

A BANK'S STRATEGIC GUIDE TO HSA OPPORTUNITIES

EXPAND BUSINESS By Rethinking your Deposit Capturing Strategy



Attract new account holders



Expand relationships with employer customers through offering an HSA



Grow deposit base with sticky HSA deposits



Expand your existing account holder relationships with an additional product



Retain account holders with additional valued products; preventing them from looking at your competitors

GROW REVENUE Administering HSAs as a new or enhanced revenue opportunity



Increase Interest Income



Increase Non-Interest Income



Increase Interchange

HSA providers collectively generated **\$750-\$850M** in HSA revenue per year¹

LEVERAGE HSA MOMENTUM Untapped growth opportunity through HSA availability and education

\$54B

\$54 billion in HSA deposits across 30 Million accounts projected by 2018¹

+22%

HSAs are growing at a 22% clip year over year¹

+25%

HSA deposits are growing at a 25% clip year over year¹

2015 2018

Over 17 million HSAs open at the end of 2015. The number of HSA account holders is projected to increase by 13 million new accounts by 2018¹

OFFER SOLUTIONS TO ADDRESS YOUR EMPLOYER & ACCOUNTHOLDER NEEDS

HSAs more popular than ever for supplementing retirement savings



34% - of American workers have no savings set aside for retirement²



4 in 10 people do not have access to retirement plan at work³



Only 22% are very confident that they will have enough money for a comfortable retirement³



Individuals need to save 10x their salary to retire comfortable at age 67⁴



A 65 year old couple who retired in 2015 needs nearly \$245,000 to cover medical bills in retirement⁴

ESTABLISH THOUGHT LEADERSHIP HSAs are quickly becoming the standard for healthcare savings



Few people with an HSA are aware of the ability to fund their healthcare in retirement³



Most tax-advantaged vehicle out there for saving: contributions are pretaxed tax free, money grows tax free, and if it is used for qualified medical expenses, the withdrawal is also tax free.⁵

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