

Open Enrollment Campaign

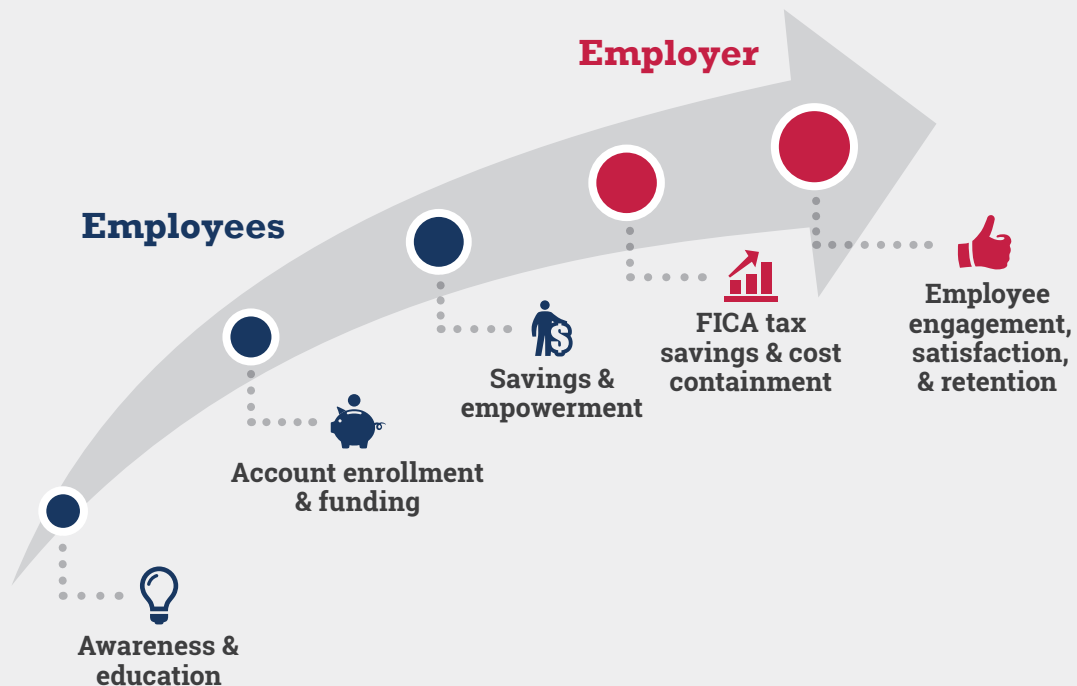
Educate your employees and achieve your enrollment goals—we can help



Are you confident your employees understand their benefit account options? Do they grasp how pre-tax accounts can help them save money and gain control over their healthcare and financial future? Consumer research indicates they don't.

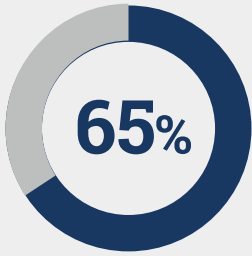
We can directly support your communication strategy and help educate your employees so they are prepared to make important benefit decisions.

Reduce costs, achieve your goals, and deliver meaningful employee engagement

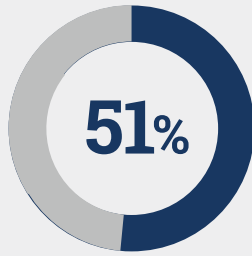


Why now is the right time

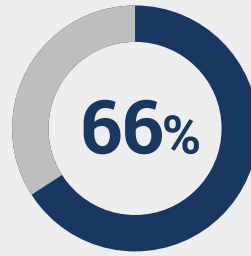
Out-of-pocket healthcare costs cause employees stress



of FSA account holders can't pass a basic account proficiency quiz



of consumers can't forecast out-of-pocket costs for this plan year



of consumers rate planning for out-of-pocket costs the most challenging & stressful aspect of healthcare

They want to make it better...



of U.S. consumers say they are focused on getting the best value for their healthcare dollars

...but, they need more support

Research shows they are asking for education, tools, and support to better understand tax-advantaged accounts.

40% of consumers want to take a more active role in their healthcare finances, but 33% ranked lack of knowledge as a barrier to doing so.

How we can help

We can deliver an open enrollment email campaign directly to your employees and give them the level of support they need to make account enrollment decisions that will save them, and you, money.

Our focus is providing education, tools, and support to help you articulate the value and maximize the impact of your FSA programs.

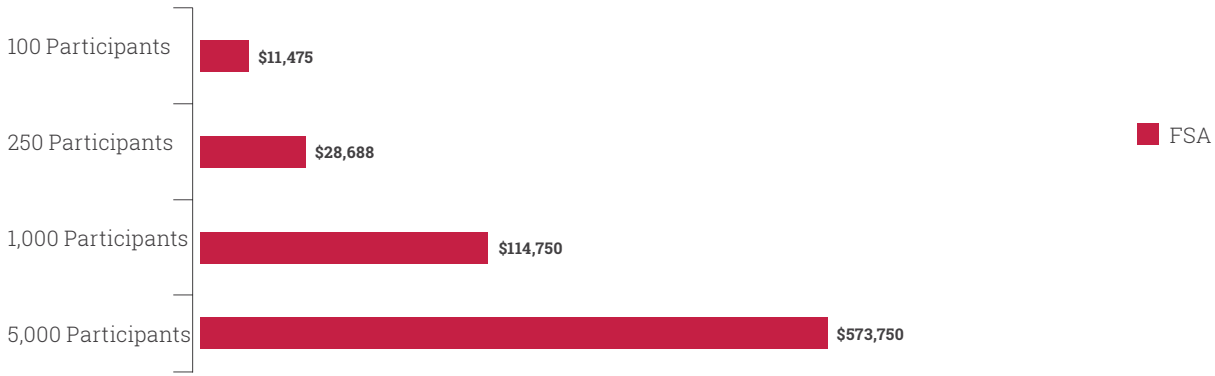
We manage every component of the program, including:

- Communication & email creation / distribution
- Web & landing page creation and hosting

How can this program impact your bottom line?

Account contributions are not subject to FICA payroll taxes. This means you decrease your FICA tax liability on all employer and employee contributions. Imagine the money your organization can save by increasing FSA enrollment and funding – two outcomes this program focuses on. And don't forget that your employees will also avoid FICA taxes on all contributions.

Annual Employer FICA Tax Savings



*Assumes a 7.65% employer matching FICA tax rate and \$1,500 average FSA funding amount.

What does the campaign look like?

- The campaign consists of a series of email communications that present specific calls-to-action, and share multimedia tools & resources to help support your employees' open enrollment decision-making.
- Each eligible employee will receive a series of three email communications over a three week period leading up to your open enrollment deadline.
- The emails, landing pages, and interactive tools focus on helping employees better manage their healthcare finances – helping them understand basic terminology, diagnose their unique spending/saving needs, and ensure they choose the right account and funding level.

Email	Message	Audience	Timing
1	<u>What you need to know about planning for out-of-pocket healthcare costs</u>	Full audience	3 weeks prior to open enrollment deadline
2	<u>Determining an appropriate election amount</u>	Full audience	2 weeks prior to open enrollment deadline
3	<u>Bringing it all together – reasons to take a more active role in your healthcare finances</u>	Full audience	1 week prior to open enrollment deadline



How do we get started?

- Work with your American Benefits Group representative to deliver your eligible employee data for inclusion in the program. At a minimum, the data should contain employee email addresses.
- American Benefits Group manages the deployment of the email communications directly to your employees.