**HSA employer-send email**

**How to use this document**

Thank you for choosing HealthEquity!

Employees say they want more education and information during enrollment season. They also say they trust communications sent directly from their employer.

So we encourage you to share the content below with your organization. You’re welcome to copy and paste verbatim or adapt for your needs. We think email is the best choice!

Please note that some content **marked red** below is either optional or requires you to populate your specific details.

Thank you again for trusting HealthEquity.

**Email content**

Hello team!

This is just a quick note to remind you that we offer HSA-qualified health plans, which give you access to a **Health Savings Account (HSA).**

Our HSA provider is **HealthEquity**. You can learn more about HSAs on the [**HealthEquity website**](https://www.healthequity.com/).

**HSA overview**

An HSA lets you put money away for future healthcare costs while saving on taxes. How? HSAs are never taxed at a federal income tax level when used for qualified medical expenses. Contributions can come straight out of your paycheck, and your HSA can grow tax-free too.

Contributing to an HSA requires enrollment in a high-deductible health plan (HDHP).

**You can enroll starting [INSERT DATE] on our enrollment site. [INSERT URL]**

**HSA eligibility**

To be eligible to contribute to an HSA, you must:

* **BE** enrolled in a high-deductible health plan
* **NOT** have health coverage except for a high-deductible health plan
* **NOT** be claimed as a dependent on someone’s tax return
* **NOT** be enrolled in Medicare
* **NOT** have received Veteran’s Affairs benefits in past 3 months

**[OPTIONAL] HSA incentive**

Choose a high-deductible health plan and we will contribute the following amounts to your HSA.

Individual coverage: **[AMOUNT]**

Family coverage: **[AMOUNT]**

Take advantage of this incentive when you **enroll an HDHP on our enrollment site.** **[INSERT URL]**

**HSA rollover**

Money in your HSA **never** expires. There’s no use-it-or-lose-it rule. The account belongs to you. HSA funds roll over every year—even if you change jobs, health plans, or retire.

**HSA tax benefits**

HSAs are the only benefit to offer triple-tax savings:

* **Tax-free contributions |** You don’t pay taxes on the money you put into the account.
* **Tax-free account growth |** Invest your HSA and any growth is tax-free—just like with retirement accounts.
* **Tax-free spending |** Use HSA funds for [HSA-qualified expenses](https://www.healthequity.com/hsa-qme), and you never pay taxes on that money.

**HSA-qualified expenses**

There are thousands of qualified medical expenses and services you can pay for with an HSA. Here are a few:

* Doctor visits
* Prescription medications
* Dental care
* Vision care
* Over-the-counter medications

See a list of qualified medical expenses on the [**HealthEquity website**](https://www.healthequity.com/hsa-qme)**.**

**2024 HSA contribution limits**

Individual coverage: **$4,150**

Family coverage: **$8,300**

Age 55+ catch up contribution: **$1,000**

Remember that employer HSA contributions count toward these limits.

**HSA investing**

You can invest the money in your HSA and any account growth is tax-free. This helps you save for retirement, which makes the HSA an important part of your overall retirement savings strategy.

After age 65, you can use the money in your HSA for any expense, you’ll simply need to pay ordinary income taxes on the withdrawals.

You can also sell your mutual funds to pay for qualified medical expenses at any time.

**HSA resources**

HealthEquity offers several resources you should consider bookmarking.

HSA overview: [Healthequity.com/learn/hsa](https://www.healthequity.com/learn/hsa)

Qualified Medical Expenses: [Healthequity.com/hsa-qme](file:///C:\Users\trevill\Downloads\Healthequity.com\hsa-qme)

HSA investing article: [Healthequity.com/hsa/why-you-should-consider-investing-your-HSA](file:///C:\Users\trevill\Downloads\Healthequity.com\hsa\why-you-should-consider-investing-your-HSA)