MyChoice Accounts Member Communications Overview

Topic + Message	Deployment	Template or Preview	Timing
System Emails All auto-triggered, transactional emails regarding bank accounts, card swipes, reimbursement requests.	• Automatic deployment based on transactions or member actions. • No opt-outs or customization; these are essential to account management	Client Hub: Member Resources OR Benefitsolver: Templates **System Level Communications**	As needed, based on member actions, enrollment, etc.
Automated Balance Reminders for FSA, Dep Care FSA *"Here is the balance in your account. Plan to spend it down by X date. Here's more info." Includes member's balance as of send date.*	• Automatic deployment based on plan design (carryover, grace, runout, etc.) • Sends to: All HCFSA, LPFSA, DCFSA members with a balance greater than $5 • No customization • If you opted out of the automatic sends since October of 2024, you are still opted out. • To opt out at any time, please submit a work request to the MCA Operations team.	**Automated Balance Reminders** (last year's Feature Flash about this program)	Default reminder date options are • plan year end date - 40 - 45 days (before incur deadline) • plan year end date - 20 - 25 days (before incur deadline) • plan year end date + 40 - 45 days (for runout clients) Ranges for send dates are provided so MyChoice Accounts operations can monitor email volumes within five days. This automation will work based on the client's plan year specifications.
Ad Hoc Balance Reminders for FSA, Dependent Care FSA, Limited Purpose FSA *"You have a balance in your account. Spend it down or submit claims by X date."* *Does not include member's actual balance.*	• Client team deployment – SSN send • Work request for members with outstanding balance (client can determine threshold amount) • Customization to plan design allowed • **REVIEW THESE EMAILS** for years, dates, and details. These are not always updated due to the availability of automated reminders.	**Benefitsolver Templates** • Do not forget about your FSA/LPFSA funds (carry over) • Do not forget to spend down your FSA/LPFSA funds (no CO or grace) • Do not forget to use your FSA/LPFSA funds (grace period) • Last chance to spend down your FSA/LPFSA funds (carry over) • Last chance to use your FSA/LPFSA funds (no CO or grace) • Last chance to spend your FSA/LPFSA funds (grace period) • Don't lose your DCFSA funds • Last chance to spend down your dependent care FSA	Recommended sends similar to automated balance reminders to prevent forfeiture: • plan year end date - 40 - 45 days (before incur deadline) • plan year end date - 20 - 25 days (before incur deadline) • plan year end date + 40 - 45 days (for runout clients)
Plan Closing *"You have outstanding claims from the prior plan year. Repay or submit documentation to close out these claims."*	• Client team deployment • Work request for imputed income report (2024 FSA/DCFSA) for send list	Benefitsolver: Templates **Action Needed – Help Us Complete Your FSA Claims**	Before plan closing for full prior year typically in the following year. Would want to deploy this before the deadline to cure claims (varies by client).

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Enrollment Boost/Reminders 1. *You are eligible for [plan] and here's why you should consider enrolling this year. OR* 2. *You have [plan], and you should re-enroll to keep getting your benefits.*	• Client team deployment • Templates available at the system level • Instructions provided with templates	Client Hub: Member Resources **and** Benefitsolver: Templates **Enrollment Reminders and Boost Emails**	Within about 2-4 weeks before annual enrollment period. Can be combined with other pre-enrollment messaging using Word document copy or deployed as their own emails. Instructions about how to segment and deploy from Action Manager are in the preview document.
Transition Emails *"You are changing vendors; here's what to expect. OR* *You are changing your plan type. Here's what to do." (FSA > HSA, HSA > FSA, etc.)*	• Client team or client deployment • Not available as system templates as they may need to be customized based on plan designs, timing • Word document templates provided	Client Hub: Member Resources **Transition Emails** Downloads as a MS Word file	During a transition: 1. Vendor change to MCA 2. Plan change, i.e. if HSA is being offered for the first time and members are moving from FSA to HSA 3. Members changing from HSA to FSA.
HSA Beneficiary Reminder *"You have an HSA. Consider reviewing or adding your HSA beneficiaries."* (instructions on how to)	• Client team deployment • Available as a template at the system level • Population – all active HSA holders *(ok to send to people who have already listed beneficiaries, since they can review and update too)*	Benefitsolver: Templates **It is time to update your HSA beneficiaries**	Deploy at any time. Suggested send at least on month 2 after effective date.
Separation Templates *"Your FSA or HSA is termed due to separation from our organization. Here's how to access your account details…"*	• **Client deployment*** • Can provide template to clients to provide to separated members. • Can be customized per client's plan design.	Client Hub: Member Resources **FSA Separation Template** **HSA Separation Template** Download as Word documents.	Client can use to provide some information to member upon their termination or departure from the company.
Medicare + HSA Eligibility	• Client team deployment • Available as a template at the system level • Population – HSA holders nearing age 65	Benefitsolver: Templates **Important information about your HSA and Medicare Eligibility** Points to this online resource.	Deploy based on member age, possibly before AE to all members who will be 65 in the next calendar year.

Notes:
System-level deployment means no action is required by CSL. These events are triggered by a system script based on parameters across all members.
Client team deployment means CSL or team copies down the template from the system templates and deploys based on action manager parameters or SSN send.
***Client deployment** means we provide the client a Word document template that they may use to customize information and print or send to employee.