



Employees HSA Eligible but Didn't Open and are Missing Opportunity for Employer Funding

***Important: Be sure to update the sections in yellow with details specific to your plan name, enrollment dates, and enrollment process.**

Subject line: You're leaving money on the table: Open your HSA

Dear **Employee name**,

Do you realize you are leaving money on the table? When you enrolled in the **plan name** health plan, it came with the option to open a Health Savings Account (HSA).

You didn't open your HSA – which means you're not getting **company name**'s automatic contribution to your account – **\$ amount** if you have an individual plan, and **\$ amount** if you have a family plan. That's free money you can use for your health care costs!

With open enrollment beginning **date**, now is a great time to say "yes" to an HSA. To do so, simply follow these **instructions for enrolling**.

You can also set aside extra tax-free money from your paycheck and deposit it into your HSA. Save up to \$350 in taxes or more on every \$1,000 you contribute¹ and then use that money on today's health care expenses or save it for unexpected expenses down the road. Since the money never expires, you'll always have it to spend – even if you leave **company name**.

→[Watch a short video](#) or [view the HSA overview](#) to learn more about the great benefits of HSAs.

Remember to choose "yes" to open your HSA beginning **date**!

-The Benefits Team

¹ Tax savings example assumes 25% federal, 3% state, and 7% payroll tax savings. Payroll tax savings are only available for deposits made through payroll. State tax savings are not available in all states. Your savings may vary.