

# HSA 102

## Maximize Contributions 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

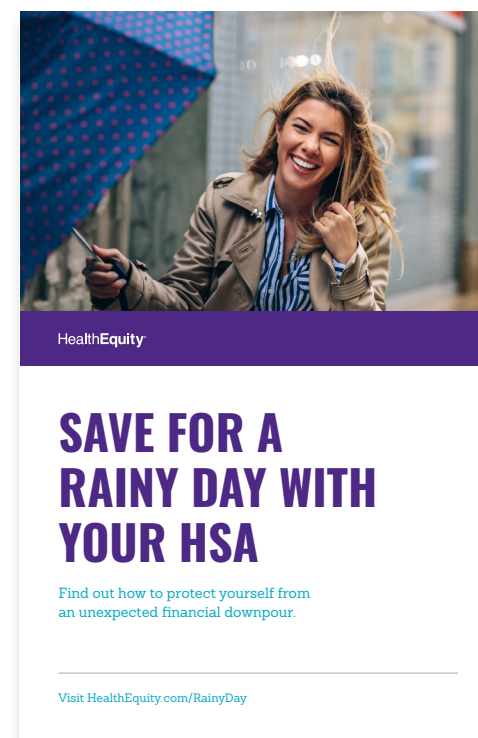
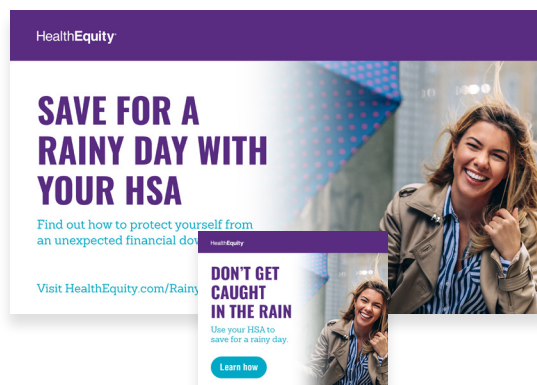
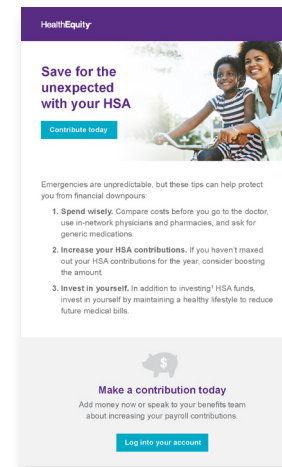
Some of this messaging is executed by HealthEquity. Other assets are ready for you to use. See page 3 for detailed descriptions of each asset type.

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

### Step 1: Save for a Rainy Day

This messaging educates members about saving extra HSA funds for emergencies and the unexpected. HSA funds roll over from year to year, so members can feel confident contributing up to their limit.


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



## Step 2: Tax Benefits

Members will learn about the many tax advantages that come from saving in their HSA, including pre-tax contributions, tax-free earnings, and tax-free distributions for qualified medical expenses.

- Email
- Message Center post
- Learn site banner
- Banner ads
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**HealthEquity**

# TAP INTO HUGE TAX SAVINGS WITH YOUR HSA

## WANT TO REDUCE YOUR TAX LIABILITY?

HSA payroll contributions are made on a pre-tax basis, which can reduce your total taxable income.\*

Talk to your benefits team about increasing your pre-tax payroll contributions.

**Find out more**

[Contribute today at my.HealthEquity.com](#)

\*HSA are made based on a federal income tax level and are not subject to the qualified medical expense. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax professional regarding your state-specific rules.



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# REDUCE TAXABLE INCOME

Make pre-tax HSA payroll contributions.

**Find out more**



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# REDUCE TAXABLE INCOME

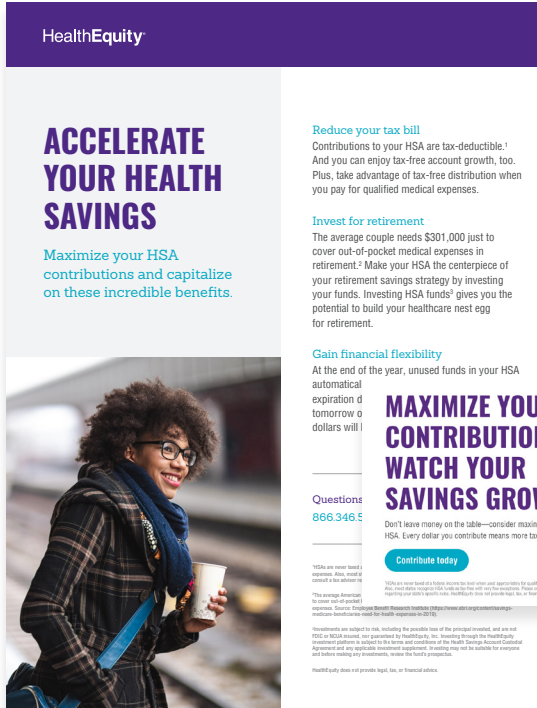
Make pre-tax HSA payroll contributions.

**Find out more**

## Step 3: Maximize Contributions

Both general and age-specific messaging will alert HSA members about how to make the most of their opportunities to save.

- Email (under 55)
- Email (55+ catchup)
- Message Center post (under 55)
- Message Center post (55+ catchup)
- Learn site banner
- Banner ads
- Digital sign
- Flyer
- Newsletter
- Poster



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# ACCELERATE YOUR HEALTH SAVINGS

Maximize your HSA contributions and capitalize on these incredible benefits.

**Reduce your tax bill**  
Contributions to your HSA are tax-deductible.\* And you can enjoy tax-free account growth, too. Plus, take advantage of tax-free distribution when you pay for qualified medical expenses.

**Invest for retirement**  
The average couple needs \$301,000 just to cover out-of-pocket medical expenses in retirement.\* Make your HSA the centerpiece of your retirement savings strategy by investing your funds. Investing HSA funds\* gives you the potential to build your healthcare nest egg for retirement.

**Gain financial flexibility**  
At the end of the year, unused funds in your HSA automatically expire. Don't let your dollars go to waste.

**Questions?**  
866.346.5


**Contribute today**

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\*The average American couple needs \$301,000 just to cover out-of-pocket medical expenses in retirement. Source: Fidelity Research Institute (Fidelity Research Institute's projections are based on the 2019-2020 data).

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



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# MAXIMIZE YOUR HSA CONTRIBUTIONS

Watch your savings grow.

**Contribute today**



**HealthEquity**

# MAXIMIZE YOUR HSA CONTRIBUTIONS

Watch your savings grow.

**Contribute today**

• 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: Save for a rainy day |     |     |     | 2: Tax benefits |     |     |     | 3: Maximize contributions |     |          |     |
| Tax education           |     |     |     |                 |     |     |     | Open enrollment           |     | Year-end |     |