



# HSA EMPLOYER News



## August 2015

### HSA Education: Don't Fall Short with Your Employees

How well do your employees understand their Health Savings Accounts (HSAs) and how to use them? In a recent [Acclaris survey](#) of more than 300 healthcare professionals, 92% of respondents rated consumer understanding of HSAs and health reimbursement accounts (HRAs) as "mediocre to poor." Other survey findings: 63% of respondents cited lack of education as the main obstacle to HSA adoption; and 53% of respondents believe employers are responsible for educating consumers about account-based health plans.

#### Advocates for HSA Education

Here's the good news: When it comes to HSA education, you don't have to go it alone. As your HSA partner, we offer a suite of education, training and online resources to help employees understand and use their HSAs most effectively. Our training professionals will work with you to schedule and develop a customizable training program before, during or after your open enrollment. We can arrange live or recorded webinars and evening training sessions to include employees and their families. Our presentations cover topics such as:

- HSA Guidance – IRS Rules and Eligibility Details
- Review Account-Related Details
- Fee Information
- HSA Deposit and Withdrawal Methods
- Tax Information
- Online Tools and Resources
- General Q&A

Don't let your HSA program fall short. Contact us at [HSAtraining@thebancorp.com](mailto:HSAtraining@thebancorp.com) today to discuss the best education options for your employees.

### Pivot Pointers

Here are some pointers to help you get more from your Pivot experience: You can verify that your HSA contribution file was submitted by going to the Funding History page. From there, you can see the date, dollar amounts, number of employees funded and "submitted" in the status field. You can even use the export feature on this page to view and download a detailed summary of the data contained in your file.

Our Pivot support team is available whenever you have questions or need help. Just send us an email at [PivotSupport@thebancorp.com](mailto:PivotSupport@thebancorp.com).

### Healthy Lifestyles: A Family Affair

Thousands of adults and children are expected to participate in the 19th annual Family Health & Fitness Day USA set for Saturday, September 26, 2015. Encourage your employees to be among them!

Families will participate at community sites throughout the country, such as hospitals, health clubs, YMCAs, shopping malls, local health departments, park districts and schools. Events will include exercise demonstrations, health fairs, family walks, as well as education and information about health and fitness.

The U.S. Surgeon General's Report on Physical Activity and Health noted that the majority of Americans, and especially children from 12 to 21, are not exercising nearly enough. Your employees can set the standard for healthy choices by instilling good nutrition and exercise habits as their children grow. Promote ways that your employees and their families can adopt healthier lifestyles starting with Family Health & Fitness Day. Learn more at [fitnessday.com/family](http://fitnessday.com/family).

