**Open Enrollment Communications:**

Customize this email for use with your open enrollment communications.

**TO: <ALL COMPANY EMPLOYEES>**

**FROM: <HUMAN RESOURCES DIRECTOR, or MANAGER.>**

**SUBJECT: Get more control of your health care dollars**

At <COMPANY NAME,> your health and well-being are our top priorities. We’re committed to providing benefits that help you get the right care, in the right setting, at the lowest cost. I’m excited to tell you about a new benefit option that will do just that.

During this year’s open enrollment, coming up <DATES HERE,> you’ll have the opportunity to enroll in a great new tool to help manage health care costs, a health savings account (HSA). An HSA works like a retirement account or bank account, and allows you to save and pay for eligible health care expenses tax-free.

Contributions made to your HSA are tax-free, and can be used tax-free to pay for qualified medical expenses. HSAs also roll over year-to-year and remain yours even if you change jobs or retire. And, you can invest your unused HSA dollars, making it easy to save for retirement or future health care needs.

Learn more about the new HSA in the attached HSA Essential Guide. You can also find information and resources for HSAs and types of health care accounts on the [CareFirst CDH learning center](https://learn-carefirst.hellofurther.com).

Watch for open enrollment information at <NAME OF COMPANY BENEFITS PORTAL OR WEBSITE> in the coming days and weeks. You’ll find out how an HSA helps you get the right care, in the right setting, at the lowest cost. Together, we can work to bring down the rising costs of health care.