



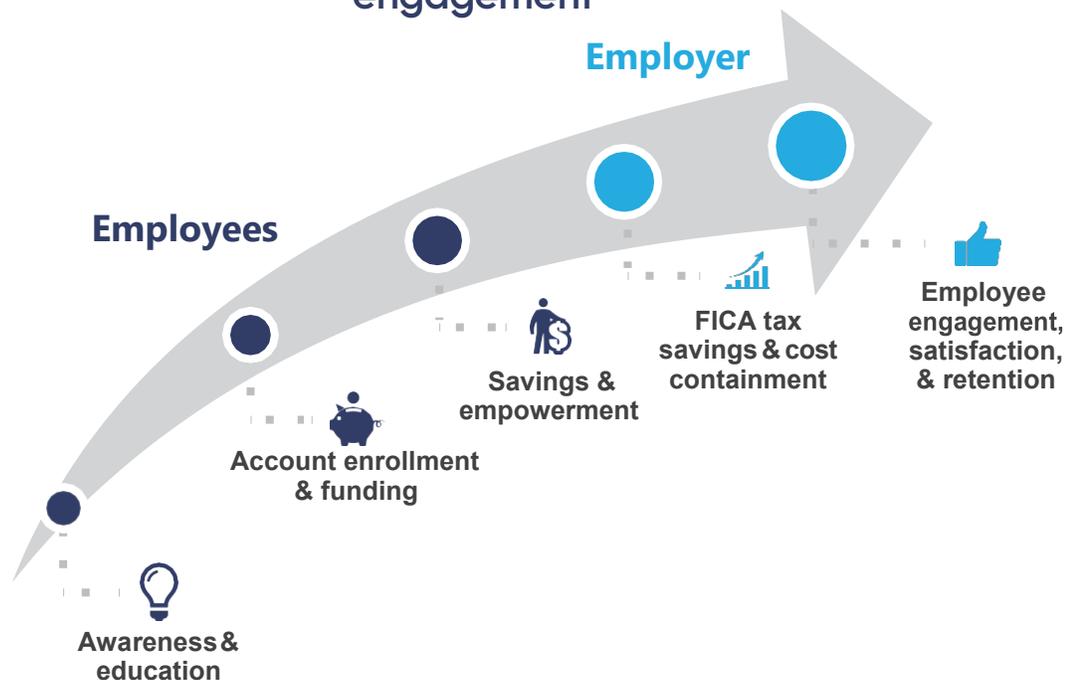
# Open Enrollment Campaign

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

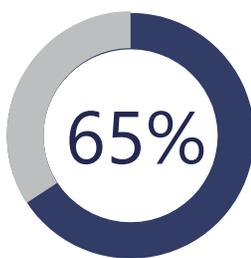


## Open Enrollment Campaign

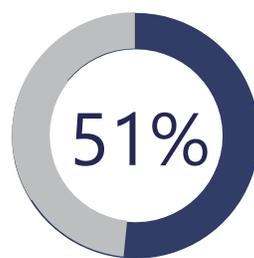
Contact us:  
(800) 523-7542  
[www.medcombenefits.com](http://www.medcombenefits.com)  
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## Why Now is the Right Time

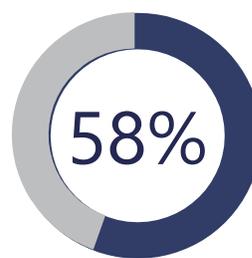
### Out-of-pocket healthcare costs cause employees stress



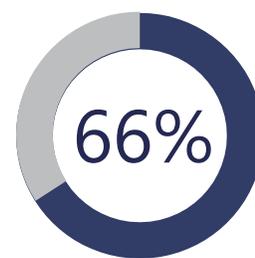
of HSA & FSA account holders can't pass a basic account proficiency quiz



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



of consumers don't know or underestimate healthcare costs in retirement



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

### They want to make it better...



of US 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.



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## How Can We 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 HSA & FSA programs.

We manage every component of the program, including:

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

## 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 four email communications over a four 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	4 weeks prior to open enrollment deadline
2	<u>Determining an appropriate election amount</u>	Full audience	3 weeks prior to open enrollment deadline
3	<u>What you need to know about saving for future healthcare costs into retirement</u>	Full audience	2 weeks prior to open enrollment deadline
4	<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



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## What Do the Emails Look Like?



**Knowledge is power:  
Navigating your healthcare finances**

LEARN MORE

**Are you prepared for open enrollment?**

It's almost that time of year again — open enrollment is approaching and it's time to make important decisions for you and your family, regarding healthcare benefits. If you're like most people, you'll find yourself asking:

- What health plan option is best for me?
- How much will each health plan option really cost me out of pocket?
- Can I afford the coverage I need?
- How much will I need to save to cover healthcare expenses this year?
- How much should I be saving for future healthcare costs, into retirement?

**Where do you begin?**

In order to predict your healthcare costs and select the plan that is right for you, here are just a few key terms you should make sure you are comfortable with:

**Premium:** The amount you pay for health insurance each month.

**Deductible:** The amount you pay out of pocket for covered healthcare services before your insurance plan starts to pay.



**How much should I be saving for healthcare?**

ACCESS TOOLS & RESOURCES >

**Determining the right amount to save.**

If you are considering enrolling in a health savings account (HSA) or flexible spending account (FSA) for the first time, you're probably thinking, "How much should I contribute to the account?" You're not alone! Planning for healthcare costs is not an easy task. We are here to help.



**What's your strategy?**

Watch this short video full of advice on how to approach your election and savings strategy.

WATCH NOW >

**Top 10 Tips**

- 1. Know your health insurance coverage.** Every health plan will have out-of-pocket costs in the form of deductibles, copays, and coinsurance, and each plan will have a maximum contribution limit to keep in mind.
- 2. Use your premium savings.** If you choose an HSA eligible health plan that offers lower premiums, consider putting some, or all, of those savings into your HSA.

## How Do We Get Started?

Work with your Medcom representative to deliver your eligible employee data for inclusion in the program. At a minimum, the data should contain employee email addresses.

Medcom manages the deployment of the email communications directly to your employees.



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