KeyBank

Key@Work®

Key@Work program

Enhance your employee benefits with Health Savings Accounts (HSA)[1]

A complete workplace financial wellness solution

Key@Work is a comprehensive, no-cost benefit program that supports participants in achieving their financial goals, leading to increased productivity and employee retention for your business. We provide trusted expertise and support that meets your employees where they are — regardless of whether they bank with Key.

HSA: A core pillar of Key@Work

The KeyBank HSA is a cost-effective way to add to your employee benefits package. HSAs are a powerful, tax-advantaged[2] way for employees to save and pay for qualified healthcare expenses[3].

Through Key@Work, your employees gain access to an HSA designed to maximize value and ease of use.

66.5%

of bankruptcies in the U.S. are linked to medical expenses and issues.[4]

Why offer an HSA through Key@Work?



For Employers

- **No employer administration fees.**
- Local team to service and support your employees' health savings accounts.
- Easy implementation through the Key@Work program.
- Enhances your overall benefits package.
- Supports employee financial wellness initiatives.
- Helps attract and retain top talent.
- Employer contributions are tax deductible[2] and not subject to payroll (FICA) taxes, generating savings for both employer and employees.



For Employees

- **No monthly maintenance fees.**
- Triple tax advantages (contributions, growth, withdrawals for qualified expenses).
- Easy access to funds for healthcare needs.
- Long-term savings opportunity for future medical expenses.
- Long-term investment options.
- Seamless experience as part of their workplace benefits.
- Comprehensive financial wellness.

Program requirement

To offer HSAs through KeyBank, employers **must** be enrolled in the Key@Work Program, ensuring a streamlined, integrated experience for both employer and employees.

See important disclosures on page two.

Enhance your employee benefits with Health Savings Accounts[1]

Simple. Valuable. Impactful.

By combining Key@Work with HSA benefits, you provide employees with tools that support both immediate healthcare needs and long-term financial health — at no additional administrative cost to your organization.

Let's get started

We're here to help you enhance your benefits offering and deliver more value to your employees.

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1 The IRS determines eligibility for Heath Savings Accounts. Please see IRS Publication 969 for the rules regarding eligibility for HSAs, and consult your tax adviser with any questions.
2 For eligible individuals who qualify for HSA contributions. Please see IRS Publication 969 and consult with your tax advisor with any questions..
3 See IRS Publication 502 for a detailed list of qualified medical expenses.
4 Medical Bankruptcies In The U.s. Statistics | 2026 Edition.

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