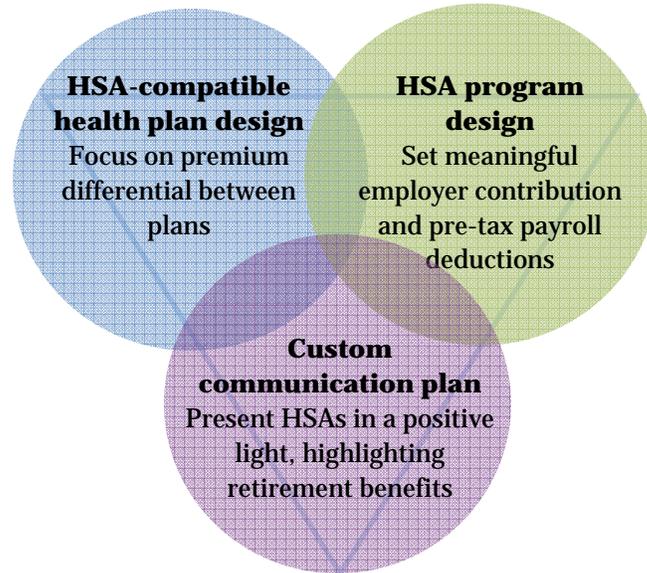


Health Savings Accounts (HSA)

Best practices for an optimal HSA program

Developed from our experience with over 10,000 employer groups, the following best practices can drive HSA program enrollment that exceeds your expectations.¹ Think of a successful HSA program as a jewel with three facets, each needing to be polished to a high shine for the most attractive program.



Consider the comparison below. Two clients begin first-year HSA programs in 2013, each with several thousand benefit-eligible employees. But Client A implements our recommendations for success. Note the significant difference in results. By effectively preparing the three facets of the program, Client A achieves 49% enrollment in the HSA-compatible health plan in year one – versus just 3% enrollment for Client B – for a potential total savings of over \$3.5 million.

Using Wells Fargo best practices could potentially save you millions

Client A	Compare	Client B
49%	First year enrollment in HSA-compatible health plan	3%
\$2383	Average premium savings per employee	\$1550 ²
\$3.5 million	Total savings – 2013	\$302,250

That's **\$3.2 million** in additional savings when implementing best practices for an optimal HSA program.³

Get started today

To learn more about how we can put our best practices to work for you – whether you are considering implementing an HSA program for the first time or want to revitalize your existing program – talk to your Wells Fargo representative today.

wellsfargo.com/hsa

1. These suggestions are intended to provide informational resources to employers. Please consult with your legal counsel and health insurance agent, broker, or consultant about plan design and how to prevent ERISA application to your HSA program.
 2. Employer-sponsored family health coverage. Source: Kaiser Family Foundation (KFF) "Employer Health Benefits 2012."
 3. For illustrative purposes only. Your results may vary.

