



# THE HEALTHEQUITY ADVANTAGE

Consumer-directed healthcare (CDH) solutions



THE POWERFUL  
& *easy* CDH  
SOLUTION

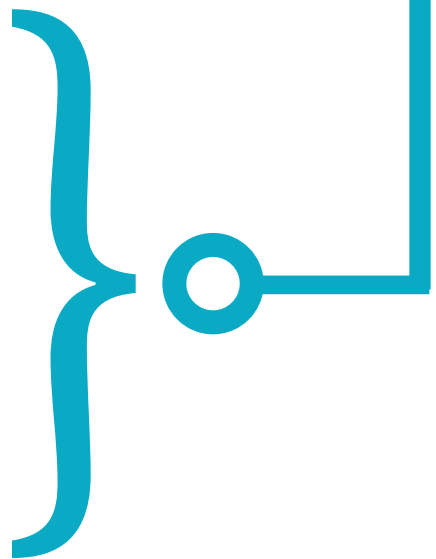


HealthEquity®

## An *easy* approach to consumer-directed healthcare

Together, your health plan and HealthEquity deliver a fully integrated approach to consumer-driven healthcare. It's a solution with easy enrollment, less paperwork and hassle-free claims.

This means simplified account management as well as online tools, resources and education. You'll also get the dedicated service and support that distinguishes our offerings.



# Our advantage

## WE'LL TAKE YOU THERE.

As an experienced provider of integrated health accounts, HealthEquity offers a unique customer experience that is powerful and easy. As your partner, we deliver:

### Easy execution

Complete data integration between HealthEquity and your health plan enables easy execution before, during and after enrollment.

### Simple, elegant solutions

Intuitive online administration tools designed specifically for consumer-driven healthcare.

### Powerful resources

Dedicated support and educational resources for partners through our employer support team, employer web portal and other tailored tools.

### Convenience

Employers and members benefit from proprietary web capabilities featuring online payments and integrated claims data.

### Account mentors

We provide a unique customer experience delivered by a knowledgeable team that offers education and insight to maximize savings.

### Compelling insight

We understand healthcare consumers and speak effectively to their values and experiences. Our tailored communications provide a clear, positive message that engages employees and inspires greater adoption.

# FLEXIBLE INTEGRATION

The unique relationship between your health plan and HealthEquity allows for true data integration. Unlike most other health account administrators who claim to have “integration,” our solution is complete. Our proprietary technology allows claims, eligibility and other data to be imported directly into our flexible system. This results in a smooth experience with less paperwork and powerful tools. Our flexible platform also allows integration with third party engagement applications, such as price transparency tools and telemedicine.

## Your health plan

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- Medical plan
- Pharmacy benefits
- Dental
- Vision
- Transparency tools
- Wellness programs
- Payroll
- Eligibility
- Enrollment
- Group setup
- Elections



# Account mentors

HealthEquity team member  
Salt Lake City, Utah

**Helpful support for our members  
is available every hour of every day**

Our team of specialists based in Salt Lake City are available 24 hours a day, providing members with the tools and information they need to help optimize their health savings accounts.

# OFFERINGS

## Health savings accounts (HSAs)

HSAs paired with HSA-qualified health plans allow employers and their employees to make pre-tax contributions to a cash account<sup>1</sup> eligible for federal deposit insurance. Balances earn tax-free<sup>2</sup> interest and can be used to pay for qualified medical expenses. HSA-powered health plans cost much less than traditional plans and the money saved can be contributed to an HSA.

## Reimbursement accounts

Reimbursement accounts are tax-advantaged accounts that work in conjunction with a traditional or HSA-qualified health plan. We offer the following versatile reimbursement account types:

- Flexible spending account (FSA)
- Limited purpose flexible spending account (LPFSA)
- Dependent care reimbursement account (DCRA)
- Health reimbursement arrangement (HRA)
- Health incentive account (HIA)
- Post-deductible flexible spending account (PDFSA)
- Post-deductible health reimbursement arrangement (PDHRA)

## Investment tools

Once an HSA balance meets an established threshold, members are able to invest their money in mutual fund options. Other than the monthly investment administration fee and the respective mutual fund expense ratio there are no trading costs, commissions or fund minimums.

## Advisor<sup>™</sup> (Powered by HealthEquity Advisors, LLC)

HealthEquity is one of the first HSA administrators that offers access to online investment guidance to its members through HealthEquity Advisors, LLC a subsidiary of HealthEquity Inc. and an SEC-registered investment adviser.<sup>3</sup> With Advisor, you receive web-based guidance and access to convenient online tools to maximize your earning potential. Advisor provides guidance and management on:

- How much cash to keep in your HSA
- How much to invest
- How to optimally diversify amongst the mutual funds available to manage risk and maximize growth potential

<sup>1</sup> Health savings account (HSA) cash balances are held at FDIC-insured or NCUA-insured institutions and are eligible for federal deposit insurance, subject to applicable requirements and limitations.

<sup>2</sup> HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Members should consult a tax advisor regarding your state's specific rules.

<sup>3</sup> Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC<sup>™</sup>, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

## Offer the HealthEquity advantage today.

Empower your employees to maximize health savings by offering our powerful and easy health account solution.

To get started, talk to your health plan representative, or contact HealthEquity at:

**855.437.4727**



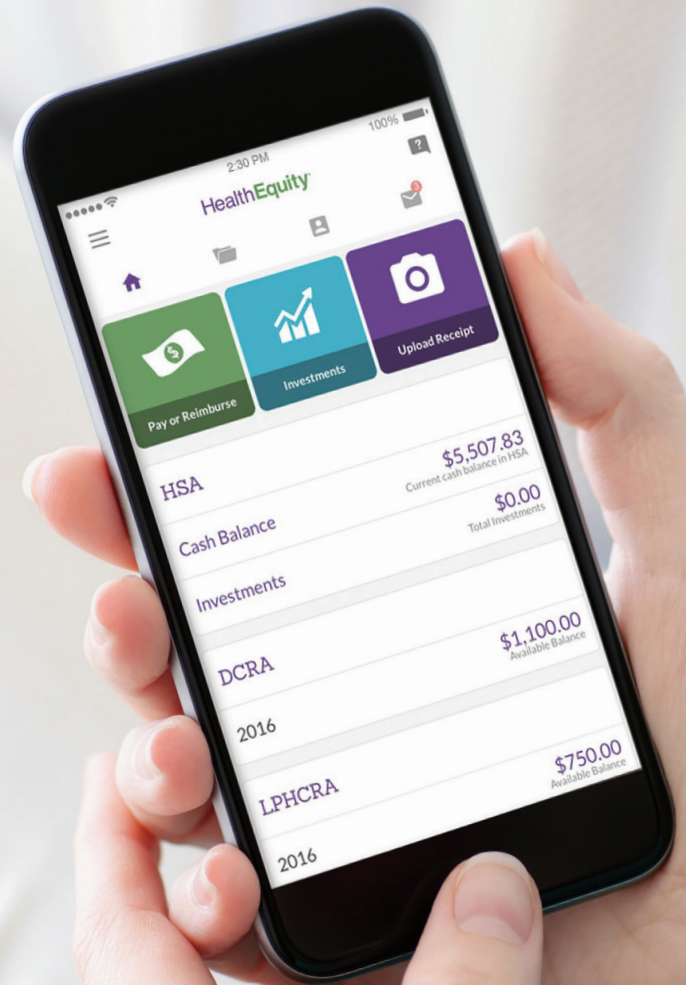


# EASY ACCESS to your ACCOUNT WHEREVER you are.



HealthEquity mobile app<sup>1</sup>  
available for FREE at:

- Apple® App Store®
- Google Play™



<sup>1</sup> Accounts must be activated via the HealthEquity website in order to use the mobile app.



## HealthEquity®

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