

# Money-Saving Plan Design

Get the most out of your HSA program!

Congratulations on your HSA-compatible health plan! You are about to start saving money. By encouraging employees to sign up for the HSA option, you'll save on premiums, taxes and claims. Plus, the more employees who elect the HSA program, the more you save. Get your employees onboard by designing an HSA program that is attractive and exciting.

Education helps employees understand and value an HSA program, but effective plan design goes a long way, too. Consider these design tips to increase adoption and your financial return.

## Save Even More By Increasing HSA Adoption

- Offer several deductible levels to ease the transition to an HSA plan. Direct employees to HSA Bank's online calculators to help them determine if an HSA is right for them.
- Pay 80-100% of employee HDHP premiums.
- Apply your HSA program savings to employees' accounts or even their premium costs.
- Encourage employees to save what they would've spent on premiums by putting it in their HSA.
- Provide employees with security by funding 50% of what you plan to contribute up-front.
- Encourage pre-tax contributions and pay the monthly fee. You'll recover your cost quickly through payroll taxes saved on employees' pre-tax contributions.
- Incentivize healthy living, like the completion of a health risk assessment, with HSA contributions.



The more employees  
you have with an  
HSA, the more you  
save!

## Educate, Educate, Educate!

HSA Bank finds that just 90 minutes of education can increase HSA adoption by 22%. That's why, in addition to pre-enrollment and enrollment communications, HSA Bank provides ongoing education that you can utilize to help employees maximize the advantages an HSA has to offer. These communications are easy to access by logging in to the Employer Administration Area.

### For assistance, please contact Business Relations

☎ (866) 357-5232 Monday – Friday, 7 a.m. – 7 p.m., CT

🌐 [www.hsabank.com](http://www.hsabank.com)

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