



# Employer Update

October 2008

## FREE EMPLOYER COMMUNICATION KIT AVAILABLE

*HSA Bank's 2009 Communication Kit is Now Available!* The Communication Kit provides resources to assist you with HSA program design, employee education, enrollment, contributions, and managing company as well as employee information. In addition, it will help you maximize your enrollment potential. To download the kit, log on to the Employer Site, <https://secure.hsabank.com/employer/main/login.aspx>, point to the *Resources* heading and click on *Training Materials*. You may also request a complimentary CD by contacting the Business Relations Department at (866) 357-5232, Monday - Friday, 7 a.m. – 7 p.m., Central Time or by emailing [businessrelations@hsabank.com](mailto:businessrelations@hsabank.com).

The Communication Kit is divided into five descriptive sections:

- HSA Program Design (Employer Materials) – These materials provide details about creating a successful HSA program, along with a variety of structuring and communication ideas.
- Employer Relationship Information (Employer Materials) – This new section provides comprehensive pieces to assist you with all aspects of your HSA Bank relationship including step-by-step enrollment, contribution, communication planning, and Employer Site details.
- Employee Education (Employee Materials) – These materials teach employees about HSAs and announce the program prior to enrollment.
- Enrollment (Employee Materials) – These documents provide employee instructions for different methods of enrollment.
- Post Enrollment (Employee Materials) – This section contains employee pieces that are designed for distribution after the enrollment process is complete. Topics include: consumer tips, healthcare resources, taxes, and account use.

## ENROLLMENT METHODS – WHICH ONE IS RIGHT FOR US?

HSA Bank offers several enrollment options to allow you to select the method that makes enrolling in an HSA the most convenient for you and your employees. Each enrollment option provides unique capabilities and is designed to work best under different situations.

**Group Online Enrollment** – Recommended for any employer group where the employer is paying any of the applicable fees due as part of the enrollment process, has multiple locations and/or wants to maintain greater control over the employees' HSA enrollment and administration.

**Individual Online Enrollment** – Recommended for employer groups that are not paying any applicable fees during the enrollment process (e.g. set-up fees, checkbooks if applicable). A credit card will be required during the enrollment process. With this method, employees are not able to be tied to employers for tracking purposes.

**Paper Enrollment** – Recommended for smaller groups that do not have internet access. Paper applications require two to three business days to process after receipt by HSA Bank.

For more information on our enrollment methods please follow this link

[http://www.hsabank.com/relations/communicationkit/employerssetup/enrollment\\_options.pdf](http://www.hsabank.com/relations/communicationkit/employerssetup/enrollment_options.pdf)

## GROUP ONLINE ENROLLMENT

HSA Bank makes setting up Group Online Enrollment quick and easy. You simply login to the Employer Administration Area, and select *Setup* from the Group Online Enrollment navigation menu. Then you complete and submit the short setup form. HSA Bank provides you with the link to give to your employees.

You can choose the level of control you would like over your employees' HSA enrollment. HSA Bank provides three processing methods, including:

**Immediate** – As your employees complete the online enrollment process, the application is submitted to HSA Bank and the account is set up. You will be required to upload a census data file of employees.

**By Approval** – As your employees complete the online enrollment process, the applications are placed on hold until you approve them for processing at your group online enrollment administration page found in the employer login site of our website. HSA Bank will send emails on Mondays to employers who have employees pending approval.

**Batch** – As your employees complete the online enrollment process, the applications are held in a group, or batch, until the end of the enrollment period (as designated by you during setup). After your enrollment period has ended, all the applications received from your group are processed and the accounts are opened. You will be required to upload a census data file of employees.

## INTRODUCING THE ACCOUNTHOLDER QUARTERLY UPDATE

Accountholders now have their own HSA Bank newsletter. Similar to the Employer Update newsletter, the accountholder newsletter will focus on account product enhancements and news from HSA Bank and from the HSA industry.

The Accountholder Quarterly Update will be included in quarterly paper statements. Third quarter 2008 topics included 2009 HSA contribution limits, tax document information, quarterly statement schedules, and accessing funds with the debit card.

## COMMUNICATION IS KEY

HSA Bank wants to provide you with tools to save you time and money and to assist you in educating your employees about HSAs and improving HSA plan acceptance. We have taken input from employers like you and have developed the *Employer Communications Kit*. The *Employer Communications Kit* provides you with pertinent and timely communications to distribute to your employees.

Post enrollment communication is available each month to download from our website. Communication topics for October and November include:

**Consumer Tips** – information to help make the most of healthcare dollars

[Removing Excess Contributions](#) – instructions on how to remove an excess contribution

*HSA Bank's Business Relations Coordinators can be reached at 866-357-5232,  
Monday through Friday, 7 a.m. to 7 p.m., CT.*

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