



We're excited to introduce you to a new program designed to help you make the most of your **HSA** and feel truly confident about your healthcare finances.

These materials will be emailed to those participants with a existing HSA account.

We use insights from thousands of HSA users to understand your needs and send you helpful tips and information—right when you need them.

What does this mean for you? We'll help you:

- **Understand your HSA better:** No more confusion about what's covered or how it works.
- **Make smart decisions:** We'll give you the info you need to confidently pay for your healthcare.
- **Get more out of your HSA:** Discover how to maximize its value and make it a real asset for your health and wallet.

We'll be sending you personalized emails (no more than once a month) with helpful resources and recommendations. The email address will come from [hello@e.simplifiedbenefitisforyou.com](mailto:hello@e.simplifiedbenefitisforyou.com).

We're really excited about helping you take control of your healthcare finances. Keep an eye out for our emails, and get ready to unlock the full potential of your HSA!

**Questions?** Our friendly team is always here to help. Contact us at 855-824-9284 or [floridaaskpenny@chard-snyder.com](mailto:floridaaskpenny@chard-snyder.com).

#### SAVINGS AND SPENDING ACCOUNTS

Health Savings Account - Healthcare FSA - Limited Purpose FSA  
Dependent Care FSA - Health Reimbursement Account

855.824.9284

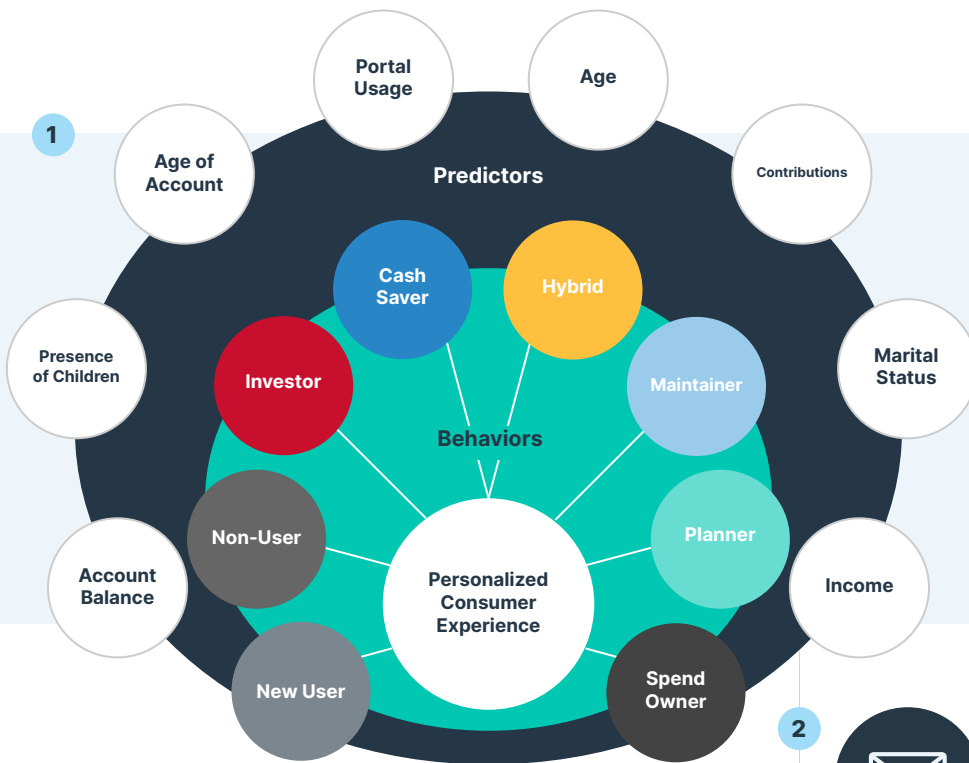
<https://peoplefirst.myflorida.com/peoplefirst>

Personalized, actionable guidance:

# Supporting the path to financial wellness



## How Consumer Pathways Works



Segment participants into similar types of users



Use predictive analytics to anticipate the consumer journey



Identify opportunities to support and educate



Create personalized experience and recommendations

Measure success to determine impact and results

Consumer Pathways delivers personalized benefits education at the right time, in the right way, to guide participants in making informed decisions that can improve their ability to pay for and use their benefits.

# Transforming the HSA experience

More HSAs are powered by WEX than any other technology platform. We use this large data pool to conduct a powerful statistical analysis of HSA participant behaviors. We provide a turnkey program with fully developed and tested content that drives measurable outcomes by leveraging account data and history. Our program means less work on your plate because we continuously engage consumers with personalized messaging via multiple delivery channels.

## What's in it for Employers?

- › **Year round automated messaging**
- › **Increased adoption in HDHP/HSAs**, resulting in lower costs to employers and employees
- › **Analytics** to help you understand effectiveness and employee behaviors to help you make strategic decisions on your benefits package
- › Employees better understand their benefits resulting in **fewer questions** to you

## What's in it for Participants?

- › **Personalized guidance to help maximize the value of their HSA**
- › **Greater HSA understanding and awareness**
- › **Increased confidence** in their ability to pay for healthcare
- › Enhanced portal and mobile usage resulting in **increased self-service**
- › **Increased satisfaction** with health benefits



## Personalized messaging works.

We've got the data to back it up.

**57%** of consumers increased their contributions<sup>1</sup>

Incremental monthly HSA contributions increased **18%**<sup>2</sup>

Source:

Consumer Pathways analytics for WEX Direct

1) Feb 2022-Feb 2023;

2) Feb 2022-Dec 2022 vs. Feb 2022-Feb 2023