



Employer Update

April 2009

SAVE A TREE - GO ELECTRONIC!

Your employees can celebrate Earth Day (April 22) and Arbor Day (April 24) by going paperless. Electronic statements are a convenient way to reduce clutter and save trees. In addition, electronic statements arrive before paper statements because there is no transit time and information can be viewed in Internet Banking, 24 hours a day, 7 days a week. Those who choose the electronic statement option will also have access to electronic tax documents. Please forward this link, <http://www.hsabank.com/lbankingBenefits.pdf>, to your employees to help them experience the convenience of Internet Banking and electronic documents.

2009 EMPLOYEE SURVEY

Your employees can help further healthcare market research by completing HSA Bank's Annual Benchmark Survey. The information collected will provide consumer-driven healthcare insight and help to gauge the importance of behaviors and services. Refer to the July 2008 *Employer Update* (available in the Employer website, <https://secure.hsabank.com/employer/main/login.aspx>) for a summary of the 2008 findings.

Please provide this link to all employees (regardless of health plan) and ask them to participate. http://www.surveymonkey.com/s.aspx?sm=BnWNO5kNNcHAo_2bQNCeEQt_2bA_3d_3d

LITTLE KNOWN HSA FACT #2

HSA-compatible health plans often cover certain types of preventive care at 100% before the deductible is met. This benefit is based on the premise that monitoring health on a regular basis could prevent serious conditions or identify problems early, when more treatment options are available. Talk to your health plan representative to discuss options for communicating HSA-compatible health plan benefits to your employees.

E = EFFICIENCY+CONVENIENCE²

When you choose online or electronic methods for enrollment or contributions, you ensure that employee information is processed in the most efficient manner available. These methods empower you to:

- ◆ Conveniently manage your list of employees.
- ◆ Use methods that do not require paper-based signatures.
- ◆ Easily facilitate enrollment and contributions for employees at multiple locations.
- ◆ Conveniently monitor the status of employee enrollment and contributions.
- ◆ View contribution history 24 hours a day, 7 days a week (Group Online Contributions)
- ◆ View, edit or cancel pending contributions with ease (Group Online Contributions)

Visit https://secure.hsabank.com/employer/Resources/er_demos.html for a demonstration of the Employer Site, Group Online Enrollment and Group Online Contributions (recommended for groups with 50 or fewer employees). For details about electronic options, refer to your employer

manual, available by logging in to <https://secure.hsabank.com/employer/main/login.aspx>. (Point to Resources, click on *Training Materials* and *Download Employer Relationship Info.*)

If your employees enroll with paper applications, please ensure that they use the current three-page version. This document gathers the information we need to verify employee identity and will help avoid delays in account opening. The paper application is available through your health plan representative or at www.hsabank.com. Please make sure applications include your health plan representative's Agent Identification Number (AIN) if your group is connected to a specific insurance agency or representative.

PRE-TAX SAVINGS FOR ALL!

Pre-tax Health Savings Account contributions are a convenient way for accountholders to build a reserve for future healthcare expenses or retirement. Here are just a few examples of websites that can help you facilitate pre-tax contributions.*

www.cbiz.com

www.ceridian.com

www.conexis.org

www.copower.com

www.coredocuments.com

www.leggette.com

Your company saves when employees make pre-tax contributions. Pre-tax HSA contributions lower your FICA, state and federal unemployment obligations, and payroll figures for Workers Compensation insurance. Visit www.hsabank.com/AdditionalERSavings.pdf for details.

*If you are currently working with a company that offers Section 125/Cafeteria Plan administration or documents, they may be able to assist you with the set-up of pre-tax contributions. The websites listed above are provided as examples for your convenience only. Links to third-party websites do not constitute any endorsement or recommendation of the websites, products or services represented on those sites. Other companies that provide similar services can be found by doing an Internet search for "Cafeteria Plan."

HSA Bank's Business Relations Coordinators can be reached at 1-866-357-5232, Monday through Friday, 7 a.m. to 7 p.m., Central Time.

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