

HSAs Explained

As we all gear up for open enrollment season, there is a lot to do. Knowing this, and in keeping with our mission to be the employee benefits provider that makes it easy, we are happy to provide you with open enrollment email content that you can share with your employees. These messages are here for you to use to help your employees better understand the FSA/HSA benefit and encourage them to enroll this year.

We hope that having this content prepared for you can make open enrollment a little easier. If we can provide any other information or assistance, please feel free to reach out to your Account Manager.

Download email copy: [Decoding HSAs Your Path to Financial Health.msg](#) 



Hi {{{First Name}}}there}},

As an employee at {{{Company}}}your company}}, you have access to a powerful tool that can revolutionize your approach to healthcare expenses and financial wellbeing: Health Savings Accounts (HSAs)!

What's an HSA, and Why Should You Explore It?

An HSA is your personal treasure chest for health and wealth expenses. It's a tax-advantaged account designed to help you save for medical expenses while reducing your tax liability. Here's what makes it so remarkable:

- ✔ **Tax Savings:** HSA contributions are made with pre-tax dollars, reducing your taxable income and potentially lowering your tax bill.
- ✔ **Triple Tax Advantage:** Contributions, earnings, and withdrawals for qualified medical expenses are all tax-free. It's like having a tax-free shield for your healthcare expenses.
- ✔ **Investment Opportunities:** You can grow your HSA funds by investing them in stocks, bonds, or other treasure troves of wealth.
- ✔ **No Use-it-or-Lose-it Rule:** Unlike some other accounts, HSA funds roll over from year to year, which means they're always at your disposal for future healthcare needs.

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