

FSA 101

Flexible Spending Account 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 Flexible Spending Account (FSA) 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 FSA.

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.

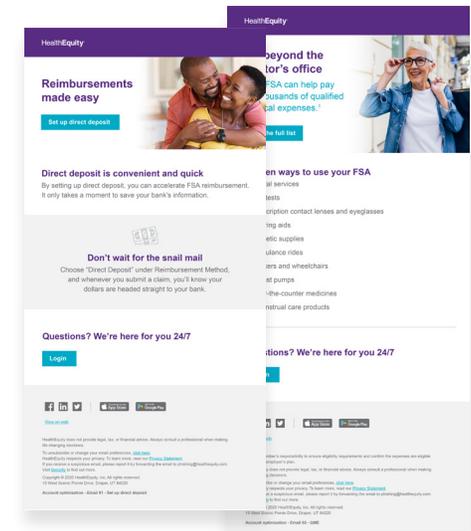
COLOR KEY

Some of this messaging is executed by HealthEquity. Other assets are ready for you to use. See page 4 for detailed descriptions of each asset type.

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

New Member Kickstart

This series of emails is deployed by HealthEquity to help new members get started with their FSA. Members will be invited to set up and explore their accounts, learn about the mobile app, discover qualified medical expenses (QMEs), and more.



Step 1: Cold and Flu (Winter)

Use these assets to remind members that they can use their FSA to purchase cold and flu remedies as the season kicks in.

- Email
- Learn site banner
- Banner ads
- Digital sign
- Newsletter
- Poster



COME IN FROM THE COLD

Don't forget—FSA dollars can be used for doctor visits and eligible medicines to help you beat cold and flu season.

Find out what's covered



HealthEquity

FIGHT COLD AND FLU SEASON

Use FSA dollars for doctor copays, prescriptions, and even eligible over-the-counter medicines to help you manage your health during cold and flu season.

FSA dollars are in your corner.

Find out what's covered.
Learn.HealthEquity.com/QME

HealthEquity does not provide legal, tax, or financial advice.

Step 2: Fine-Tune Your Account

Make sure members stay in touch so they can maximize their benefits. These assets will help them optimize their communication preferences and profile information, along with setting up direct deposit.

- Learn site banner
- Banner ads
- Digital sign
- Poster



HealthEquity

SPEND QUALITY TIME WITH YOUR FSA

Make sure your information is up to date to make the most of your benefits.

- Communication preferences
- Direct deposit
- Profile information

[Optimize now](#)

IS YOUR FSA INFO UP TO DATE?

- Manage your communication preferences
- Adjust direct deposit
- Review and change your profile information

[Update now](#)

Fine-tune your account. Visit [Participant.Wageworks.com](#)

Step 3: Allergy Season (Spring)

As flowers start to bloom, alert FSA members that allergy medications are covered as qualified medical expenses.

- Email
- Learn site banner
- Banner ads
- Digital sign
- Newsletter
- Poster



HealthEquity

AN FSA IS NOTHING TO SNEEZE AT

Use FSA dollars to pay for prescriptions and over-the-counter allergy meds. Your sinuses will thank you.

Celebrate spring with your FSA.

Find out what's covered. [Learn.HealthEquity.com/QMF](#)

HealthEquity does not provide legal, tax, or financial advice.

CLEAR YOUR SINUSES, NOT YOUR WALLET

Whether you have a prescription or not, your FSA is ready to rescue you from springtime allergies. That's nothing to sneeze at.

[Find out what's covered](#)

YOUR FSA IS NOTHING TO SNEEZE AT

Get allergy meds with FSA dollars.

[What's covered?](#)

Step 4: FSA Surprises

Let members in on some of the surprising things that FSAs can cover, from massage therapy (with a doctor's note) to menstrual care, shoe inserts, and more.

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



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SURPRISING USES FOR FSA FUNDS

If you have a letter from your doctor, FSA dollars can pay for massage therapy and acupuncture.

See what's eligible. [Learn.HealthEquity.com/QMF](#)

HealthEquity does not provide legal, tax, or financial advice.

FSA WHAT?

It covers more than you might expect.

[See what's eligible](#)

AN FSA CAN DO MORE THAN YOU THINK

Use FSA dollars to purchase eligible over-the-counter medicines, menstrual care products, and even travel expenses—no prescription needed.

[See what's eligible](#)

Step 5: Summer Essentials (Summer)

The FSA can also be used to cover all kinds of equipment for staying safe in the sun, including sunscreen (at least SPF 15), motion sickness wristbands, and more. And when accidents happen, an FSA can help cover costs for crutches.

- Email
- Learn site banner
- Banner ads
- Digital sign
- Newsletter
- Poster

Step 6: Back to School (Fall)

From day camp to physicals, FSA funds can help keep the kids occupied when not in school and prepare them to go back in the fall.

- Email
- Learn site banner
- Banner ads
- Digital sign
- Newsletter
- Poster

Step 7: Year-End Tips

FSA dollars don't roll over from year to year (some plans offer a grace period). Members will appreciate a reminder that it's time to spend down their FSA funds, whether by scheduling procedures or stocking up on qualified medicines or equipment.

- Email (grace period)
- Email (carryover)
- Learn site banner
- Digital sign
- Banner ads
- Blog post
- Newsletter
- Poster



HealthEquity

SAVE MONEY ON YOUR NEXT VACATION

Get everything you need for a healthy summer, from sunscreen to prescription sunglasses.

Your FSA keeps working hard, even when you take a break.

Find out what's covered. [Learn.HealthEquity.com/QMF](https://www.healthequity.com/QMF)

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TAKE YOUR FSA ON VACATION

Stay safe in the sun.

What's covered?

HealthEquity

SLIDE INTO SUMMER WITH YOUR FSA

Use your FSA to pay for sunscreen, prescription sunglasses, beach ball, and more. Get everything you need for a healthy—and happy—summer!

Find out what's covered



HealthEquity

BE READY FOR BACK-TO-SCHOOL

Your FSA dollars can pay for eye exams, sports physicals, and more.

Get everyone in tip-top shape for a brand-new school year.

Find out what's covered. [Learn.HealthEquity.com/QMF](https://www.healthequity.com/QMF)

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HealthEquity

READY FOR CLASS?

Prep for a healthy school year with your FSA.

What's covered?

HealthEquity

READY FOR CLASS?

Back-to-school can mean more games, sports activities, and new experiences. Whether the kids need eyeglasses to see the board or an ankle wrap for a football injury, your FSA can help.

Find out what's covered



HealthEquity

DON'T LOSE YOUR FSA DOLLARS

It's the end of the plan year, and that means it's time to use what's left in your FSA.

Spend down your account—file claims for reimbursement, schedule appointments, or restock expired medications.

Access your FSA now. Visit [ParticipantWageworks.com](https://www.healthequity.com/ParticipantWageworks)

HealthEquity

DON'T LOSE YOUR FSA DOLLARS

Spend down your account before year's end.

Access your FSA

HealthEquity

YEAR-END MOVES FOR YOUR FSA

- Spend down your account
- File claims for eligible and unreimbursed expenses
- Find out if your employer offers a grace period or carryover

Access your FSA now

