

Your organization's roadmap to HSA implementation

A strategic implementation process positions employers to reap the most rewards from their HSAs.



A well-planned and collaborative implementation can be the difference in driving HSA success. Yet employers may partner with administrators that provide limited support at this critical stage, leaving them to sort through the complex rules, myriad system integrations, and often significant employee education needed to offer this cost-saving benefit.

Employers don't have to settle for less. With HealthEquity, you have a partner from day one of the implementation journey. Learn how HealthEquity supports employers at each step of this essential process, turning your strategy into real, measurable outcomes that bring your goals to life.

Your HealthEquity implementation team:

HealthEquity's Client Integration Solutions (CIS) team works alongside your HR and Benefits team to ensure seamless implementation and program administration.

The CIS team's implementation manager guides each phase, so you have full visibility into roles and responsibilities.

Your HR and Benefits team ensures the CIS team has the right information and that employees are fully supported to start enrollment.

Your partner on the road to implementation

Phase 1: Scope

The CIS team interviews key stakeholders on your team to understand who will be involved from your team, what your goals are, and anything unique about your organization that could impact the employee experience. From there, the CIS team maps out a clear project plan and vets it with your team. This ensures the experience aligns with your organization's needs from day one.

Teams involved
Buyer team and payroll

As an HSA administrator, HealthEquity offers five customizable employer contribution strategies: **no contribution, match, seed, distributed seed, and seed + match.**

Phase 2: Configuration

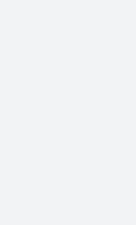
The CIS team sets the foundation for a seamless HSA experience. During this phase, HealthEquity will help you fine-tune your plan so it fits your organization's unique needs, establish key milestones, and align your stakeholders.

What you can expect during configuration:

- Project timeline is finalized** with clear milestones to keep the rollout on track.
- Plan configurations are set**, ensuring every detail reflects your strategy.
- Stakeholders are engaged**, keeping key teams aligned for a smooth transition.

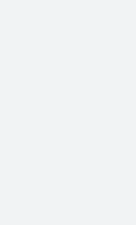
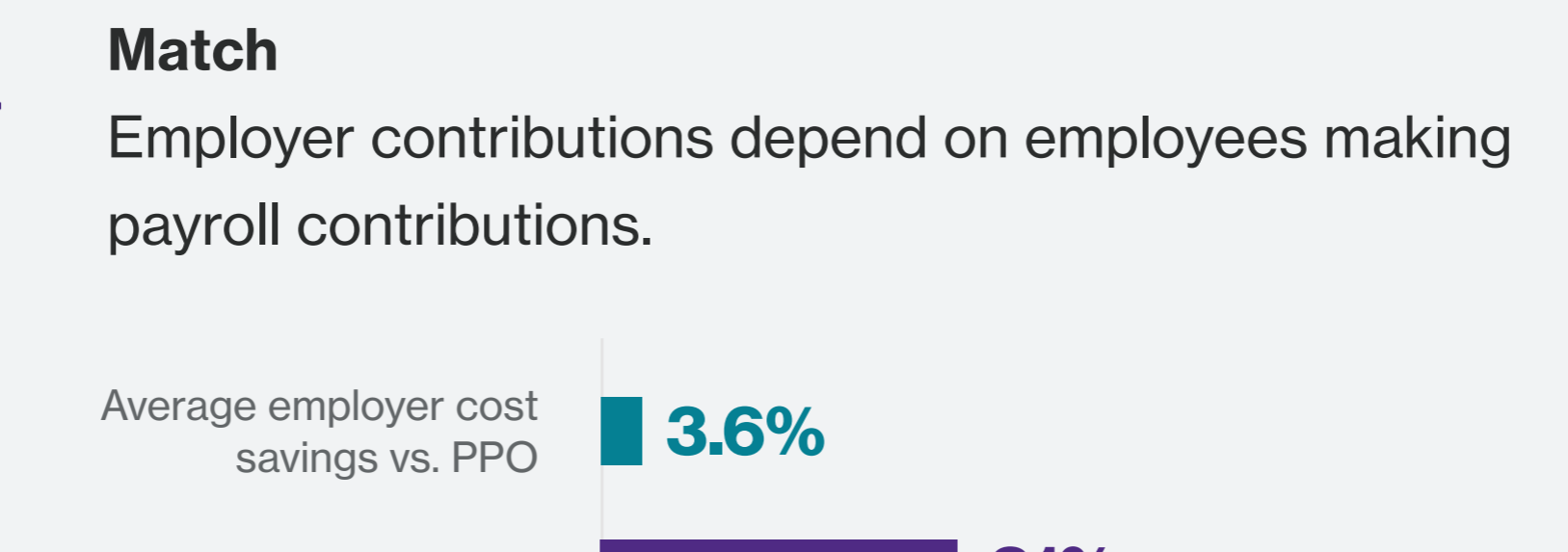
Teams involved:
Your HR and Benefits team provides plan information.

HealthEquity offers flexible employer contribution options designed to increase participation and long-term savings for both businesses and employees:¹



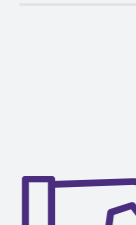
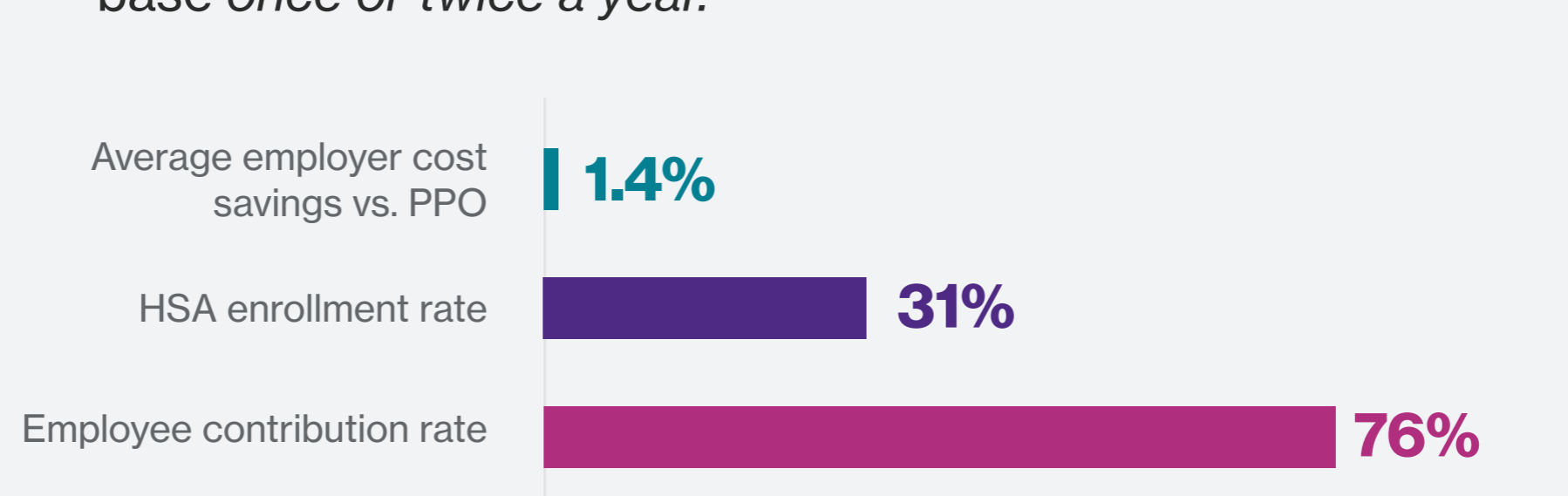
No contribution

Employer makes no contributions to employee HSAs.



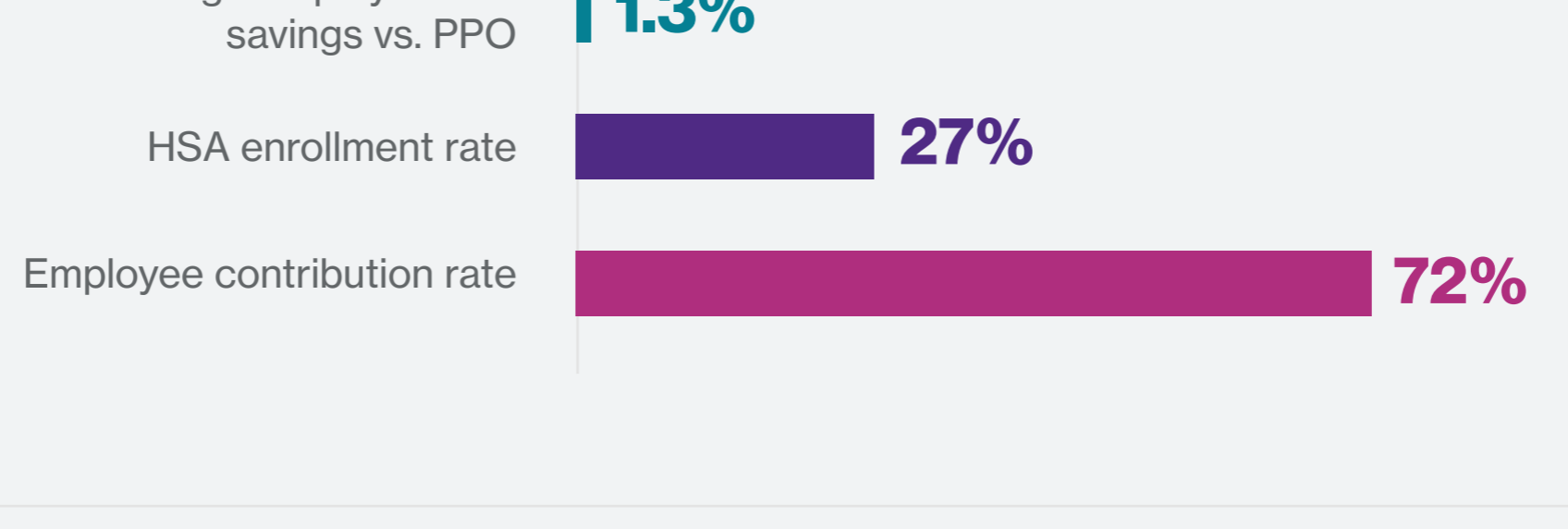
Match

Employer contributions depend on employees making payroll contributions.



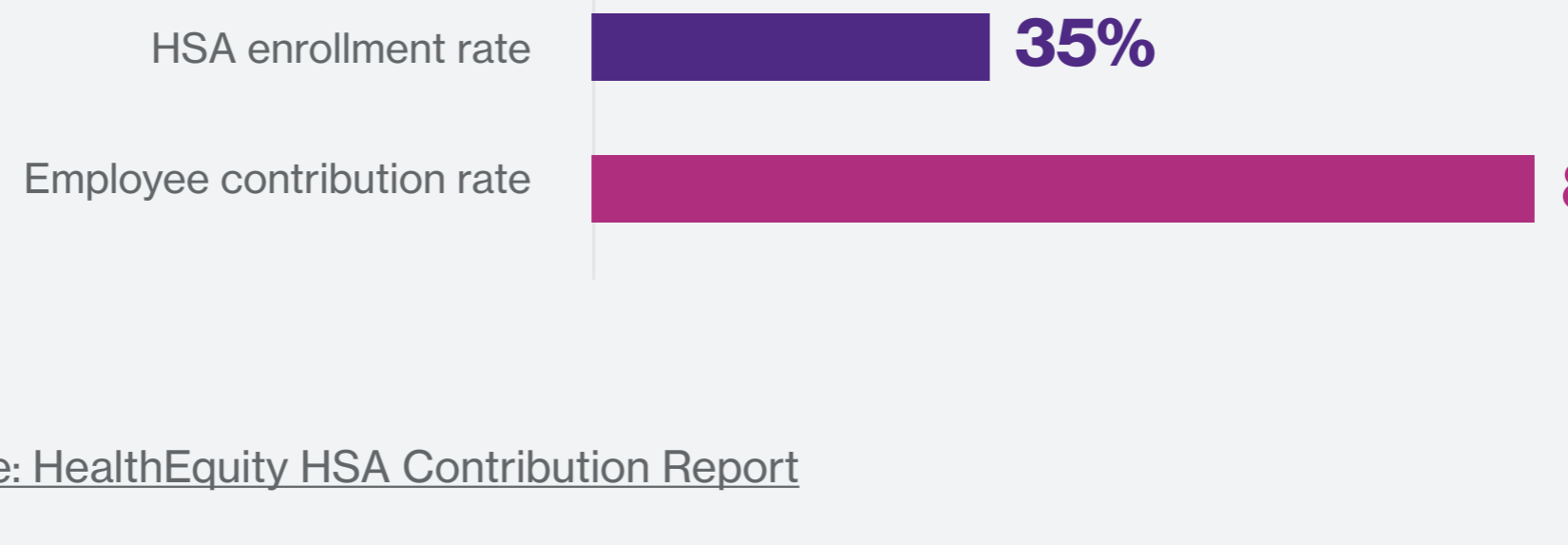
Seed

Employer makes contributions to the entire employee base *once or twice a year.*



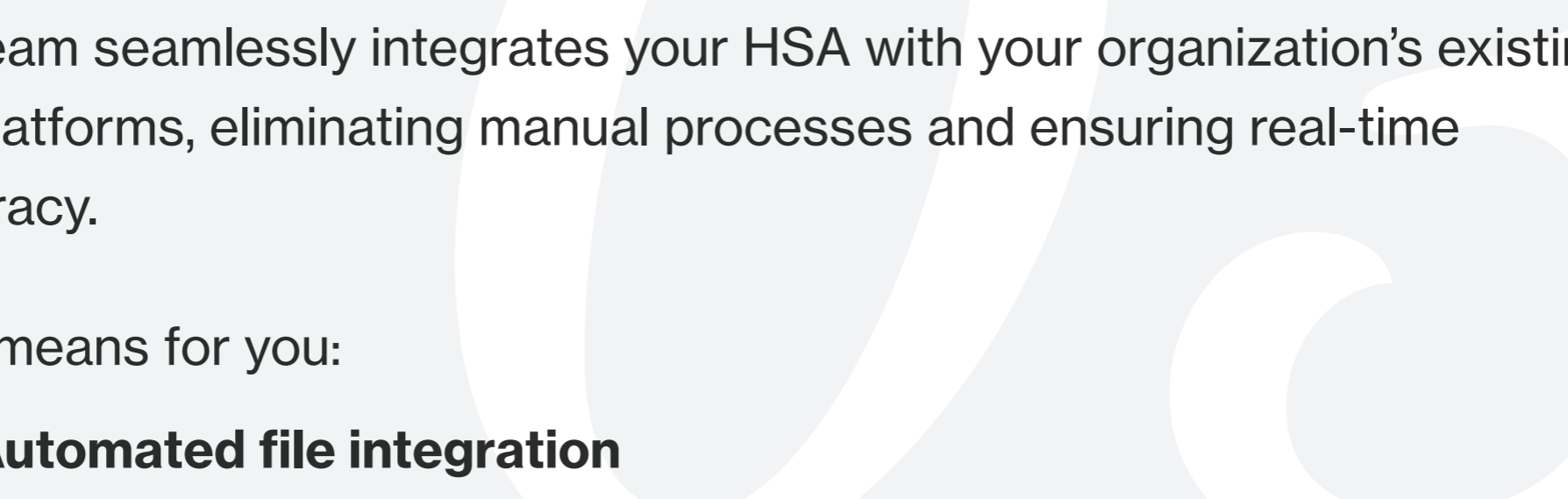
Distributed seed

Employer makes contributions to the entire employee base *at least once a month.*



Seed + match

Employer makes contributions to the entire employee base once or twice a year with additional contributions dependent on employees making payroll contributions.



Source: HealthEquity HSA Contribution Report

Phase 3: Integration

The CIS team seamlessly integrates your HSA with your organization's existing benefits platforms, eliminating manual processes and ensuring real-time data accuracy.

What this means for you:

- Automated file integration**
Reduce HR workload by automatically syncing employee data.
- Seamless connectivity**
Your HSA works smoothly with your HRIS, payroll, and benefits systems.
- Zero disruption**
Employees get immediate access, and HR teams avoid administrative headaches.

Systems touchpoint
Technical integration manager at your organization or your HRIS provider and the day-to-day implementation contact at your organization.

A strategic contribution approach results in savings for employers and employees. Employers that offer an HSA save an average of 3% compared to those offering a traditional PPO plan. Employees, meanwhile, save around \$600 each year by switching from a PPO to an HDHP + HSA.²

Phase 4: Communication and Education

Clear communication and tailored education are essential for a successful HSA rollout. The CIS team works with you to develop an effective employer and employee communication plan that fits your organization's needs, goals, and size. Custom education resources can include tailored webinars, on-screen tutorials, user guides, and more based on your goals.

Education empowers employees to use their HSAs to save on healthcare today and build wealth for the future. According to one analysis, employees who use HSAs exclusively as a savings account could potentially accumulate \$1 million by retirement.³

Teams involved
Benefits or day-to-day implementation contact

Phase 5: Rollout

With everything in place, it's time to go live with your HSA. The project manager ensures that all deliverables are met and that your plan is ready for a smooth launch. But the support doesn't end there. After the project team confirms plans are operational, a Service Delivery Manager will provide ongoing support to your Benefits team and employees, helping to ensure enrollment success and that employees make the most of their HSAs.

Teams involved
Benefits or day-to-day implementation contact

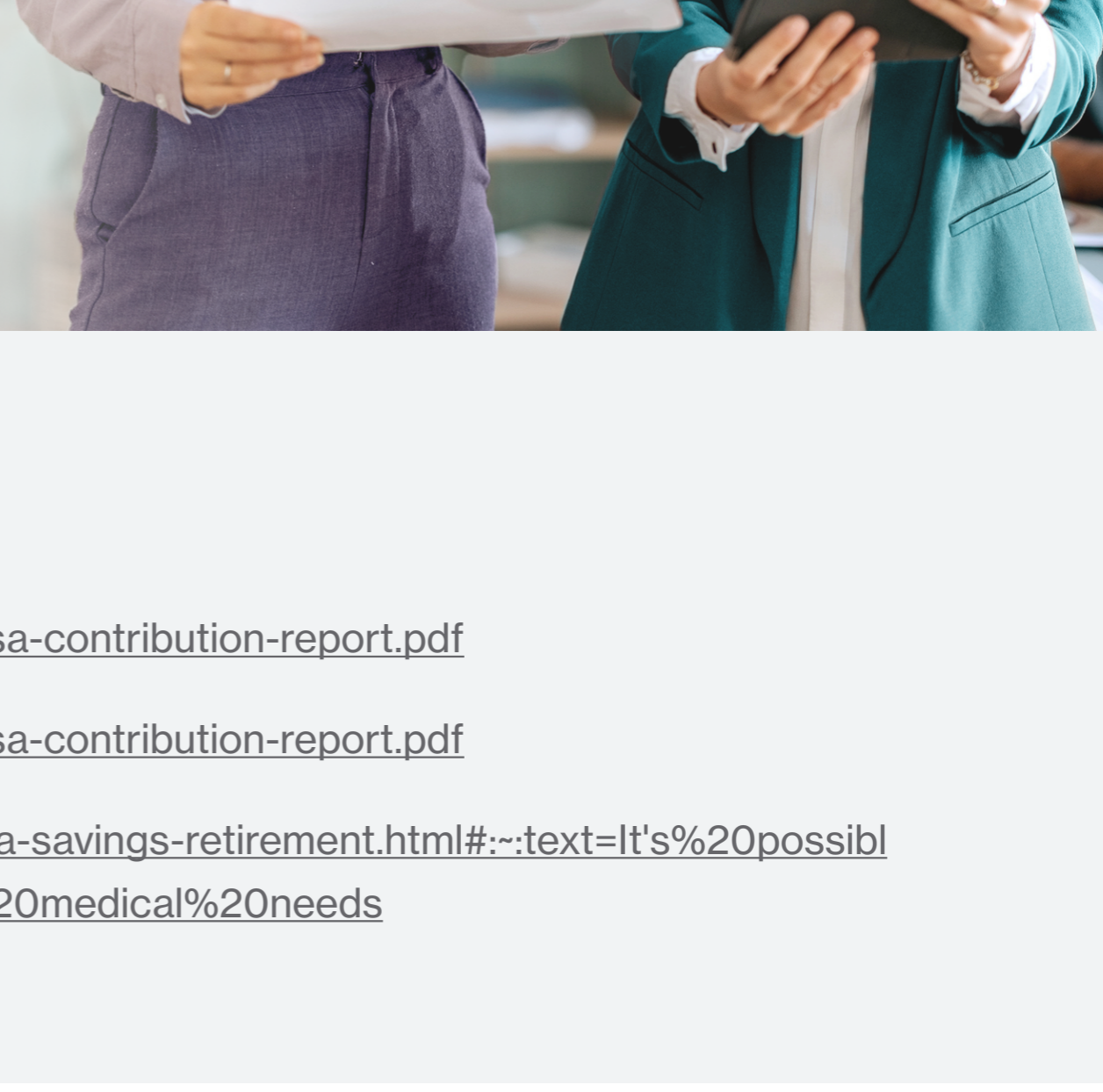
HealthEquity's 24/7 support line is always staffed with experts ready to answer a question or solve a problem.

Destination: HSA implementation success

A **successful HSA implementation** is the essential first step on the road to **seamless HSA delivery.**

That's what sets HealthEquity apart. HealthEquity goes beyond setup with hands-on support, seamless integration, and personalized education so employees don't just have an HSA – they know how to make the most of it.

By optimizing an HSA, **employers can save on healthcare costs** and **employees can save for their futures.**



Sources

- <https://www2.healthequity.com/doclib/case-studies/hsa-contribution-report.pdf>
- <https://www2.healthequity.com/doclib/case-studies/hsa-contribution-report.pdf>
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