

[Your Name]
[Your Job Title]
[Date]

[Recipient Name]
[Human Resources Manager/Benefits Coordinator]
[Company Name]

Subject: Proposal for Employer-Sponsored Health Savings Account (HSA) Implementation

Dear [Recipient Name],

I am writing to formally request that [Company Name] considers implementing an employer-sponsored Health Savings Account (HSA) program for our employees. As we look for ways to enhance our benefits package while managing healthcare costs, an HSA presents a valuable opportunity for both the company and its staff.

An HSA-qualified High Deductible Health Plan (HDHP) paired with an HSA offers several benefits:

- **Tax Advantages:** Contributions are made pre-tax, reducing the company's payroll tax liability and the employees' taxable income.
- **Employee Retention:** Offering modern, portable financial tools helps attract and retain top talent.
- **Long-term Savings:** Unlike Flexible Spending Accounts, HSA funds roll over year-to-year, allowing employees to save for future medical expenses and retirement.
- **Lower Premiums:** HDHPs typically feature lower monthly premiums for the company compared to traditional PPO plans.

I would appreciate the opportunity to discuss how this transition could be integrated into our next open enrollment period. I have gathered some initial research on providers and would be happy to share these findings with the HR department.

Thank you for your time and for considering this improvement to our employee benefits program.

Sincerely,

[Your Signature]
[Your Printed Name]