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| **Support when and where you need it**  |

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| 2020 has been a year like never before. As we head into open enrollment, we know that the health and wellbeing of you and your family is likely on your mind now, more than ever. We've put together easy resources to help make open enrollment one less thing to worry about.  |

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| With our partners at Further, we're reimagining how health savings accounts (HSAs) can be leveraged to pay for today's health care costs. HSAs were originally positioned as long-term savings vehicles but a pivotal shift has taken place and a Further study shows that consumers are leveraging these powerful accounts to pay for today's health care costs with pre-tax dollars, resulting in out of pocket savings. In fact:  |

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| 1. 65 percent of HSA owners use their accounts for paying for health care only, not as an investment vehicle
2. HSAs are an easy way to put pre-tax dollars towards health care costs, including procedures, prescriptions, bandages, cold and flu medicine, and much more
3. HSA contributions do not expire at the end of the year and the account is yours for life
4. HSAs cover all preventative care benefits, such as annual physicals
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| As you find the right benefits for you, and your family, this open enrollment, Further has a variety of tools to help you take a deep dive into the benefits of HSAs and how they can support your individual health and investment journey.  |

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| Visit our [open enrollment employee resources page](https://learn.hellofurther.com/Employers/Educating_Employees?utm_medium=em&utm_source=newsletter&utm_campaign=oe_2022&utm_content=hsa_promo_newsletter&utm_offer=access_toolkit&utm_term=na&utm_segment=groups_members&utm_persona=na) today.  |

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