

# COMMUNICATION PLAN

Strategic communication and enrollment plan



**DISCOVERING THE**  
*power* of health  
**SAVINGS ACCOUNTS**



HealthEquity®

## TAILORED INSIGHT

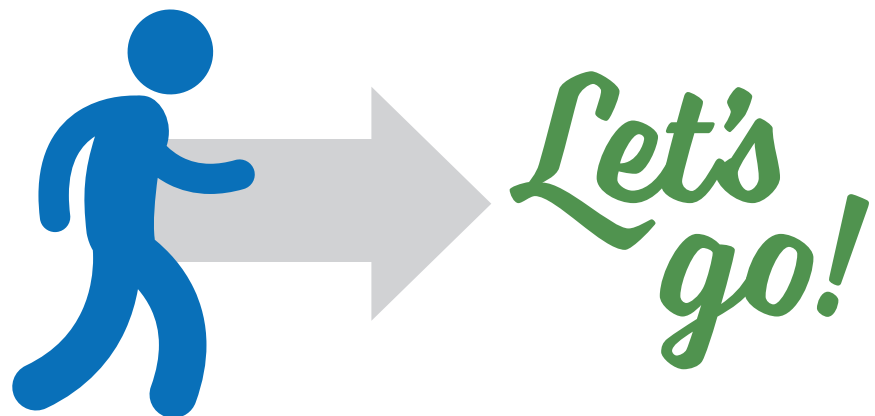
As a leading HSA provider, HealthEquity provides an informed perspective that promotes increased adoption and employee satisfaction. Our experience has led to the development of a robust communication plan that helps partners educate and motivate employees.

## RESONATING WITH THE AUDIENCE

Consumer-directed healthcare (CDH) is a new concept to many and may seem complex. Employees may be more comfortable with their traditional, high-premium health plans.

Our communication plan focuses on simplicity and highlights the wins and savings. The themes of our messages include:

- Save and win
- Simple, easy to understand
- Maximize savings
- Exceptional service
- Intuitive, powerful tools



# TIMELINE

## 1 PRE-ENROLLMENT Inspire and educate

## 2 ENROLLMENT Commit

## 3 CONTINUING EDUCATION Maximize savings

We'll take you there.

Our integrated communication plan presents CDH concepts and directives in a methodical and compelling way. The plan is executed in three phases:

**1 PRE-ENROLLMENT**  
Inspire and educate

**2 ENROLLMENT**  
Commit

**3 CONTINUING EDUCATION**  
Maximize savings

Member resources website

Initial communication

Custom pre-enrollment hotline

Onsite open enrollment support

Member welcome materials

Member webinars

Personalized education

Support for company initiatives

# PHASE 1: PRE-ENROLLMENT

## Inspire and educate

.....  
**8 weeks prior to  
open enrollment**

### Member resources website

A custom, co-branded member resources website is created by HealthEquity for your employees to access the many tools available:

- Video tutorials
- Introduction to HSAs
- HSA member manual
- Custom health plan resources
- Presentations
- Calculators
- Contact information

.....  
**6 - 8 weeks prior to  
open enrollment**

### Benefits overview communication

In the initial communication to employees about the coming year benefits, include a brief description of the HSA-qualified plan and a link to the member resources website. Also provide a timeline with key dates and other milestones leading up to open enrollment.

.....  
**6 - 8 weeks prior to  
open enrollment**

### “Winning with an HSA” email

Immediately following the benefits overview communication, send an email to all employees, highlighting the wins provided by an HSA-qualified plan. Include as an attachment, the “Winning with an HSA” document.

.....  
**5 weeks prior to  
open enrollment**

### “Who are you?” email

To help engage employees, send the “Who are you?” email, which introduces the personas. These personas illustrate personal scenarios that employees can identify with and see the real benefits of an HSA. An online tool lets employees assess their personal lifestyle and how an HSA will maximize their savings.

4 weeks prior to open enrollment

## Custom pre-enrollment hotline

HealthEquity secures a custom toll-free number for your employees to call and ask any questions they may have regarding HSAs. Our member services team is available every hour of every day to provide insight to maximize health savings.

4 weeks prior to open enrollment

## Paystub stuffer

Reinforce the previous HSA messaging with a paystub stuffer that again outlines the benefits of an HSA-qualified plan and provide a link to the member resources website and the custom pre-enrollment hotline.

4 weeks prior to open enrollment

## Train the trainers initiative

HSA adoption can be significantly enhanced through the support and advocacy from company leaders. Use HealthEquity's team to conduct HSA trainings alongside your company's benefits leaders. We provide the tools and insight to educate leaders and help them engage with employees.

2 - 4 weeks prior to open enrollment

## Workplace posters

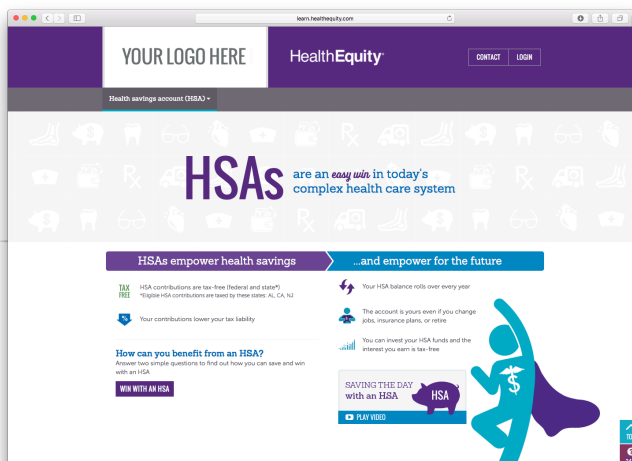
Display a series of thought-provoking posters around the office, promoting the benefits of HSAs and directing employees to the various resources available.

1 - 4 weeks prior to open enrollment

## Open enrollment promotion

Among your communication to promote the open enrollment period, continue to highlight the HSA resources available:

- Member resources website
- Custom pre-enrollment hotline
- Online personas online tool



Sample custom member resources website

# PHASE 2: ENROLLMENT

## Commit

.....  
2-3 weeks prior to  
open enrollment

### Enrollment materials distributed

HealthEquity circulates materials to meeting locations. Included in the kits are:

- Videos
- Presentations
- Brochures
- Contact cards

.....  
During  
open enrollment

### On-site support

A certified presenter from HealthEquity can attend group benefit meetings. We have found it is more effective to make presentations to large groups rather than have a presence at benefit fairs.

.....  
Week 1 of  
open enrollment

### Account mentors email

Promote the custom hotline for employees to call for answers to any questions and to request a personal assessment of HSA benefits and options. Our account mentors are available every hour of every day to help.

.....  
Week 1 of  
open enrollment

### Webinars

A series of live webinars familiarizes employees with the HealthEquity online member portal and how to use their account. An open FAQ session follows to address any inquiries. Attendance to the webinars are tracked and reported to you for additional follow-up. A recorded version is also available for those who are not able to attend.

7 - 10 days after  
eligibility file is loaded

## Welcome kits

Customized welcome materials are mailed directly to employees who select an HSA-qualified plan. The materials provide an account overview, next steps and a HealthEquity<sup>®</sup> VISA<sup>®</sup> Health Account Card.<sup>1</sup>

7 - 10 days after  
eligibility file is loaded

## HealthEquity HSA member guide

A comprehensive HealthEquity HSA member guide is available electronically to each member, which includes:

- HealthEquity online portal overview
- FAQs
- Rules and regulations
- Insight to maximize savings

On effective date

## The Complete HSA Guidebook

Members are given access to a free digital copy of The Complete HSA Guidebook. This comprehensive resource provides a detailed look at the policies and procedures affecting HSAs and offers insight into winning with a health savings account.

When applicable

## Pre-existing HSA transfers

Members are encouraged to consolidate any pre-existing HSA into a single HealthEquity account. We make it an easy and seamless process.



Sample member welcome kit

<sup>1</sup> This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

# PHASE 3: CONTINUING EDUCATION

## Maximize savings

.....  
Every call

### Personalized education moments

HealthEquity's advanced customer relationship management system prompts our account mentors on each call to take the time and provide individual insight into the member's account.

.....  
Monthly

### Ongoing member webinars

HealthEquity presents a series of webinars twice each month for members.

The three-part series includes:

- HSA Basics
- Tips to Maximize Your HSA Savings
- Member Portal Overview

.....  
Periodically

### Member newsletters

HealthEquity distributes a member newsletter that highlights new product features, updated legislation, upcoming tax deadlines and other significant news.

.....  
Annually

### Maximize contributions email

Before the end of each tax year, an email is sent to members reminding them of the IRS HSA contribution limit and urging them to take advantage of additional tax incentives by meeting the maximum limit.



Ongoing

## Custom member portal messaging

Custom alerts and messaging to reinforce a company's wellness campaigns or benefits initiatives can be displayed in the member portal.

Ongoing

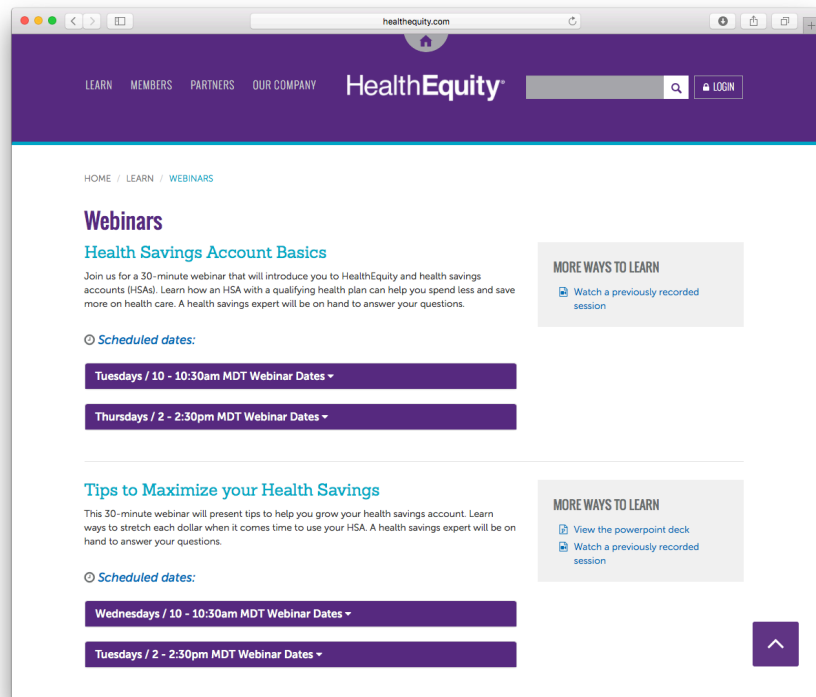
## Paystub and statement stuffers

HealthEquity can provide useful content to include in paystub and statement stuffers. The content can support health initiatives, savings goals and product announcements.

As applicable

## Investments communication

After a member's HSA balance reaches the designated threshold, a communication is sent providing information on HealthEquity's investment options and access to advisory tools.



Sample ongoing member webinars

# WINNING WITH EMPLOYEES

It is important for HSAs to resonate with employees to help increase adoption. HealthEquity provides a comprehensive suite of educational materials to help in those efforts. Our resources leverage our informed perspective as a leading provider of health accounts and offer a simple, compelling message.

Our communication plan uses personas to illustrate personal scenarios that employees can identify with and see the real benefits of an HSA. Communication tools are located in a convenient, online format and include:

- Video tutorials
- Educational brochures
- Mobile app<sup>1</sup>
- Calculators
- Presentations

To access a sample member resource website, visit:

**[HealthEquity.com/HSAlearn](https://HealthEquity.com/HSAlearn)**





# Account mentors

HealthEquity team member  
Salt Lake City, Utah

**Helpful support for our members  
is available every hour of every day**

Our team of specialists based in Salt Lake City are available 24 hours a day, providing members with the tools and information they need to optimize their health savings accounts.

**866.346.5800**

# EASY ACCESS to your ACCOUNT WHEREVER you are.



HealthEquity mobile app<sup>1</sup>  
available for FREE at:

- Apple® App Store®
- Google Play™



## HealthEquity®

15 West Scenic Pointe Drive  
Draper, UT 84020  
info@healthequity.com | www.HealthEquity.com

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<sup>1</sup>Accounts must be activated via the HealthEquity website in order to use the mobile app.

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