

**Email 1:** Use this email template to help educate employees about High Deductible Health Plans and pairing with HSAs.

Subject line: How to save on health insurance costs next year

Hi [Employee Name],

We know that everything is more expensive: Food, gas, housing, and health insurance. To cut down on your health insurance premiums and save on healthcare next year, this open enrollment, consider signing up for our HSA-eligible High Deductible Health Plan (HDHP).

A HDHP gives you flexibility and choice for your care, as well as the ability to save money for the future in a Health Savings Account (HSA).

The benefits of a HDHP include:

- Preventative care is covered 100% before your deductible
- Saves an average \$200 to \$300 annually on premiums, depending on your plan type
- Ability to [contribute to an HSA](#), which in turn reduces your taxable income.

Below are some helpful resources to help you learn more about HDHPs and HSAs.

- Comprehensive overview of the [HDHP Guide](#).
- Benefits of having an HSA listed in the [HSA 101](#).
- [Common misconceptions](#) about HDHPs and HSAs.

Don't hesitate to reach out to me with any questions about this year's open enrollment.

All the best,  
[Your name]

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**Email 2:** Use this email template to educate employees about HSAs.

Subject: Are you ready for triple-tax savings next year?

Hi [Employee Name],

As you consider your options for health coverage and benefits this open enrollment and consider your health and financial goals, consider signing up for our HSA-eligible health plan.

A Health Savings Account (HSA) adds money to your pocket without the tax burden. Signing up offers you three ways to save on taxes and healthcare:

- Contribute money pre-tax and reduce your taxable income
- Spend your balance tax-free on a wide-range of qualified health expenses
- Grow your savings through tax-free investing

Even better, these accounts never expire and you own the money in them, even if you switch jobs or retire.

To learn more about HSAs and answer your top questions, check out Lively's comprehensive [HSA FAQ guide](#). And of course, don't hesitate to reach out to me with any questions about this year's open enrollment.

All the best,  
[Your name]