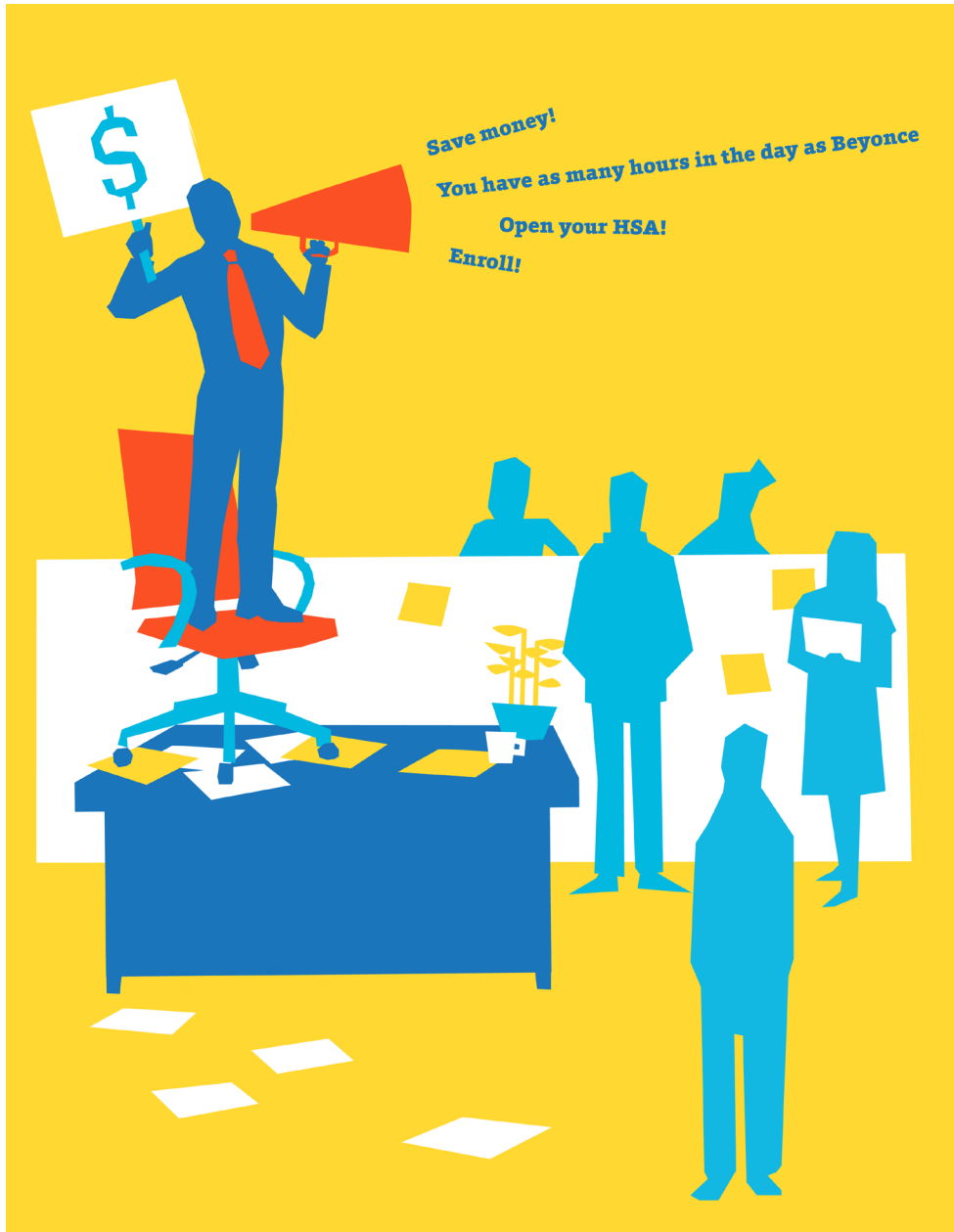


The alex® Guide to Epic HDHP & HSA Communications



HELPING YOUR EMPLOYEES MASTER THEIR PLANS



It's a new plan year.

Your employees are overpaying for meds. They're going to the ER for the sniffles. Meanwhile, their HSAs are empty, lost to the sands of time.

It'll take an HR hero to save these HDHP users some money. An HR hero like you. Your weapons? Good communication. A steely gaze. And a calendar.

Plan Your Attack

Two weeks before the plan year begins



No foe was
ever vanquished
without a solid
to-do list. So before
the insanity of the
plan year descends:

**Create two email lists: one for *all* employees
with HDHPs and another for *new* HDHP users**

(Sure, it's easier to just use one. But the more
targeted your message, the better.)

Post an FAQ page on your intranet

Keep it under ten questions, or you'll find people
overwhelmed by the FAQ *and* by their health plans.
Use real, human words: your real humans will thank
you. And make sure your questions reflect the
concerns of different employee types: Millennials
just off their parents' plan, older employees behind
on retirement, people who stink at math. And so on.

Try these on for size:

- Is an HSA different from an FSA?
- Do I *have* to open an HSA?
- How much money should I put in my HSA?
- This plan looks way more expensive than my
PPO. What gives?

Not to brag, but we know of a tool that helps
employees understand their benefits way
better than a FAQ page.

Visit jellyvision.com to learn more.

Fight Forgetfulness

The first week of the new plan year



CHECK THIS OUT:

40% of HSA-eligible HDHP users never even open an HSA*. That's almost most of them!

Some forget, some avoid it, some don't know where to begin. And when your employees miss out on tax savings, not only is that bad for them, your company misses out on payroll tax savings, too.

Remember those two email lists from last month? That's right, it's mass email time.

To make life extra-easy, we wrote two "new plan year" emails for you. [One for newbies](#), [one for experienced HDHPers](#). Cut 'em, paste 'em, rewrite 'em. You won't hurt our feelings.

File Under "Yikes"

- 66% of employees don't know how an HSA works.**
- 70% of HSA participants can't pass a basic HSA proficiency test.†
- Only 16% of employees claim to be "very knowledgeable" about HDHPs.‡

* 2014 Employee Benefits Research Institute study

** 2013 Fidelity survey

† 2014 Alegeus study

‡ 2017 ALEX Benefits Communication Survey

Prevent Sticker Shock

The week insurance cards are mailed out



When HDHP
newbies get their
first medical bill
...well, some
regrettable words
may be uttered.

**Set expectations ahead of time to avoid
getting an earful**

[Share these two editable info sheets](#) to help HDHP newbies navigate their first visit to a doctor's office and pharmacy. Then share some money-saving tips to help soften the blow of their first bill.

Try these on for size:

1. Check prescription prices on a site like [Goodrx.com](#) before you buy your meds. Prices at different pharmacies vary way more than you might expect.
2. If you're sick or hurt but it's not life-threatening, try an urgent care center. You'll likely get quicker and cheaper care than at the ER.
3. Get free online medical advice from a real doctor, without leaving your Kleenex-riddled bed. Download the software for our free telemedicine tool now.

Hey, just wanted to "not brag" again about another one of our tools—[ALEX on Making the Most of Your Plan](#). It gives great consumer advice, answers FAQs, and links to your company's resources.

Stay the Course

The months before OE planning starts up again



CONGRATS:

You've crushed the beginning of the plan year, the wildest of HDHP foes! But don't get too comfortable.

Your employees need your help all year long.

Time to brandish your trusty calendar.

April 2

Take advantage of the 100% real holiday, ["Employee Benefits Day"](#), to promote the benefits and perks of your choosing.

April 15

Remind HDHPers to boost HSA contributions now for a bigger tax break next year. And since many people make last-minute 401(k) contributions around Tax Day, it's worth reminding employees that their HSA can be also used as a retirement account—one where withdrawals are tax-free.

May

An effective way to boost HSA usage is to get your employees to talk about how great those HSAs are. Ask for volunteers to give you juicy quotes. Offer incentives if you need to. Then share their blurbs all over the joint, and watch as HSA sign-ups multiply.

For more detailed advice, [download our eBook, 9 Free Tips for Using Employee Testimonials in Your Benefits Communication.](#)

June

Not only is June the beginning of summer, it's also halfway through the year. Your employees might appreciate reminders about resources on quitting smoking, losing weight, eating better, and mental health.

It's also a good time to encourage them to go in for the annual check-up that comes free with their HDHP, if they haven't already.

July – August

No one likes to think about how much they're actually spending on health care. But if you encourage your employees to compare actual expenses to their HSA contributions, they can decide if more contributions are necessary and possibly get more tax benefits as a result. If their expenses go down, no problem: they can hold onto the extra money until they need it.

You know, we just thought of something. Our tool, [ALEX](#), is great at showing just how much money employees can save using an HSA.

Learn more communication tips by [contacting us directly](#), [reviewing our blog](#), or downloading one of the helpful eBooks below:



[The Ultimate Open Enrollment Communication Playbook](#)



[6 Tips for Communicating Benefits to Millennials](#)



[9 Tips for an Engaging, Readable, Not-Boring Benefits Guide](#)



[Curing Benefits Bewilderment](#)

About ALEX

ALEX saves HR leaders time and money by guiding employees through difficult health insurance, retirement savings, leave of absence, and wellness decisions. More than 1,500 companies, including 114 of the Fortune 500, with more than 18 million employees in total, trust ALEX to transform confusing jargon, legalese, and gobbledygook into useful information and helpful advice. To learn more, please visit jellyvision.com.

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