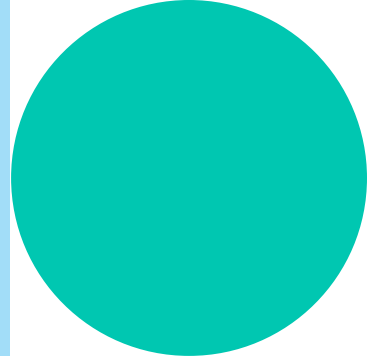




Case Study

Myth busting: Personalized engagement doesn't have to be a headache

See how WEX Consumer Pathways automated Consolidated Admin Services' HSA outreach





Consolidated Admin Services, a third-party administrator and a long-standing WEX partner of 16 years, has a core philosophy centered on participant education and personalized service.

But they faced a big hurdle: **effectively communicating the complexities of an HSA.**

The team recognized that their communications were too broad and too labor-intensive.

During peak times like open enrollment, the lack of targeted information made it challenging to drive participant engagement in HSAs— a critical component for Consolidated Admin Services' retention goals.

The strategy: AI for personalized engagement

Consolidated Admin Services implemented **WEX Consumer Pathways** to analyze participant HSA account behaviors and demographic data to deliver information significantly more personalized than the internal team could achieve manually.

How it works:

Consumer Pathways uses AI, machine learning, and predictive analytics to deliver personalized HSA education that is timely, effective, and tailored to the unique needs of each participant

The WEX benefits platform consists of one of the largest HSA databases in the industry, giving us access to a vast data pool for conducting a powerful statistical analysis of HSA participant behaviors. By using this data, we're able to customize messaging for your participants and increase their HSA engagement.

Consumer Pathways perks for employers	Consumer Pathways perks for employees
Year-round automated messaging	Personalized guidance to help maximize value of their HSA
Increased adoption in HDHP/HSAs	Greater HSA understanding
Analytics to help you understand employee behaviors	Increased confidence in ability to pay for healthcare
Employees understand their benefits, meaning fewer questions for you	Enhanced portal and mobile usage resulting in increased self-service

The strategy: AI for personalized engagement

✓ Creating efficiency

The main adoption driver for Consolidated Admin Services was the **automation of communication**. Consumer Pathways' AI-driven system has the ability to analyze participant account behavior and demographics to tailor the message by specific participant segment.

This allows the platform to provide information that is **"100% more personalized than what we would be able to do normally,"** according to founder and CEO Carrie Stout.

✓ Shifting strategic focus

By implementing Consumer Pathways, Consolidated Admin Services transitioned from manual time spent on sending bulk, generic emails to leveraging Consumer Pathways' automated AI-driven approach.

This critical shift allows the team to focus their expertise on **high-level strategic priorities**, leveraging AI to handle personalized, targeted outreach at a pace and scale challenging for human teams alone.



"We're *actually* seeing behavioral changes with increased contributions and increased investments."

Carrie Stout, founder and CEO

The proof: Outperforming industry average engagement

The adoption of WEX Consumer Pathways led to measurable success:

Increased contributions and financial wellness: Personalized guidance boosted participant confidence, leading to a direct rise in investments and contributions.

Highly effective communication: Positive shifts in participant behavior were confirmed by email open and click-through rates that significantly exceeded industry averages.

Empowering consumer self-service: Intuitive access to the online portal and mobile app enables participants to easily understand and manage their accounts independently.



47.9%

Avg open rate
*Industry Avg.: 20-30%**



5.3%

Avg click-through rate
*Industry Avg.: 1-5%**

*Source: [Digital Onboarding](#)



The lasting effect: A differentiator in the market

Using Consumer Pathways as part of its WEX HSA solution, Consolidated Admin Services has a strategic advantage over competitors.

- **Scale business:** Automated outreach without costly team expansion.
- **Retention through trust:** Personalized education builds participant confidence and financial wellness.
- **Contribution growth:** Enhanced, targeted engagement drives positive behavioral changes, including increased HSA investments and contributions.

We believe educated participants are happy participants. Consumer Pathways helps our mission in providing education to our participants.

Carrie Stout
Founder and CEO



Stop guessing. Start growing HSA engagement

Take the manual work out of your communication strategy with an AI-driven, targeted approach that delivers results *above* the industry average.

Explore how WEX HSA solutions, like Consumer Pathways, can help you simplify benefits administration, reduce manual effort, and empower your participants toward financial wellness.

Explore our HSA solutions or connect with your WEX team for more details.