

# Q4 Playbook: Fitness & Exercise



# Purpose

Q4 is crucial for:

- **Raising HSA / FSA awareness** to increase available funds for 2025
- **Driving spend** before funds expire EOY

In this guide, you'll find recommended campaigns for October - January to help you educate consumers and maximize their spending.

Our goal is to make **Truemed** your most impactful Q4 marketing tool!

# Key Dates

**October 21-25**

**HSA / FSA  
Education  
Week**

Fitness is Medicine.

**November**

**Open  
Enrollment**

Educate on HSAs/  
FSAs. Boost your  
2025 success.

**December**

**Use It or Lose It**

Funds expire EOY.  
Drive revenue.

**January**

**Funds  
Replenished**

New Year, New  
You.

# October

## HSA/FSA Awareness Week

### Overview

Truemed is excited to announce its inaugural **HSA/FSA Awareness Week**, running from October 21-25, to spotlight products that help prevent and reverse chronic conditions.

On **Wednesday, October 23rd**, we will focus on the importance of **FITNESS** and its many benefits.

### Sample Bullet Points + CTAs:

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Allocate funds to HSA/FSA during upcoming period, and save up to 30% on [Product Names]

Fitness is medicine: Learn more about how our products benefit your health

Plan for 2025: Max out your HSA/FSA and save an average of 30% on our products!

Open enrollment starts soon – choose an HSA eligible plan

## Recommended Campaign

- 1 10/22:** Fitness is Medicine: Save up to 30% with [Merchant Name]
- 2 10/28:** Save the date for Open Enrollment - Plan your savings today!
- 3 10/31:** Open Enrollment starts TOMORROW- Don't miss out on up to 30% savings!

# November Open Enrollment

## Overview

Consumers select their insurance plan for 2025 during **open enrollment** which begins on November 1. If they choose an HSA-eligible plan (and max it out), those pre-tax funds can be used on your eligible products, resulting in 30% average savings.

Since HR emails are often overlooked, a dedicated campaign educating consumers about HSAs/FSAs, and encouraging them to plan their HSA/FSA spend with you, is crucial for 2025 success.

## Sample Bullet Points + CTAs

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When you are making your health insurance selections, max out your HSA or FSA

Products/services from [Merchant Name] are eligible for HSA/FSA spend with Truemed

Paying for [Product Names] with pre-tax money = 30% average savings

## Recommended Campaign

- 1 11/1:** Future-proof your health with [Merchant Name]: Open Enrollment is here!
- 2 11/14:** Plan now, save later. Max out your HSA today!
- 3 11/30:** Drained your HSA/FSA funds on Black Friday? Plan your 2025 savings today.

# December

## Use It or Lose It

### Overview

FSA funds expire at the end of December, making year-end an great time for dedicated Truemed messaging. If these funds aren't used, they're lost.

**Highlight this deadline to drive additional revenue and remind consumers to make the most of their FSA for 2024.**

### Sample Bullet Points + CTAs

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If you don't use your FSA funds this month they expire. Buy [Product Name] today.

Get [Product Name] as low as [\$X] before the year is up (*calculate average savings of 30%*)

### Recommended Campaign

- 1 12/11:** Use it or Lose it: Spend your FSA with [Merchant Name] and save up to 30% before it's gone!
- 2 12/20:** This season, give yourself a gift! Buy [Product Name] with your FSA before your funds expire.

# January

## New Year, New You

### Overview

In January, HSA/FSA funds are replenished, giving some of your consumers a tax-free boost of >\$4,000, depending on how much they allocated. This is also a prime time for spending in the **Fitness** category, as people set New Year's resolutions and focus on their health.

**Tailor your messaging accordingly and capture revenue early in the year.**

### Sample Bullet Points + CTAs:

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Truemed enables you to purchase our products/services at a significant savings by unlocking HSA/FSA spend

You have new funds available. Use them now and save an average of 30%

Start your year off on the right foot.

## Recommended Campaign

- 1/1:** New Year, New You! Save up to 30% when you pay with HSA/FSA
- 1/7:** Thinking about joining [Gym/Studio Name] to kick off the year? Sign up for as low as [\$X].
- 1/14:** Your HSA/FSA funds are here! Spend them now with [Merchant Name] and save up to 30%

# Promotion Best Practices

1

## Be direct

Assume this is a new concept to your consumers.

Emphasize:

- **What** this means: ~30% savings
- **How** to do it
- **Who** is eligible

2

## Be repetitive

Deliver the message multiple times, across multiple channels, throughout the buying journey.

3

## Get creative

Try different channels. Target different cohorts with different messages. Integrate the HSA/FSA message into other campaigns. See what works for your audience.





# Thank You

**Feedback? Questions?**  
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