

OPEN ENROLLMENT



# FITNESS TRAINING PLAYBOOK

CHECKLISTS

HOW-TO GUIDES



HELPFUL TIPS

SUPPORT

POWER UP YOUR  
PERFORMANCE

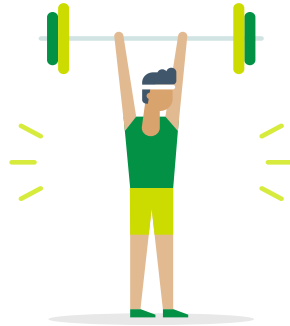
Your open  
enrollment  
boot camp

**hsabank**<sup>®</sup>  
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# ABOUT THIS PLAYBOOK



## TIPS TO HELP YOU GET IN SHAPE FOR OPEN ENROLLMENT



For many human resource and benefits managers, open enrollment can feel like leading a new fitness training program after a six-month hiatus. Even if you're a tower of strength, jump-starting a new plan when your muscle memory has yet to kick in is daunting. Throughout the program, you field concerns, requests and complaints — all while trying to keep the pace and stay flexible to help your group reach its goals.

One thing is for sure: The open enrollment period is an opportunity to help employees and their families meet their healthcare needs and achieve a healthy financial future.

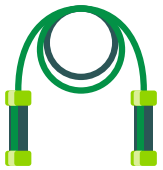
This lighthearted guide is designed to help you achieve that goal. From pre-enrollment planning to pitfalls to watch for, the guide offers suggestions to make the process as pain-free as possible.





## EVERYONE HAS DIFFERENT GOALS

From saving on healthcare expenses to funding retirement, there are essentially three different types of employees when it comes to Health Savings Account (HSA) members—spenders, savers and investors. If you offer HSAs, creating a communication strategy for each is key to a successful open enrollment.



### SPENDERS

Spenders use most of the money in their HSAs to pay for qualified medical expenses and want information that helps them do that effectively.



### SAVERS

Savers build their HSA balances and don't rely on their HSA to pay for current medical expenses. They want tools to track expenses not paid from their HSAs and direct deposits for self-reimbursement.



### INVESTORS

Investors grow their HSA savings over the long term, and want tools they can use to invest their HSA dollars.

## ... BUT THEY WANT A RELIABLE CHAMPION

Your employees are the people who take care of your business. When you offer an HSA, you return the favor by helping them take care of their health and financial well-being. But, before they take advantage of those benefits, they need to trust that you are equipping them with everything they need to make the most informed decisions.



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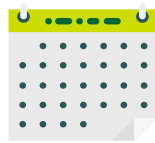


# 1

## WARM UP



### WHAT TO DO BEFORE OPEN ENROLLMENT



Every open enrollment period brings its own kind of stress. Whether you're just starting to plan, or in the middle of long days of presentations, it's easy to see why this is an overwhelming time for human resources and benefits departments. Give yourself plenty of time to organize and plan, so you can keep expectations — and your stamina — in check.



## ALWAYS REMEMBER

### WHAT YOU DO WILL HELP YOUR EMPLOYEES ...

Your goal is to empower employees to take ownership of their physical and financial health. Accomplish this by providing tools that help them manage their medical expenses today while planning and saving for a healthy retirement tomorrow.

### ... STAY IN TUNE

It's important to be mindful of your physical comfort during open enrollment — whether it's avoiding paper cuts from all those forms or charging your laptop before virtual enrollment presentations. Managing a successful open enrollment can take its toll mentally and physically, so be sure to take care of yourself.

#### HYDRATE

Keep a full water bottle nearby at all times.



#### REST

Take a walk or a break away from the computer and phone.



#### STRENGTH IN NUMBERS

Delegate where you can, and ask your benefits vendors for help — this should be a team effort!



#### GEAR UP

Keep a phone or laptop charger, bottles of water and nutritious snacks within easy reach.



### TIPS:

## ALL ABOUT FOCUS

### SET GOALS



For example, establish a percentage of employees you want to have enrolled by the end of the open enrollment period.

### STAY FOCUSED



Review and revisit goals frequently to ensure you're headed in the right direction.

### TRACK PROGRESS



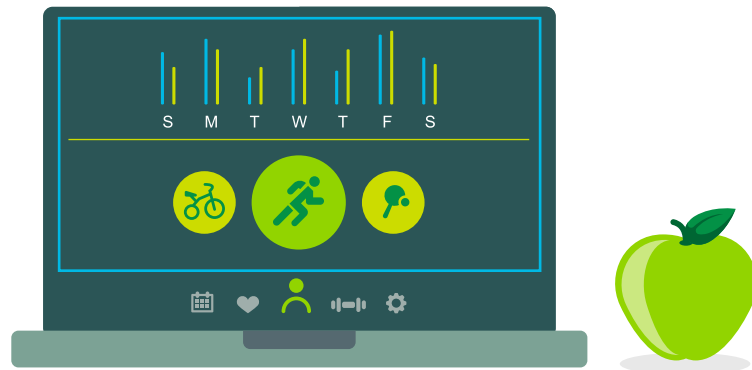
Track your success, so you can adjust your strategy along the way, if needed.

# 2

## GET UP TO SPEED



### HOW TO PLAN YOUR PRE-ENROLLMENT STRATEGY



Helping an employee become a highly engaged consumer who uses tools and resources to maximize their health and wealth can be a long journey — a journey that starts before open enrollment. That’s why your employee communications and education efforts should be focused on that objective. Here are a few tips to keep in mind as you form your strategy to help employees become more engaged and savvy healthcare consumers.

## START EARLY

You can communicate your healthcare benefits offerings at least six months before an online or in-person benefits fair or open enrollment. Share information on why high-deductible health plans (HDHPs) and HSAs are offered and how employees can benefit from making a switch, including lower premiums, investment options and greater control over healthcare finances. Consider having the initial announcement come from company executives to highlight its importance.

## TEACH, DON'T PREACH

For many employees, this may be the first time they learn about these benefits. Others may have heard about them, but haven't fully understood how they work for them. That means pre-enrollment communications should include high-level information about benefits — such as an overview of what an HSA is, how it works and why it's an essential tool for building a healthy financial future.

## KEEP IT SIMPLE

Use simple language and imagery that speak to your employees — especially those who may be less familiar with your benefits options. Try to enlist a mini-focus group of employees and have them review any messaging and materials to make sure you are not using confusing jargon or complicated concepts. As a bonus, employees who help in the creation of open enrollment brochures and presentations are far more likely to become advocates for your benefits offerings.

## MAKE IT PERSONAL

Helping people get engaged in their health and manage their healthcare expenses is the reason that consumer-driven healthcare (CDH) exists. That's why the most effective communications are ones that show employees how CDH applies to them personally. Provide employees access to interactive online tools like calculators that help them visualize benefits, such as their potential savings from selecting the HDHP plan.

### RESEARCH AND RESULTS



**We asked consumers 'What tools or resources did you utilize during open enrollment to help make your health plan decision?' Web content remained the top resource year-over-year, followed by flyers and brochures.**

– HSA Bank Consumer Open Enrollment Omnibus Research 2020. Dec. 2020

*TIP:*

## PLAN AHEAD



### PRE-ENROLLMENT:

#### 4-10 weeks before open enrollment

- Plan kickoff event around enrollment for your employees.
- Send a letter, email, or text message about upcoming enrollment period.
- Organize informational materials on a digital platform or company intranet for employees to download.



### OPEN ENROLLMENT:

#### 1-2 weeks before and during open enrollment

- Send reminders about the enrollment period.
- Set up mini-benefits fairs or interactive virtual sessions to answer employee questions. You can even invite your benefit providers!



### ONGOING COMMUNICATIONS:

#### After open enrollment

- New HSA enrollees will receive emails from HSA Bank.
- Encourage employees to download the HSA Bank mobile app.
- Send timely reminders about HSA benefits to keep engagement going.

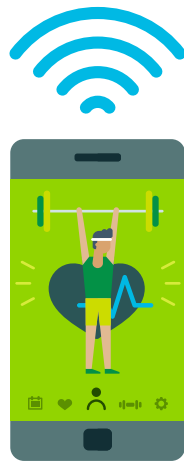


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## UP THE INTENSITY

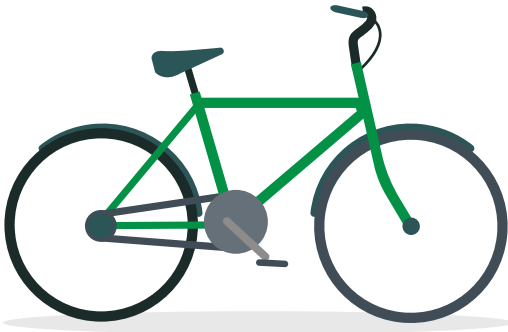


**REACH AND ENGAGE EMPLOYEES  
AS THEY NAVIGATE ENROLLMENT**



An effective communication strategy needs to encourage not just thoughtful enrollment in healthcare benefits, but use of the benefits as well. Create compelling and impactful communications that give employees the information and tools they need to make confident open enrollment decisions and have a physically and financially healthy year.





## THE RIGHT MOVES

### KEEP THINGS SIMPLE

Open enrollment is overwhelming enough when you're focused on fielding employee concerns and questions. Keep the complications to a minimum by focusing the conversations on the benefits employees can expect from each option. Explain the options and features available without getting into the technical details.

### COMPARE AND CONTRAST

Illustrate the difference between a traditional health plan and an HSA-eligible plan with a side-by-side comparison chart at your benefits fair or open enrollment presentation and communications. For in-person or virtual enrollment periods, share [calculators](#) and [videos](#) with employees, empowering them to run comparisons for themselves at their convenience.

### INCLUDE THE DECISION-MAKER

In many cases, employees have a partner or spouse who shares or handles family healthcare decisions. To make sure your messages are getting through, invite these family decision-makers to benefits fairs, meetings or open enrollment webcasts. It's also smart to give employees materials they can take home or download and share.

### OPTIMIZE THE BENEFITS

HSAs are an important tool for managing [healthcare expenses](#) and a crucial part of your benefits. Don't forget to talk about them! With HSAs, it's best to cover the basics like making HSA contributions, understanding which [expenses](#) can be paid with HSA funds, downloading the [mobile app](#), and naming a beneficiary, to name a few.

*TIP:*

### DIY FAQ



1. Encourage employees to share their questions anonymously. This is a good way to ensure all questions get asked.



2. Create FAQs you can update and answer for employees.



3. Email employees to share the FAQs and how they can ask more questions.

## BUILD IN FLEXIBILITY



**Include a mix of in-person, online and hybrid events and communications so employees and their families can participate in the way that makes the most sense for them.**

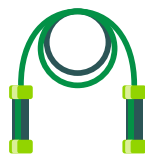


4

## CROSS-TRAIN



**CHOOSE THE RIGHT  
TOOL FOR THE JOB**



Educational tools are a great way to get your employees engaged, especially during open enrollment. Work with a trusted partner that provides all the tools and resources for you! For example, HSA Bank offers [videos](#), presentations, [calculators](#) and flyers to help educate your employees about your healthcare benefits — and help ease your workload. These materials can be easily shared with employees by email or intranet. If you're holding an in-person benefits fair, consider presenting on a tablet or screen and have some printed flyers as well.

## FLYERS



## VIDEOS



## TOOLS



## PRESENTATIONS



## PRE-ENROLLMENT

[HSA Overview](#)

[HSA FAQs](#)

[What Is a Health Savings Account?](#)

[What Is a Consumer-Directed Health Plan?](#)

[HSA Contribution Calculator](#)

[HSA Savings Calculator](#)

[Find Out What an HSA Can Do for You](#)

## OPEN ENROLLMENT

[What to Expect Next](#)

[How to Use Your HSA](#)

[Open Enrollment Tips](#)

[HSA FAQs](#)

[5 Reasons to Open an HSA](#)

[Why Should I Contribute?](#)

[Open Enrollment Marketing Posters and Table Tents](#)

[Health Plan Comparison Cards](#)

[Find Out What a Health Savings Account Can Do for You](#)  
(English and Spanish)

[Understanding Health Savings Accounts](#)  
(English and Spanish)

## ONGOING EDUCATION

[How to Make Individual Online HSA Distributions](#)

[How to Make Individual Online HSA Contributions](#)

[HSA Bank Mobile App](#)

[Investment Options for HSA Funds](#)

[Why Should I Contribute?](#)

[HSAs and 401\(k\)s](#)

[Member FAQs](#)

[Healthcare Decision Calculators](#)

[Health & Wealth Index Calculator](#)

[Health Plan Comparison Calculator](#)

# 7 in 10

workers say it would be helpful if their workplace offered more education on planning for [healthcare expenses](#) in retirement!

<sup>1</sup> [2018 Retirement Confidence Survey](#), Employee Benefit Research Institute, Greenwald & Associates. 2018. EBRI, Greenwald & Associates. September 12, 2019.

RESEARCH AND RESULTS

Provide tools and calculators.

We asked, "How could your employer make open enrollment easier for you in the future?" and most said they'd like better comparisons of plan options, and nearly half stated they'd like more time to make decisions.

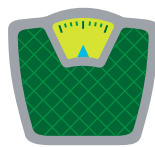
– HSA Bank Consumer Open Enrollment Omnibus Research, Dec. 2020

# 5

## FITNESS CHECKUP



### WAYS TO KEEP THE DIALOGUE GOING



To keep your employees engaged in the great benefits they enrolled in, it's important to frequently communicate with them. That's why an ongoing program of education and interaction that continually encourages employees to use and take advantage of their benefits is critical so they fully use and appreciate their benefits. Start planning for this year, but don't forget to make goals for what you want to accomplish for the longer term, as well.

# BUILD ENDURANCE

## CHECK YOUR FORM

After open enrollment, while everything is still fresh, capture as many notes as you can on the process. What worked and what didn't? What would you do differently? This can help ease your workload and stress level when open enrollment time comes around again next year.

## MAINTAIN FITNESS LEVEL

Simple, regular reminders help keep healthcare benefits top of mind for employees. Your employees' journeys to optimizing their HSAs do not stop once they are enrolled. Set up a calendar of monthly or quarterly emails to remind employees to contribute, manage [investment options](#) or see how their balance has grown.



*TIP:*

## REVIEW RESULTS



Send employees a simple survey about enrollment processes and communications. Track the responses closely. This is a great way to see if your employees need more in-person events, if virtual is working for them, or if they need more one-on-one touch points.

## SAMPLE COMMUNICATIONS CALENDAR

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Welcome and Benefits Information	●	●	●	●	●	●	●	●	●	●	●	●
HSA Checkup Email	●	●	●	●	●	●	●	●	●	●	●	●
Open Enrollment HSA Tools and Resources	●	●	●	●	●	●	●	●	●	●	●	●
Welcome Kits (new HSA members)	●	●	●	●	●	●	●	●	●	●	●	●
HSA Bank Debit Card	●	●	●	●	●	●	●	●	●	●	●	●
Onboarding Emails	●	●	●	●	●	●	●	●	●	●	●	●
Grow Your Savings Emails and Direct Mail	●	●	●	●	●	●	●	●	●	●	●	●
Quarterly Newsletter	●	●	●	●	●	●	●	●	●	●	●	●
Tax Time 101 Educational Emails	●	●	●	●	●	●	●	●	●	●	●	●
<a href="#">Mobile App</a> Reminder Emails	●	●	●	●	●	●	●	●	●	●	●	●
Social Media	●	●	●	●	●	●	●	●	●	●	●	●

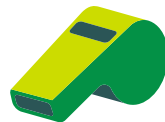
● Communication from you   ● Communication from HSA Bank

# 6

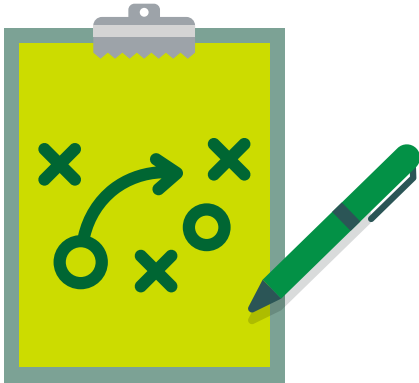
## FIND THE RIGHT COACH



### WORKING WITH HSA BANK



The right coach can support you through the process and can make the healthcare benefits open enrollment journey as rewarding as winning the trophy. A partner with deep expertise and demonstrated success in helping plan, implement and optimize enrollment is essential to making the entire process less stressful and more enjoyable.



## TEAMWORK MAKES THE DREAM WORK

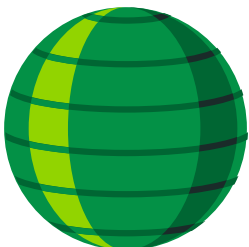
### ACCELERATE YOUR RESULTS

HSA Bank empowers consumers to make the most of their healthcare dollars. We work toward a world where everyone is empowered to save for a healthy future. Our mission is to provide the tools that make it easy for people to maximize their savings for healthcare and long-term goals. Let us boost your benefits strategy with solutions that include HSAs, Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), Commuter Benefits, COBRA and Direct Bill administration.

### WE'VE GOT YOUR BACK

To learn more about how to help your employees feel confident in their open enrollment decisions, contact our Sales Support team at [salesupport@hsabank.com](mailto:salesupport@hsabank.com).

### STORIES OF SUCCESS



“Companies are really talking to employees about what happens outside of work. What else could be affecting their performance? We dig into the individual. Companies are upping their game when it comes to physical and mental wellness of employees.”

– Large Employer and HSA Bank Client

## ABOUT HSA BANK



By providing the right tools and resources, we make it simple for our 3 million members nationwide to maximize their savings for healthcare and long-term goals. As a leader in health accounts for over two decades, we continue to innovate. Our offerings in the healthcare savings space drive down healthcare costs, increase access, and assist with decision-making for consumers, health plans, partners and advisors.

HSA Bank is a division of Webster Bank, N.A., Member FDIC.



LEARN MORE AT  
[HSABANK.COM](https://www.hsabank.com)

EMBRACE THE JOURNEY



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