

Phase 3: **Enroll** and Phase 4: **Engage**

The third and fourth phases are Enroll and Engage.

In the third phase, you want to create a positive and welcoming open enrollment experience. Because an HSA plan can seem confusing, this phase encourages employees to ask questions during open enrollment meetings and help them decide if the HSA plan would be best for them.

The fourth phase may seem optional, but this follow-up communication is crucial to employee satisfaction with your HSA plan. Bi-monthly articles teach your employees how to maximize their HSA, and monthly table tents for your break room or cafeteria include tips and facts that can help your employees better navigate their health plan.

Plus we make it easy for your employees to always know where they're at with their HSA. Your employees have access to their deductible, out-of-pocket limit and HSA information right at their fingertips. They can look up their information in three easy ways:

- On their computer — They can log on to **healthpartners.com** to view their cost and account information right on their *myHealthPartners* homepage.
- On their smart phone — They can download the HealthPartners iPhone app or visit the mobile site to see their account information in the *my Plan balances* section.
- On any mobile phone with texting — If they don't have a smart phone, they can sync their mobile phone with their *myHealthPartners* account to receive updates via text.

Learn more about our mobile offerings at <http://www.healthpartners.com/gomobile>.



Health Savings Accounts Frequently Asked Questions

Health savings accounts put your health care spending in your own hands. You decide when and how to use your health care dollars and you can save on taxes in the process. For more information on the EmpowerSM HSA Plan, please see the plan overview.

If you have questions about your HSA after you enroll, you may call Member Services at 952-883-5000 or toll-free at 1-800-883-2177. TTY users can call 952-883-5127 or 1-888-850-4762.

Note: This document has general HSA information. For information that is specific to your HSA plan offering, please refer to your employer's plan document.

<p>Q What is an HSA?</p> <p>A An HSA is a tax-exempt trust or custodial account that you set up exclusively for paying for eligible medical expenses. Funds roll over from year to year, can earn interest and accumulate for future health care needs.</p> <p>To be eligible to open an HSA, you must be covered under a high-deductible health plan (HDHP), you cannot be enrolled in Medicare, cannot be enrolled in another health plan, and cannot be claimed as a dependent on someone else's tax return.</p>	<p>Q How does the HSA work?</p> <p>A It's just like a bank account set up for a specific purpose.</p> <ul style="list-style-type: none">• You save money in your HSA either through payroll deduction or direct contributions to the account.• When you have an eligible expense, you can withdraw money from your HSA to pay for it (or, you may decide to save your HSA money for the future or for planned expenses, such as a pregnancy or braces).• After your eligible expenses reach your HDHP deductible, your health plan coverage starts. This means that you will only have to pay part of the costs involved with your health care (known as coinsurance) and the plan pays for the rest.
<p>Q Are HSAs and HDHPs the same thing?</p> <p>A No. The term "HSA" is used to describe the whole plan, but they are actually two parts. The HSA is the account in which you save money for eligible health care expenses, and the HDHP is the health insurance plan. Enrollment in what allows you to contribute to your HSA.</p>	

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When you choose HealthPartners Empower HSA Plan, you not only get HealthPartners seamless implementation and integrated administration but valuable communications support. That's what it means to have a partner in health.

HealthPartners HSA Communications Toolkit is available with any HealthPartners Empower HSA Plan for Open Enrollment.

Ask your broker or sales consultant for more information during your next renewal or benefit review. Or call HealthPartners directly at 952-883-5200 or 800-298-4235.



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HSA Communications

Support for You and Your Employees



We understand an account-based plan like HealthPartners EmpowerSM HSA may seem different from other health plans. But you can overcome this barrier and achieve your target HSA adoption rates by helping your employees become comfortable with your HSA plan. All it takes is effective, consistent communication.

That's where HealthPartners comes in.

When you select HealthPartners Empower HSA Plan, you will receive our HSA Communications Toolkit. The toolkit provides you with pre-written flyers, articles, e-mail notices and more that can be customized with your company name. The toolkit also contains articles for employers, leadership and management staff about best practices with HSAs.

These materials are broken into four phases to help you identify which communication pieces you should use during each phase. They can be easily converted into a communications plan for your Empower HSA Plan.

Phase I: Plan and Announce

The first phase of HealthPartners HSA Communications Toolkit is *Plan and Announce*. There are three major goals for this phase:

- Build support among leadership, human resources personnel and staff
- Review Communications Toolkit and select which materials to use
- Announce to employees the new plan offering

The majority of this phase is spent communicating this new health plan offering to the staff and leadership. With presentations that discuss key messages and talking points, you will be able to answer questions from your employees and create a more comfortable tone around the HSA plan.

One piece featured in this phase is the placemat (pictured below). In it, you will find each phase's goals, actions to take and specific toolkit materials that correspond to those actions.

The Toolkit placemat will also keep you organized with a timeline for launching each phase. You can develop your own communications plan and select different materials to use, but with our placemat, there's less work for you.

Phases



Plan and Announce

6 - 12 months before plan begins

Goals:

- Build support among leadership, human resources personnel and staff
- Review Communications Toolkit and select which materials to use
- Announce to employees the new plan offering

Actions:

- Provide training on the Empower HSA plan for leadership, human resources and staff
- 5 Steps to Success
- Train-the-trainer presentation
- Develop a communications plan using the toolkit instructions and placemat
 - » Toolkit Instructions
 - » Toolkit Placemat
- Distribute introductory materials to employees
 - » Pre-enrollment letter to employees (from CEO)



Educate

3 - 6 months before plan begins

Goals:

- Develop employees' awareness and understanding of the HSA plan
- Increase employees' interest in the HSA plan
- Make employees more comfortable with the HSA plan

Actions:

- Begin consistent communications around the HSA plan
- Call attention to the features of the HSA plan
 - » What's an HSA?
 - » Empower HSA Plan Overview
 - » What You Need to Know about HSAs
 - » 5 Reasons to Consider an HSA
- Highlight the consumer-driven tools and resources available
 - » List of eligible expenses
 - » E-mail blast: Plan comparison tool and cost calculators
 - » E-mail blast: Web & phone tools

Phase 2: Educate


The second phase is Educate. The three major goals for this phase are:

- Develop employees' awareness and understanding of the HSA plan
- Increase employees' interest in the HSA plan
- Make employees more comfortable with the HSA plan

This phase is meant to familiarize your employees with HealthPartners Empower HSA Plan. Increased comfort with the plan will help increase your adoption rates for the HSA, so consistent communication in this phase is very important.

One of the many pieces of this phase is our Top 5 Reasons to Consider an HDHP/HSA article. This article is a great way to introduce your employees to the benefits of an HSA plan, with an easy-to-use tax savings chart.

FIVE REASONS to consider an HDHP/HSA



Health savings accounts (HSAs) and qualified deductible health plans are gaining popularity because they can help you make smarter health care choices and lower your health care costs. America's Health Insurance Plans, a national health insurance trade association, completed a recent survey showing that 11.1 million Americans were covered by an HSA plan in January 2011.

What is motivating 11.1 million people to move to this kind of plan? They've realized just how beneficial it can be. Look at these five reasons, and consider whether an HSA-qualified plan may be right for you.

1. Save hundreds on taxes

With an HSA-qualified plan, you could save hundreds of dollars in taxes every year. You can contribute to your HSA with pre-tax payroll deductions, reducing your taxable income. Because you are taxed on less income, you bring home more money. Your HSA is set up to help pay for medical expenses tax-free! When you have an eligible medical expense, you can use your HSA to pay for it, and you won't be taxed on that withdrawal.

HSA Contribution	Annual Savings			
	\$40,000	\$20,000	\$10,000	\$10,000
Single Taxpayer				
\$500	\$104	\$52	\$26	\$13
\$1,000	\$207	\$104	\$52	\$26
\$1,500	\$310	\$156	\$78	\$39
\$2,000	\$413	\$208	\$104	\$52
\$2,500	\$516	\$260	\$130	\$65
\$3,000	\$619	\$312	\$156	\$78
\$3,500	\$722	\$364	\$182	\$91
\$4,000	\$825	\$416	\$208	\$104
\$4,500	\$928	\$468	\$234	\$117
\$5,000	\$1,031	\$520	\$260	\$130
\$5,500	\$1,134	\$572	\$286	\$143
\$6,000	\$1,237	\$624	\$312	\$156
\$6,500	\$1,340	\$676	\$338	\$169
\$7,000	\$1,443	\$728	\$364	\$182
\$7,500	\$1,546	\$780	\$390	\$195
\$8,000	\$1,649	\$832	\$416	\$208
\$8,500	\$1,752	\$884	\$442	\$221
\$9,000	\$1,855	\$936	\$468	\$234
\$9,500	\$1,958	\$988	\$494	\$247
\$10,000	\$2,061	\$1,040	\$520	\$260
\$10,500	\$2,164	\$1,092	\$546	\$273
\$11,000	\$2,267	\$1,144	\$572	\$286
\$11,500	\$2,370	\$1,196	\$598	\$299
\$12,000	\$2,473	\$1,248	\$624	\$312
\$12,500	\$2,576	\$1,300	\$650	\$325
\$13,000	\$2,679	\$1,352	\$676	\$338
\$13,500	\$2,782	\$1,404	\$702	\$351
\$14,000	\$2,885	\$1,456	\$728	\$364
\$14,500	\$2,988	\$1,508	\$754	\$377
\$15,000	\$3,091	\$1,560	\$780	\$390
\$15,500	\$3,194	\$1,612	\$806	\$403
\$16,000	\$3,297	\$1,664	\$832	\$416
\$16,500	\$3,400	\$1,716	\$858	\$429
\$17,000	\$3,503	\$1,768	\$884	\$442
\$17,500	\$3,606	\$1,820	\$910	\$455
\$18,000	\$3,709	\$1,872	\$936	\$468
\$18,500	\$3,812	\$1,924	\$962	\$481
\$19,000	\$3,915	\$1,976	\$988	\$494
\$19,500	\$4,018	\$2,028	\$1,014	\$507
\$20,000	\$4,121	\$2,080	\$1,040	\$520
\$20,500	\$4,224	\$2,132	\$1,066	\$533
\$21,000	\$4,327	\$2,184	\$1,092	\$546
\$21,500	\$4,430	\$2,236	\$1,118	\$559
\$22,000	\$4,533	\$2,288	\$1,144	\$572
\$22,500	\$4,636	\$2,340	\$1,170	\$585
\$23,000	\$4,739	\$2,392	\$1,196	\$598
\$23,500	\$4,842	\$2,444	\$1,222	\$611
\$24,000	\$4,945	\$2,496	\$1,248	\$624
\$24,500	\$5,048	\$2,548	\$1,274	\$637
\$25,000	\$5,151	\$2,600	\$1,300	\$650
\$25,500	\$5,254	\$2,652	\$1,326	\$663
\$26,000	\$5,357	\$2,704	\$1,352	\$676
\$26,500	\$5,460	\$2,756	\$1,378	\$689
\$27,000	\$5,563	\$2,808	\$1,404	\$702
\$27,500	\$5,666	\$2,860	\$1,430	\$715
\$28,000	\$5,769	\$2,912	\$1,456	\$728
\$28,500	\$5,872	\$2,964	\$1,482	\$741
\$29,000	\$5,975	\$3,016	\$1,508	\$754
\$29,500	\$6,078	\$3,068	\$1,534	\$767
\$30,000	\$6,181	\$3,120	\$1,560	\$780
\$30,500	\$6,284	\$3,172	\$1,586	\$793
\$31,000	\$6,387	\$3,224	\$1,612	\$806
\$31,500	\$6,490	\$3,276	\$1,638	\$819
\$32,000	\$6,593	\$3,328	\$1,664	\$832
\$32,500	\$6,696	\$3,380	\$1,690	\$845
\$33,000	\$6,799	\$3,432	\$1,716	\$858
\$33,500	\$6,902	\$3,484	\$1,742	\$871
\$34,000	\$7,005	\$3,536	\$1,768	\$884
\$34,500	\$7,108	\$3,588	\$1,794	\$897
\$35,000	\$7,211	\$3,640	\$1,820	\$910
\$35,500	\$7,314	\$3,692	\$1,846	\$923
\$36,000	\$7,417	\$3,744	\$1,872	\$936
\$36,500	\$7,520	\$3,796	\$1,898	\$949
\$37,000	\$7,623	\$3,848	\$1,924	\$962
\$37,500	\$7,726	\$3,900	\$1,950	\$975
\$38,000	\$7,829	\$3,952	\$1,976	\$988
\$38,500	\$7,932	\$4,004	\$2,002	\$1,001
\$39,000	\$8,035	\$4,056	\$2,028	\$1,014
\$39,500	\$8,138	\$4,108	\$2,054	\$1,027
\$40,000	\$8,241	\$4,160	\$2,080	\$1,040
\$40,500	\$8,344	\$4,212	\$2,106	\$1,053
\$41,000	\$8,447	\$4,264	\$2,132	\$1,066
\$41,500	\$8,550	\$4,316	\$2,158	\$1,079
\$42,000	\$8,653	\$4,368	\$2,184	\$1,092
\$42,500	\$8,756	\$4,420	\$2,210	\$1,105
\$43,000	\$8,859	\$4,472	\$2,236	\$1,118
\$43,500	\$8,962	\$4,524	\$2,262	\$1,131
\$44,000	\$9,065	\$4,576	\$2,288	\$1,144
\$44,500	\$9,168	\$4,628	\$2,314	\$1,157
\$45,000	\$9,271	\$4,680	\$2,340	\$1,170
\$45,500	\$9,374	\$4,732	\$2,366	\$1,183
\$46,000	\$9,477	\$4,784	\$2,392	\$1,196
\$46,500	\$9,580	\$4,836	\$2,418	\$1,209
\$47,000	\$9,683	\$4,888	\$2,444	\$1,222
\$47,500	\$9,786	\$4,940	\$2,470	\$1,235
\$48,000	\$9,889	\$4,992	\$2,496	\$1,248
\$48,500	\$9,992	\$5,044	\$2,522	\$1,261
\$49,000	\$10,095	\$5,096	\$2,548	\$1,274
\$49,500	\$10,198	\$5,148	\$2,574	\$1,287
\$50,000	\$10,301	\$5,200	\$2,600	\$1,300

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Enroll

1 - 3 months before plan begins

Goals:

- Help employees decide if the HSA plan is right for them
- Encourage enrollment in the HSA plan
- Provide a positive and memorable enrollment experience

Actions

- Continue delivering collateral from the toolkit, including pieces that can be shared with family members and spouses
 - » What Employees Need to Know about HSAs
 - » 5 Reasons to Consider an HSA
 - » E-mail blast: Plan comparison tool and cost calculators
 - » Eligibility quiz
- Conduct open enrollment meetings
 - » E-mail: Open enrollment meeting invitation
- Provide a team (human resources personnel, managers, leadership and HealthPartners representatives) to answer employee questions
 - » HSA FAQs
 - » HSA Claims Process



Engage

After the plan begins, recommended at least once a month

Goals:

- Help new members understand their plan
- Teach new members how to best utilize their plan
- Promote health and well-being tools and resources and healthy behavior
- Continue increasing employee comfort with the plan

Actions:

- Continue consistent communications around the HSA with toolkit materials
 - » Maximizing your HSA
- Deliver consistent communications around health and well-being
 - » Did you know...?
- Encourage members to call HealthPartners with plan questions
- Distribute real-life employee examples or stories of HSA members
- Begin more communications planning for the upcoming year