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**About the Book:**

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“Let's get the consumer in the game. The idea behind HSAs is a ‘super-charged IRA’ for health care...No other program is as tax advantaged.”  
–John W. Snow, Treasury Secretary

“...HSAs can drastically lower an employer’s costs of providing employee health benefits. This may allow more small businesses to offer such benefits.”

–Fed Brock, *The New York Times*

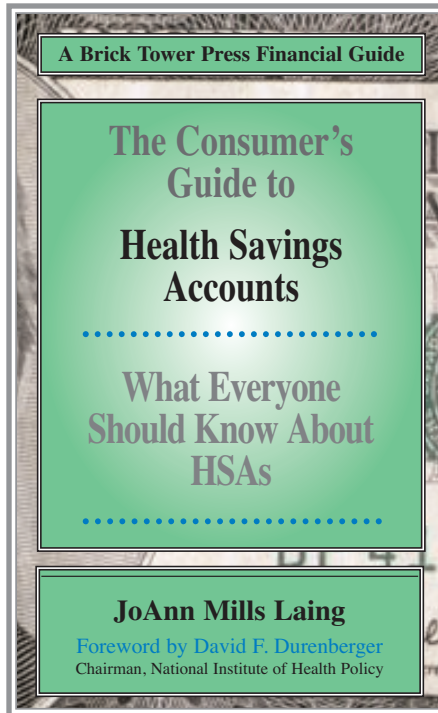
“These accounts give workers the security of insurance against major illness, the opportunity to save tax-free for routine health expenses, and the freedom of knowing you can take your account with you whenever you change jobs.”

–President George W. Bush

“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*

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 from the U.S. government, similar to an IRA, offering individuals a new, tax-sheltered way to accumulate savings. Tax-free dollars in HSAs may be withdrawn instantly for qualified medical expenses, rolled over without penalty for spending in future years, or invested, to accumulate savings to pay for health needs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. *The Consumer’s Guide to HSAs* answers the question “What’s in it for Me?” But responsibility doesn’t stop there. You must read your medical reports, check statements, and count your pills carefully. Ask questions. Keep records for future use, and soon you will realize as much of the benefits of consumer-driven health care and HSAs as possible.



***The Consumer’s Guide to Health Savings Accounts (HSAs)***

by JoAnn Mills Laing  
foreword by

David F. Durenberger

Chairman, National Institute of Health Policy

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**About the Author:**



with Secretary Snow

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 ecommerce-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 President of Information Strategies, Inc., a marketing and information firm based in Fort Lee, New Jersey. She oversees the management of an online editorial service that reaches more than 1.7 million readers each month, and consults with corporations. Ms. Laing has been studying the HSAs marketplace and regularly polling individuals and businesses about healthcare issues. Further, she manages www.HSAfinder.com, the complete independent source for information on Health Savings Accounts for individuals and employers. Ms. Laing is author of *The*

*Small Business Guide to HSAs.*