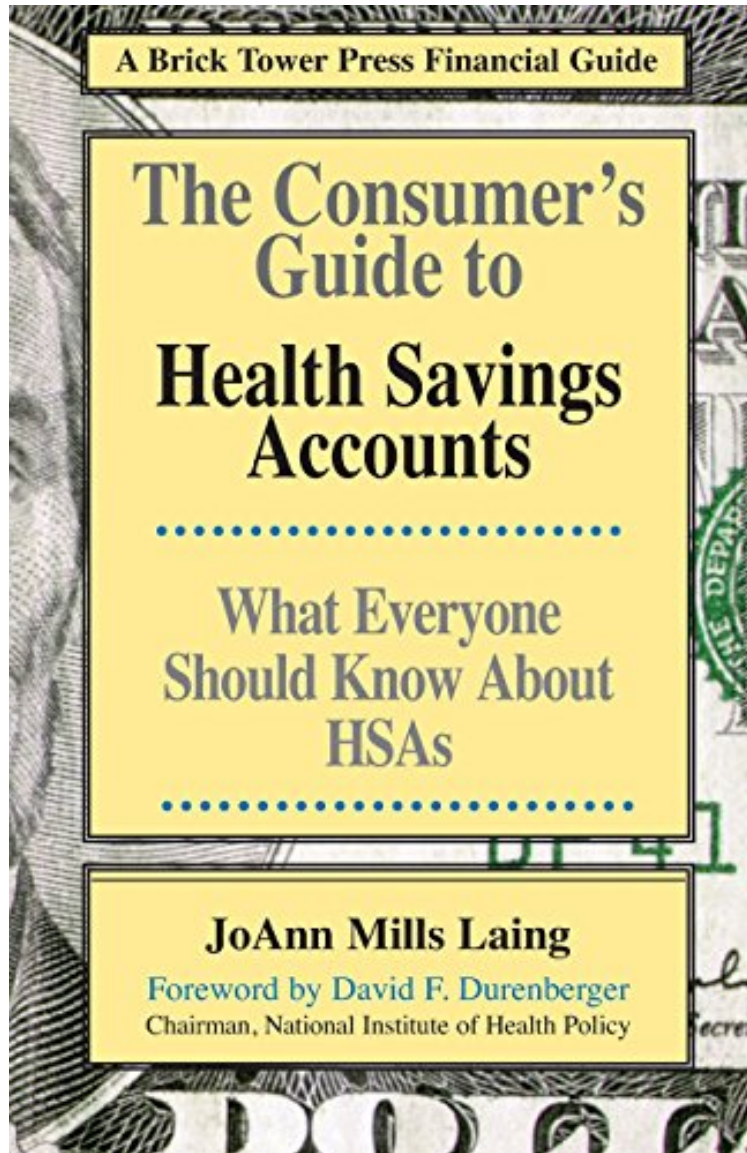


CONSUMERS GUIDE TO HSAS (Brick Tower Press Financial Guide)

JoAnn Mills Laing

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JoAnn Mills Laing : CONSUMERS GUIDE TO HSAS (Brick Tower Press Financial Guide) before purchasing it in order to gage whether or not it would be worth my time, and all praised CONSUMERS GUIDE TO HSAS (Brick Tower Press Financial Guide):

2 of 2 people found the following review helpful. Extremely important/informative info for all size businesses

employees too
By Tiger Daughter
Before reading this book I had only briefly heard about HSAs. Ms. Laing did an excellent job of making detailed information easy to understand and get through. I also quickly learned what I didn't know! Which was even more important. I've shared this book and info with others who were also confused about the various options. All have thanked me for sharing this resource
I highly recommend you get this book if you want a quick and clear view of what HSAs and other similar sounding programs are all about. Ms. Laing will quickly clear up any confusion you might have had before
0 of 0 people found the following review helpful. No Health Savings Accounts for those on Social Security
By A Customer
I won't have much use for this book in the near future. It is not difficult to read and it's topic is a good one to look into, if you spend enough money on health care. Health Savings Accounts seem to be secure way to finance one's health care, especially with costs constantly rising. If you are on Social Security no go on the account.
2 of 2 people found the following review helpful. Everything you need to know about HSAs
By KDCT
This book is well written and easy to read. Provided me with all the information I needed to make an informed decision on HSAs. Recommend it highly.

A breakthrough in health care for employees and employers alike, HSAs stand for Health Savings Accounts. As of January 1, 2004, HSAs are a new option, similar to an IRA, offering individuals a tax-sheltered way to accumulate savings. Tax-free dollars in HSAs may be withdrawn for qualified medical expenses, rolled over without penalty for spending in future years, or invested, to accumulate savings to pay for health needs after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. As 73% of all Americans spend \$500 or less on medical costs each year, Health Savings Accounts (HSAs) make sense for many of us. The consumer wins with a tax-advantaged account for medical expenses, which is portable, and grows tax-free, just like an IRA; and wins again with using the lower-cost, must have, high-deductible health policy. The 'Consumer's Guide to HSAs' answers the question What's in it for Me?

"...the security against major illness, the opportunity to save tax-free, freedom knowing you can take your account with you." -- President George W. Bush
"HSAs can drastically lower an employer's costs of providing employee health benefits. ...may allow more small businesses to offer benefits." -- Fred Brock, The New York Times
"Laing's new book (The Small Business Guide to HSAs) lives up to its name...an excellent explanation of how HSAs work..." -- Greg Scandlen, The New York Post
About the Author
JoAnn Mills Laing has a Harvard MBA and global work and living experience with four public companies (Sara Lee, Olivetti, Chase and Citigroup), as well as running her own e-commerce-based businesses. As Chairman of Cybernautics, a premier Audience Development Company, she took the company from idea to profitability and its purchase/IPO (by U.S. Web). Laing is currently the President of Information Strategies, Inc. a consulting firm to small businesses based in Fort Lee, New Jersey. She has been studying the HSAs marketplace while overseeing the management of Small Business Digest, an online newsletter editorial service reaching almost one million regular small business readers each month. At the same time, Ms. Ms. Laing is the author of 'The Small Business Guide to HSAs.'