

# HSA Employer News!

September 2013

## Tips for a Successful Open Enrollment

Your open enrollment period is likely here or just around the corner. Now is the time to turn your benefits communication plan up to maximum volume!

Each employee needs to select the best health care solution based on his or her specific circumstances. To help employees analyze and personalize their plan options, we encourage you to offer one-on-one consultations with your employees. Address each individual's situation, explaining how eligible employees with different ages, health histories or financial situations can benefit from choosing an HSA.

Promoting family involvement in the benefit plan decision can also increase plan participation. Inviting spouses to be involved in your health care enrollment meeting can spark informed family discussions, which are the foundation for making successful choices.

Also, contributing to your company's success shows your employees that you support them. Even a small employer contribution can significantly increase participation.

## Promote Family Health & Fitness Day, September 28

Encourage your employees to participate in the 17th annual Family Health & Fitness Day on September 28, 2013. According to the U.S. Surgeon General, most Americans, especially young people ages 12 through 21, are not getting enough exercise. A landmark 1998 report by the U.S. Surgeon General on physical activity and health found that Americans can substantially improve their health and quality of life by including moderate amounts of physical activity in their daily lives. The report went further to identify effective ways to promote more active lifestyles and implement appropriate programs critical to improving the health of our nation.

One response to these findings was the establishment of an annual Family Health & Fitness Day USA, organized as a public/private partnership by the Health Information Resource Centers. This year's programs will include exercise demonstrations, health fairs, family walks and other fun ways to get families interested in exercising together. Most programs involve family activities and education about health and fitness topics. Promote events in your community or start an annual family fitness event for your company.

## Did You Know?

The number of employers offering an account-based plan as their only health care option rose from 9% in 2012 to 12% in 2013, and the trend is expected to increase to approximately 25% of employers in 2014. These were the findings of the 18th Annual Towers Watson/National Business Group on Health Employer Survey on Purchasing Value in Health Care, which tracks employers' strategies and practices, and the results of their efforts to provide and manage health benefits for their workforces.

**September is the time for benefit education!**