

# 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.

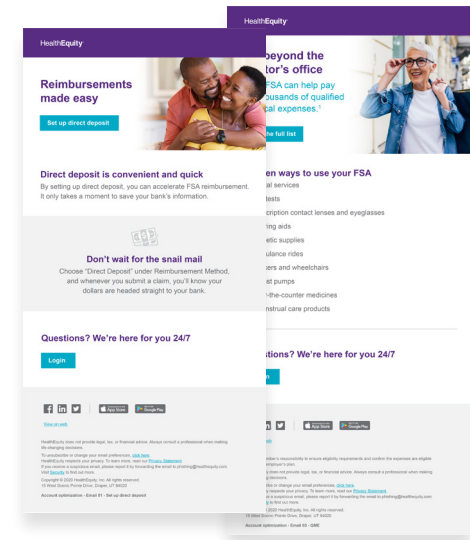
### COLOR KEY

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](#)



## 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



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### 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

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

### IS YOUR FSA INFO UP TO DATE?

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

[Update now](#)

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### OPTIMIZE YOUR ACCOUNT


- Communications
- Direct deposit
- New info

[Optimize now](#)

## 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



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### 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](#)

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### 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](#)

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### 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](#)

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## 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



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### 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)

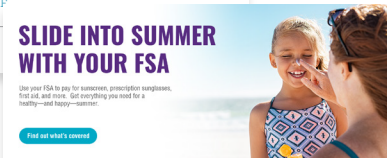
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**TAKE YOUR FSA ON VACATION**

Stay safe in the sun.


What's covered?



**SLIDE INTO SUMMER WITH YOUR FSA**

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

Find out what's covered



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### 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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**READY FOR CLASS?**

Prep for a healthy school year with your FSA.


What's covered?



**READY FOR CLASS?**

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

Find out what's covered



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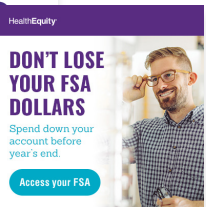
### DON'T LOSE YOUR FSA DOLLARS

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 Participant.Wageworks.com](https://www.healthequity.com/Wageworks)


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



**DON'T LOSE YOUR FSA DOLLARS**

Spend down your account before year's end.

Access your FSA



**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

• 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	Sep	Oct	Nov	Dec
1: Cold and flu		2: Fine-tune account	3: Allergy season		4: FSA surprises	5: Summer essentials		6: Back to school		7: Year-end tips	
New member kickstart emails					Mid-plan year email					Year-end email	