

# EMPLOYER

— benefits —



**HealthSavings**  
ADMINISTRATORS

*Investing in a Healthy Future*

## EMPLOYER BENEFITS

You want to remain competitive in your industry. Our *HealthSavings* HSA enables you to do just that while also empowering your employees to manage their healthcare options.

For employers, our health savings account (HSA) includes a collection of educational tools and person-to-person customer service. Our *HealthSavings* HSA is among the best, because of the additional benefits we provide employers:

- **Dedicated Employer Specialists and Account Managers**
- **Customized Support**

### Pre-Enrollment

We'll analyze and recommend plan designs and contribution strategies best suited to your needs, based upon best practices and our experience. We can even help educate employees.

### Enrollment

With you and/or your advisor, we can facilitate enrollment through an eligibility file (preferred) or individual (online) process. We can also provide instructions if employees wish to transfer assets from other HSAs.

### Ongoing

Once everyone is enrolled, we are still here with live,

HSA-certified member services advisors and 24/7 online account access. We can provide reports on aggregate balances, account activity (contributions, withdrawals, etc.) and excess contributions as well as tax documentation. We also offer an evaluation of plan effectiveness after enrollment and during annual enrollment periods.

- **Contribution Options**

These are flexible and include automated clearing house (ACH) transfers, wire transfers and/or checks.

- **Employer Portal**

Designed to help you manage the HSA program for you and your employees—you can contribute to your employees' HSAs, manage your list of employees, access educational materials and much more.

## Increase Participation

To increase participation and enrollment in HSAs and HSA-qualified high-deductible health plans (HDHPs), we recommend you:

### Ensure monthly premiums for the HSA-qualified health plan cost less than the traditional health plan, so that it's worth the "risk."

With HSAs, employees assume more responsibility for the cost of their health care. When employees have a lower monthly premium, they're more likely to redirect savings to an HSA. If you, as the employer, pay for some or all of their premiums, this means a savings for you, too. That's because when employees choose the HSA-qualified health plan, your total premium expenses will be lower. Not only that, when employees direct pre-tax contributions to their HSAs, it reduces FICA, SUTA and FUTA taxes, resulting in an up to 10% savings on payroll taxes.

### Make it easy for employees to compare their health plan options.

By comparing the costs and risks of each health plan with charts, graphs or specific examples, you will make it easier for employees to make informed decisions about their healthcare.

### Pay the administrative fee on your employees' behalf.

For an employee, the fee can be an obstacle to enrolling in an HSA. When you and your employees contribute to an HSA, you'll pay less in health care expenses, and in payroll taxes, so the fee is offset easily.

### Contribute to the HSA on your employees' behalf.

Employers can save up to 10% on payroll taxes by contributing (and encouraging their employees to contribute). Comparability rules apply to employer contributions; however, it's possible for employers to match employee contributions through a section 125 cafeteria plan, as long as the employer follows the section 125 nondiscrimination rules. Employees reduce their taxable income by contributing to an HSA, too. So they pay less in taxes or increase their tax refund, depending on their situation.

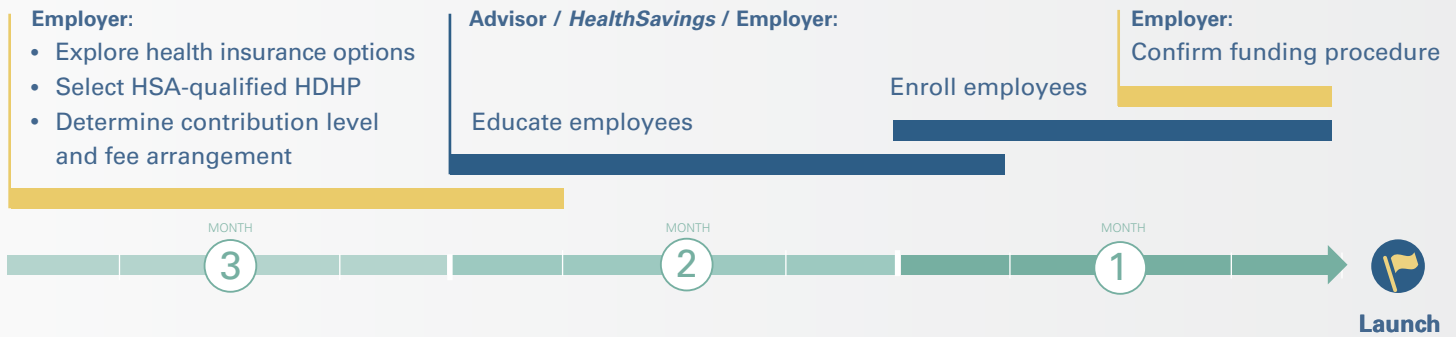
### Invite employees' spouses to open enrollment and/or training meetings to learn more about their options.

When employees and their spouses hear the same information at the same time, the decision process tends to go more smoothly and results in fewer ongoing questions.

### Lean on *HealthSavings* for insight, educational materials, resources and tools.

We are well-equipped to explain how HSAs work and articulate the benefits. We can help you compare the costs and risks of your health plans as well as provide helpful resources and answer specific employee questions.

# Sample Implementation Timeline



## FREQUENTLY ASKED QUESTIONS

We've compiled a list of questions many employers often have. However, if you still have concerns or would like to know more, we're here to answer.

See also all the benefits of our *HealthSavings* HSA outlined in our: General Brochure, Member Benefits Brochure and Infographics

### How does an employer get a quote for HSA services with *HealthSavings*?

The employer may complete our request for proposal at [HealthSavings.com/Partners/Request-for-proposal](https://HealthSavings.com/Partners/Request-for-proposal) or contact a member of our sales team at [HealthSavings.com/Sales](https://HealthSavings.com/Sales). One of our friendly sales directors will be happy to reply promptly with a proposal.

### How does an employer set up an HSA with *HealthSavings*?

Simply complete our group enrollment form at [HealthSavings.com/Group-Enrollment](https://HealthSavings.com/Group-Enrollment) or contact a member of our sales team at [HealthSavings.com/Sales](https://HealthSavings.com/Sales). We will happily walk you through the process of setting up your HSA, including enrollment, funding and contribution options. To streamline the set up process, most account functions can be conveniently handled online.

### What's the process for HSA rollovers from another HSA custodian?

First, the employer sets up the HSA program for their employees. After the employee's account has been created, the employee should complete and submit the other HSA custodian's transfer or rollover request form. This will move funds to their new *HealthSavings* HSA account.

### How many users are allowed administrative access to the employer portal?

Each employer is allowed one main administrator to serve as the main point of contact regarding the HSA.

### Which administrative functions can employers handle online?

Employers can handle a variety of administrative functions online, including:

- Enrolling employees
- Adding or removing employees
- Managing contributions and viewing contribution reports
- Updating company profile, password, etc.
- Managing account notification preferences
- And more

### What happens to a member's HSA when he or she leaves the employer or enrolls in a non-HSA-qualified health plan?

Since the HSA belongs to the individual account holder, the account must remain with the member. As long as the individual continues coverage under an HSA-qualified health plan, he or she may continue to contribute to the HSA.

### After an employee leaves, is the employer still required to pay the administrative fee?

The employer is not obligated to continue paying the fee for the departed employee. The employer may remove that individual from the company roster by:

Going online to [HealthSavings.com](https://HealthSavings.com)

Emailing [askus@HealthSavings.com](mailto:askus@HealthSavings.com)

Calling (888) 354-0697

## TIPS FOR EMPLOYERS

The benefits of an HSA to employers and employees are vast. To take advantage of them, first comes enrollment.

### How to Enroll

We're proud to offer a completely paperless enrollment process for both employers and employees. A paper option is available for those without Internet access or in cases when the eligibility file upload is not used. Simply contact us for the enrollment form.

#### Employer Group Sign-up

Completing an employer sign-up form is the first step.

Sign-up on our website at:

<http://healthsavings.com/group-enrollment/>

#### Individual Sign-up

HSAs belong to the individual; therefore, an account will need to be created for each eligible employee. We can facilitate enrollment through a eligibility file (preferred) or individual process. We'll walk you through the process step-by-step, including funding options and available educational resources. Plus, our HSA-certified advisors are ready and available to answer any questions you may have.

## EMPLOYER/EMPLOYEE EDUCATIONAL TOOLS

We provide infographics and information for you to share with employees who will enroll as individual members, so you can customize an informational package. We also encourage you to talk with your advisor about how your *HealthSavings* HSA investment options can mirror your retirement plan.



#### GENERAL BROCHURE

Defines our HSA, why our HSA, our history and more



**MEMBER BENEFITS** Information regarding benefits of our HSA to employees/individuals



#### INFOGRAPHICS

How an HSA works, member benefits, employer benefits



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