

## Get Ahead of the Looming Budget Crunch

### We're ready to help.

Are you suddenly wrestling with unexpected budget cuts, tough staffing decisions, and unpopular salary reductions? In times like these, the tax advantages and strategic benefits of the **Gallagher HealthInvest HRA** program can be especially useful.

Let us show you how **Gallagher HealthInvest HRA** can help achieve your goals, save money, and be a timely addition to your total compensation package.

- Offer a retirement incentive
- Assist furloughed employees
- Bridge the gap to Medicare
- Reduce unused leave cash out liability
- Lower overall spend on compensation and benefits
- Encourage switch to lower-cost medical plan
- Provide non-salary incentives

**Gallagher HealthInvest HRA** helps employees accumulate a tax-free source of funds for future medical care expenses, including COBRA and retiree insurance premiums. All contributions, investment earnings, and medical expense reimbursements are tax free!

### Give us a call today to learn more!

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