



HSA Employer News!

February 2013

Your HSA Communications Plan

A strong HSA Communications Plan is key to building strong HSA plan participation. By providing clear, concise, consistent HSA information throughout the year, you will help employees to both understand and appreciate this valuable employee benefit. Here are some suggestions you might find useful in maintaining an ongoing HSA Communications Plan:

1. Pre-plan a calendar of monthly or quarterly HSA messages.
2. Refer employees to our website, which provides user-friendly information and tools, including online calculators designed to deepen employee understanding of HSA features and benefits.
3. Offer HSA training through various methods designed to appeal to different learning styles. In fact, just 90 minutes of HSA training can double your HSA plan adoption rate!

A proactive approach to HSA communications is worth the time. Let us know how we can help.

Increase Employee HSA Satisfaction

Did you know that employers who follow a well-crafted HSA rollout enjoy a higher adoption rate and greater employee satisfaction? Here are some tips we have seen proven successful in increasing employee satisfaction with their HSA plan:

- **Personalize the plan.** Anticipate common questions and objections, but remember that each employee has different needs. Address individual situations by explaining how eligible employees of various ages and with different family and financial situations can benefit. And be sure to share success stories.
- **Provide solutions.** Prepare to offset potential employee concerns. Explain that medical service providers often bill later and at the insurance carrier's negotiated rate, that most medical service providers will accept minimum monthly payments, allowing the employee time to fund their HSA, and how employees may reimburse themselves later for out-of-pocket expenses incurred before they have built an HSA balance.
- **Make an employer contribution.** Even a small amount on your end can dramatically increase employee HSA plan adoption rates.

New HSA Tax Education Webinar

To make tax preparation easier for your employees, we've created a concise recorded webinar to guide them through HSA tax reporting. This new webinar covers the following topics:

- Maximizing tax benefits
- Saving medical receipts
- Completing IRS Form 8889
- Receiving 2012 tax documents

Encourage your HSA participants to click on "HSA Education" in the left margin of our home page to access this new webinar.