

HSA 101

Account Optimization Member Messaging Guide

Thanks for providing your employees with the tools they need to connect health and wealth—achieving wellness today and financial wellbeing tomorrow. Plus, great benefits like a Health Savings Account (HSA) are important contributors to employee satisfaction and retention. That’s why it’s so important to make sure your people know how good they have it.

HealthEquity is here to help with timely, targeted messaging to introduce and explain the benefits of an HSA.

HealthEquity provides “next best step” messaging to help members maximize their benefits. We’ve designed a road map to usher folks along their health and wealth journey. Let’s explore.

COLOR KEY

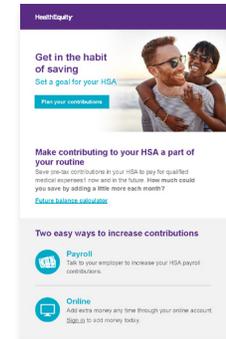
Some of this messaging is executed by HealthEquity. Other assets are ready for you to use. See page 3 for detailed descriptions of each asset type.

- Executed by **HealthEquity**
- Executed by **Client**

Step 1: Welcome Series

This series of emails is deployed by HealthEquity to help new members get started with their HSA. Members will be invited to set up and explore their accounts, learn about the mobile app, and get educated on HSA basics.

- 1. Welcome
- 2. Set up account
- 3. Online account tour
- 4. Mobile app
- 5. Account how-to guide
- 6. Contributions



Step 2: Account Optimizer

This messaging is targeted to the first trimester of a plan year. Messages in purple are deployed by HealthEquity. We’ve also provided assets that are ready for you to use in your existing channels, whether via company newsletter, intranet, mailing list, or even break room TV.

Account Optimization

- Email
- Message Center post
- Learn site banner
- Banner ads
- Blog post
- Digital sign
- Flyer
- Newsletter
- Poster

Add a Beneficiary

- Email
- Message Center post
- Learn site banner

Add eStatements

- Email
- Message Center post
- Learn site banner

Add Electronic Funds Transfer

- Email
- Message Center post
- Learn site banner

Communication Preferences

- Email
- Message Center post
- Learn site banner



Step 3: Smart Spending & Payment Basics

This messaging is targeted to the second trimester of a plan year. It focuses on helping members understand all the ways their HSA dollars can help cover every day medical costs, plus the nuts and bolts of actually making a payment.

Your HSA Can Pay

- Email
- Message Center post
- Learn site banner
- Banner ads
- Blog post
- Digital sign
- Flyer
- Newsletter
- Poster

Payment Basics

- Email series:
 1. Convenient ways to pay
 2. Paying a provider
 3. Paying your pharmacy
 4. Smart shopping
- Flyer

Step 4: Maximize Account

This messaging is targeted to the third trimester of a plan year. Now that they've optimized their accounts and learned the convenience of paying via HSA, it's time to get members into a saving mentality to offset future medical costs and take advantage of preventive care.

Savvy Saving

- Email
- Message Center post
- Learn site banner
- Banner ads
- Blog post
- Digital sign
- Flyer
- Newsletter
- Poster

Step 5: Supplemental Items

Year-end messaging will reassure members that HSA funds roll over from year to year, so they don't need to worry about spending down their account (they can keep saving instead!). On the other side of the calendar, summer tips will remind members to keep their HSA in mind when purchasing warm-weather supplies. And for those opening an HSA mid-year, we've provided a special flyer to inform them about prorating savings and the last-month rule.

Year-End Tips

- Digital sign
- Flyer
- Newsletter
- Poster

Mid-Year Plan

- Flyer

Go Paperless

- Poster

Summer Tips

- Newsletter

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HSA THE EASY WAY

Discover how it works—step by step.

AT THE DOCTOR'S OFFICE ...

- 1 Receive services**
With an HSA-qualified plan, copays may not be required at the time of service. Be sure to present your insurance ID card. If your healthcare provider requires a deposit, it will be applied to your invoice.

Your health plan has a network of recommended providers, but you can use HSA funds to pay for any qualified medical expense, even those not covered by insurance. This provides significant tax savings on out-of-network services.
- 2 Provider bills health plan**
The provider submits a claim to your health plan to services rendered.
- 3 Health plan sends EOB**
An explanation of benefits (EOB) is sent to you out of the network or allowed charges and summarizing year-to-date deductible and co-insurance totals. In some cases, your health plan may send a copy of a claim. HealthEquity will appear in the member portal.
- 4 Provider sends invoice**
The provider sends you an invoice, or statement, reflecting the covered charges. Make sure the amount matches the EOB provided by your health plan. If not, contact your health plan administrator.
- 5 Pay invoice with HSA**
You can pay with your HSA debit card* or set up an online payment to be sent directly to the provider or as a reimbursement to you.

AT THE PHARMACY ...

- 1 Obtain prescription**
Obtain a legal prescription from your doctor, medication and submit it along with your insurance ID card to a pharmacy.
- 2 Pharmacy verifies insurance coverage**

YOUR HSA CAN PAY
Discover how to spend your HSA dollars.

DISCOVER HOW TO SPEND YOUR HSA DOLLARS
See what's right!

Questions? We're here for you 24/7.
866.346.5800 | my.HealthEquity.com

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BE AN HSA PRO

SAVE LIKE A PRO

- **Contribute more, owe less.**
The more you put into your HSA, the less you pay in taxes.
- **Sit tight.**
The money in your HSA rolls over every year, so anything you don't spend stays in your account.
- **Plan for the unexpected.**
Save more than you think you'll need and use the extra to emergencies.

Get more HSA tips and tricks.
Visit HealthEquity.com/Learn

MAKE THE MOST OF YOUR HSA
Power up your benefits

- Reduce your tax bill with pre-tax HSA contributions*
- Compare prices before making a decision
- Use pre-emptive HSA funds to pay for qualified expenses

Take advantage of free preventive care
Reduce your chances of future healthcare costs with preventive care—often covered by insurance.

MAKE THE MOST OF YOUR HSA
Power up your benefits

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OPENING YOUR HSA IN THE MIDDLE OF THE YEAR?

HERE ARE TWO WAYS TO SET UP YOUR CONTRIBUTIONS

- 1** Contribute a prorated amount for the actual number of months you're eligible during the year.
- 2** Take advantage of the last-month rule and contribute the entire yearly maximum based on age and level of coverage.

LET THE GOOD TIMES ROLL WITH AN HSA
Unused HSA funds automatically roll over year after year so you can:

- Save for future medical expenses
- Save for retirement
- Take it all with you if you change jobs or retire

Discover more ways to save.
HealthEquity.com/Learn

Testing period:
If you make contributions to your HSA based on qualifications under the last-month rule, you must remain an eligible individual during the testing period, which lasts for the entire following year. (For example, the last-month rule might apply beginning December 1, 2020; the testing period would last through December 31, 2021.)

For more information about your HSA, visit HealthEquity.com/Learn

Questions?
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my.HealthEquity.com

• Executed by HealthEquity

Emails: HealthEquity will send members the right message at the right time, pointing out the next best step along the health and wealth journey.

Message Center posts: Right-time messaging within the HealthEquity member portal.

Learn site banners: Ads posted on microsites created by HealthEquity for qualifying clients. Learn site banners are aligned with the other messaging, offering specific, timely calls to action.

• Executed by Client

Banner ads: Digital ads in 10 standard sizes can be posted on sites that employees visit frequently. (Note: Each set of digital ads includes a text document with the right URL for you to link to.)

Digital signs: These are larger images that can be displayed on a lobby or break room TV.

Blog posts: Engaging, informative copy you can post on your company blog or include in a newsletter.

Newsletter copy: Pre-written copy designed for your intranet, newsletter, corporate email, or wherever you normally communicate with employees.

Posters: Print-ready posters for your four walls: a break room, foyer, or hallway. Choose from two sizes to print.

Flyers: Print and distribute to members, or post the PDF on an intranet, learn site, or other channel.

Let's Get Started

You've already given your people important benefits that will help them build wealth, manage medical costs, and safeguard their health. Now let's work together to make sure members understand their benefits—and take advantage.

Recommended Calendar for Client-Executed Assets

Use this calendar to help plan your member messaging deployments throughout the year.

Note: this calendar offers a standard approach and schedule for a first-quarter plan year. (For clients with a mid-year start, some items would be shifted.)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
1: Welcome series: deploys automatically to new members as they come on board throughout the year											
2: Account optimizer				3: Smart spending & payment basics				4: Maximize account			
							5: Summer tips		5: Year-end tips		
Tax education								Open enrollment		Year-end	