

Financial Services Communication Calendar

Account holder communication activities and timelines are subject to change.



Communication	Q1	Q2	Q3	Q4	OVERVIEW
B2C marketing campaigns:					
HSA Account Opening Campaign <i>by request</i>	●-----●				Educational email series sent to members who are enrolled in a qualifying high-deductible health plan (HDHP), but have not opened an HSA. Encourages members to open an HSA and informs them of the benefits. Available by request throughout the year.
HSA Welcome Educational Series	●-----●				A series of emails that welcomes and educates new account holders regarding their HSA. The email series starts a few weeks after their account is opened.
HSA Targeted Account Holder Campaigns	●-----●				Targeted campaigns are sent throughout the year on an ad hoc basis to an identified population of Optum Bank® HSA account holders. Select campaigns apply the Health Finance Journey Model segmentation strategy.
HSA newsletter		●	●	●	Quarterly e-newsletter sent to account holders, providing timely and important reminders about HSA updates and features. Newsletters apply the Health Finance Journey Model segmentation strategy.
HSA webinars	●-----●	●-----●		●-----●	Public webinars feature a 20/20 format, with the first 20 minutes dedicated to presentation and the following 20 minutes reserved for live Q&A. Invitations are sent to employers and account holders by email to encourage participation.
Transactional communications	●-----●				Transactional communications are sent ad hoc through the year. These are system triggered or account holder requested communications. Examples include: forms, letters and activity triggered emails.
Bank statements	●-----●	●-----●	●-----●	●-----●	Account holders who have elected print will get a quarterly printed bank statement and those who have elected email will get a monthly email notice mid-month (HSA only).
HSA tax statements	●-----●				IRS tax forms 1099-SA and 5498-SA are typically available online at the end of January.
B2B2C marketing campaigns and resources:					
Two-minute Answers				●-----●	An employer email campaign that provides resources to distribute to their employees. These communications are designed to support employer's direct efforts to help their employees during open enrollment.
Online resources	●-----●				HSA, FSA, HRA and Transportation educational resources including videos, flyers, tools and demos for employers to distribute. These resources can be found online at openenrollment123.com .

Note: Availability of some communications may vary by platform.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.