Employer Update

November 2008

HSA BANK HOLIDAY HOURS

HSA Bank's holiday hours of operation are:

December 24, 2008 – 7:00am – 12:00pm, CT
December 25, 2008 – Closed
December 31, 2008 – 7:00am – 3:00pm, CT
January 1, 2008 – Closed

To Fund Accounts through Year End
Mailed contributions must be received by **December 29, 2008** in order to ensure the funds are posted to the account prior to year end. We recommend mailing paper check contributions by December 19th to allow enough time for mail delivery. Paper check contributions should be sent with a completed Employer Contribution Form that contains each employee account number or ***full*** social security number.

Due to the holiday bank schedule, wire transfers need to be received by 11:30 am CT on December 24 and by 3:00pm CT on December 31. No wire or ACH contributions will be completed on December 25 or January 1. We recommend those employers who have scheduled or recurring contribution transactions log in to the Employer Site to confirm that the transaction date is not Christmas or New Years Day.

Contributions for 2008 can be made until April 15, 2009; however, after December 31, 2008 the 2008 contributions will post to the account as prior year contribution made in 2009. To ensure proper recordkeeping, employers sending contributions close to year end need to indicate which year the contribution should apply.

REVISED ACCOUNTHOLDER WELCOME KITS

The accountholder welcome letter has been updated to reflect the account services available. Updates include our customer reimbursement tool and online contribution system available through Internet Banking. The welcome letter is included in the accountholder welcome kit that is sent upon the HSA opening.

To view the updated welcome kit click here.

FREE EMPLOYER COMMUNICATION KIT AVAILABLE

HSA Bank's 2009 Communication Kit is Now Available! The Communication Kit provides resources to assist you with HSA program design, employee education, enrollment, contributions, and managing company as well as employee information. In addition, it will help you maximize your enrollment potential. To download the kit, log on to the Employer Site, https://secure.hsabank.com/employer/main/login.aspx, point to the *Resources* heading and click on *Training Materials*. You may also request a complimentary CD by contacting the Business

Relations Department at (866) 357-5232, Monday - Friday, 7 a.m. – 7 p.m., Central Time or by emailing businessrelations@hsabank.com.

The Communication Kit is divided into five descriptive sections:

- HSA Program Design (Employer Materials) – These materials provide details about creating a successful HSA program, along with a variety of structuring and communication ideas.
- Employer Relationship Information (Employer Materials) – This new section provides comprehensive pieces to assist you with all aspects of your HSA Bank relationship including step-by-step enrollment, contribution, communication planning, and Employer Site details.
- Employee Education (Employee Materials) – These materials teach employees about HSAs and announce the program prior to enrollment.
- Enrollment (Employee Materials) – These documents provide employee instructions for different methods of enrollment.
- Post Enrollment (Employee Materials) – This section contains employee pieces that are designed for distribution after the enrollment process is complete. Topics include: consumer tips, healthcare resources, taxes, and account use.

COMMUNICATION IS KEY

HSA Bank wants to provide you with tools to save you time and money and to assist you in educating your employees about HSAs and improving HSA plan acceptance. We have taken input from employers like you and have developed the *Employer Communications Kit*. The *Employer Communications Kit* provides you with pertinent and timely communications to distribute to your employees.

Post enrollment communication is available each month to download from our website. Communication topics for November and December include:

Removing Excess Contributions – instructions on how to remove an excess contribution

Tax Filing – tips to assist the accountholder in preparing their tax returns

HSA Bank's Business Relations Coordinators can be reached at 866-357-5232, Monday through Friday, 7 a.m. to 7 p.m., CT.

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