

There's a simpler way to keep your company healthy.

HSAs: Supporting the total health of your employees and your business.

You want to give your employees the best possible benefits at the best possible cost. When you're looking at health savings accounts, there are three key things to consider:

- First comes adoption, getting people to sign up for their HSA.
- Second, simplify the spending experience.
- And third, encourage people to save.

WageWorks not only helps you get there, our HSA supports the total health of your employees and your business. Your employees get simple, clear ways to save and pay for rising healthcare costs—today and in the future—improving their physical health, their short- and long-term financial health, and their peace of mind.

At the same time, you get an easy-to-administer program that fits your policies and priorities—driving engagement up and costs down. So you spend less time managing the program and enjoy a company-wide productivity boost from an engaged workforce.

There's nothing easier than spending money.

The simpler it is for employees to pay for out-of-pocket healthcare costs, the fewer questions and complaints you'll hear. WageWorks makes it possible by helping you:

Give Employees an Easy-to-Manage Platform

They can view balances and a summary of investments, how they're performing and which funds can be accessed immediately.

Give Employees One Card

Their HSA, FSA and all their Consumer-Directed healthcare benefits are covered with the same card and the same account.

Give Them a Mobile App to Manage Everything

The WageWorks app is a fingertip tool for storing and managing receipts, payments, savings and every aspect of their account.

Eliminate Bank-Style Fees

If you charge employees for using the program you want them to use, they won't use it. So we don't, and we won't.

A WageWorks HSA helps employers like you:

- Encourage participation with a simple online hub and minimal fees.
- Offer flexible options for both spending and saving.
- Drive enrollment with easy-to-follow best practices.
- Communicate the benefit of your benefits with our communication materials.
- Protect the security of your employees' data.
- Allow employees access to future HSA contributions before their contributions have accumulated.
- Offer 24/7 phone and chat support.
- Know what's next with insider insight and policy guidance.

We make saving and investing easy, too.

Health Savings Accounts are just that: savings accounts. So WageWorks helps you help your employees save with:

- A low \$1,000 balance requirement to invest
- No minimum investment accounts
- No additional trading fees
- Fast trades (one to two days vs. an industry average of three)
- Diverse investment options that balance cost, risk and return

And because we're not a bank or tied to a particular investment firm, we're unbiased in our investment options. Which can put more power in your employees' accounts.

The more, the healthier.

Increasing adoption of your high-deductible health plans is critical to the overall health of your HSA program, and WageWorks' strategies for doing so have been shaped and sharpened by years spent with companies like yours. Simply put, we get people on board because:



Our best practices drive enrollment



Our education programs drive engagement for spenders, savers or those just getting started



And our turnkey communication materials save you time by taking work off your desk

Here's how we help drive benefits enrollment and participation:

Open Enrollment Education Campaigns

Educate employees early and often about the advantages of the CDBs available to them, retain currently enrolled participants and drive increased engagement.

Content You Can Incorporate

Supplement your HR and Corporate Communications with email templates, newsletter and how-to articles, intranet content and more.

Media Gallery

Access materials addressing a range of learning styles, answer key employee questions on individual products and general topics like payment options and eligible expenses.

Participant Accessible Web Resources

Give employees tools to help them get the most out of their HSA, including calculators, FAQs, forms and how-to videos through our easy-to-use online hub.

WageWorks also helps you track, monitor and adapt your program as you change and grow, so it not only starts out successful, it stays successful.



One more thing. And by that, we mean one, total solution.

If you're working with different vendors to offer HSAs, FSAs, Commuter programs, COBRA packages and other benefits employees want and need—any savings you're seeing could be outweighed by the time you're investing.

When you work with WageWorks, all your Consumer-Directed Benefits fall under one program. One plan to manage. One number to call. It's a simple, connected experience for employees and an integrated, easy-to-manage solution for you.

For more information, or to contact a WageWorks HSA expert, visit [wageworks.com/hsabenefits](https://www.wageworks.com/hsabenefits).