

ADDING VALUE WITH HSAs

Integrated health savings accounts (HSAs)



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HealthEquity
members since 2015



Preventive services

HSA-qualified health plans offer first-dollar coverage for preventive care visits and medications.

WHY OFFER HSAs?

Maximize benefits offerings

In today's competitive job market, attractive benefit packages are essential to securing key talent. **An HSA-qualified health plan, supplemented with employer HSA contributions, maximizes benefits offerings while maintaining cost control.**

HSA funds never expire

Unlike flexible spending accounts (FSAs), all remaining HSA funds roll over each year and are available for qualified healthcare expenses even if a member changes health plans, retires or leaves a company.

COBRA and Medicare premiums

Your HSA dollars can be used to cover COBRA and Medicare premiums. This makes the HSA an even more valuable tool to save for future medical expenses.

A sure win with healthcare reform

HSA-qualified plans are an effective way to help ensure compliance with the Patient Protection and Affordable Care Act (PPACA) and avoid expensive 'Cadillac-tax' penalties.¹

HSAs empower health savings

By offering an HSA-qualified health plan, you enable members to make savvy financial decisions and **save for future healthcare expenses.**



HOW HSAs WORK:

A health savings account, paired with an HSA-qualified health plan, allows members and employers to make pre-tax³ contributions to an federally-insured account that can be used to pay for qualified medical expenses. Contributions made by you or your members through payroll deductions result in FICA² and income tax savings. HSA balances earn tax-free interest and roll over from year to year. HSA-qualified health plans typically cost less than traditional plans and the money saved can be contributed into an HSA for immediate use or long-term savings.

¹ 'Cadillac tax' is an excise tax imposed on employers who provide high dollar value benefits starting in 2018. Consult your tax advisor as to its applications.

² HSA contributions are also exempted from FICA and FUTA

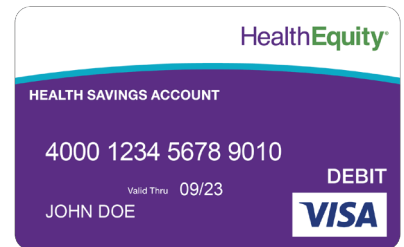
³ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

USE AN HSA FOR QUALIFIED MEDICAL EXPENSES

HSA funds can be used for a variety of qualified medical, dental and vision expenses, including:

- Acupuncture
- Birth control
- Chiropractor
- Contact lenses
- Dental treatment
- Prescription eyeglasses
- Fertility enhancement
- Hearing aids
- Lab work
- Medical supplies
- Physical exams
- Prescriptions
- Orthodontia
- Radiology
- Stop-smoking programs
- Surgery (non-cosmetic)
- Therapy
- and more...

Remember that preventive services are covered by your health plan.



Members will receive a HealthEquity debit card¹ for easy access to funds.



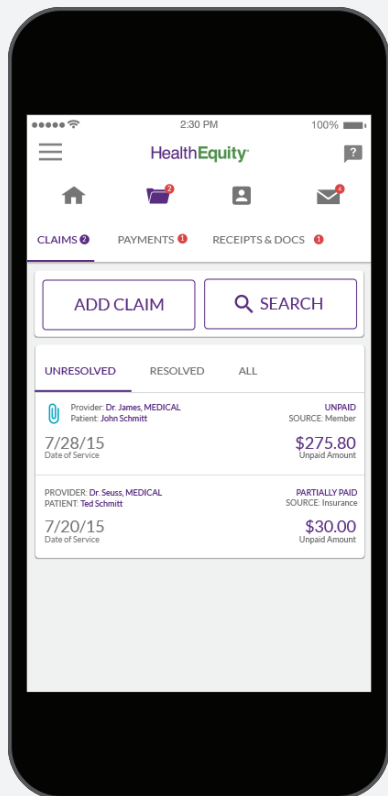
For an expanded list of qualified medical expenses, visit:
[HealthEquity.com/qme](https://www.healthequity.com/qme)

¹ This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions

An *easy* approach to consumer-directed healthcare

Together, your health plan and HealthEquity deliver a fully integrated approach to consumer-directed healthcare that combines the industry-leading health savings account (HSA) solution with your customized health plan. 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. HealthEquity's account mentors are available 24 hours a day every day of the year, including weekends and holidays.



HealthEquity mobile app

You can:

- Access your account wherever you go
- Take a photo with a mobile device and upload documentation for claims
- Create new claims
- View the status of claims and take action on them.
- View transaction history



HealthEquity mobile app¹
available for **FREE** at:

- Apple® App Store®
- Google Play™

¹ Must activate account via HealthEquity website in order to utilize mobile app.
All product and company names are trademarks™ or registered® trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.

WINNING WITH MEMBERS and their families



For increased adoption, it is important for HSAs to resonate with members. HealthEquity provides a comprehensive suite of educational materials to help in your efforts. These resources leverage our unique insight as a leading provider of health accounts and offer a simple, compelling message.

Communication tools are located in a convenient, online format:

HealthEquity.com/Educate



The screenshot shows the HealthEquity website interface. At the top, there is a navigation bar with links for LEARN, MEMBERS, PARTNERS, and OUR COMPANY, along with the HealthEquity logo, a search bar, and a LOGIN button. Below the navigation bar, the breadcrumb trail reads: HOME / PARTNERS / EMPLOYERS / HSA EDUCATION TOOLS. The main heading is "HSA education tools". A green banner features the text "We'll take you there" and "Use these resources to help employees realize the benefits of an HSA", accompanied by a white silhouette of a person holding a tablet. To the right of the banner are three expandable sections: "PRE-ENROLLMENT EDUCATION" (Inspire & educate), "OPEN ENROLLMENT EDUCATION" (Commit), and "ONGOING EDUCATION" (Maximize savings). Below the banner, the "Pre-enrollment education" section is displayed. It includes a "COMMUNICATIONS PLAN" document preview, a "Select documents for download:" list with checkboxes for various resources like "Communication Timeline", "Winning with an HSA Brochure", "Introduction Letter to Managers", etc., and a "KEYS TO SUCCESS" box with three numbered steps: 1. Communicate strategy to stakeholders, 2. Customize your education plan, and 3. Deploy resources to employees. A "DOWNLOAD FILES" button is located below the list.

FREE CUSTOM PLAN COMPARISON TOOL

Easy-to-use

Our convenient, easy-to-use tool helps users compare the benefits and savings from an HSA-qualified plan versus traditional health plans. By entering an estimate of their annual medical expenses, members are shown a side-by-side comparison of their available health plan options, **providing personalized data to help members make informed health plan selections.**

Customizable for groups of any size

The plan comparison tool can be preloaded with plan design details and customized for all groups - no matter the size. A custom URL is provided for every tool, unique to each employer.

Free

HealthEquity's plan comparison tool is offered at no charge to our partners. Our aim is to ensure your CDH program's success.

Get started

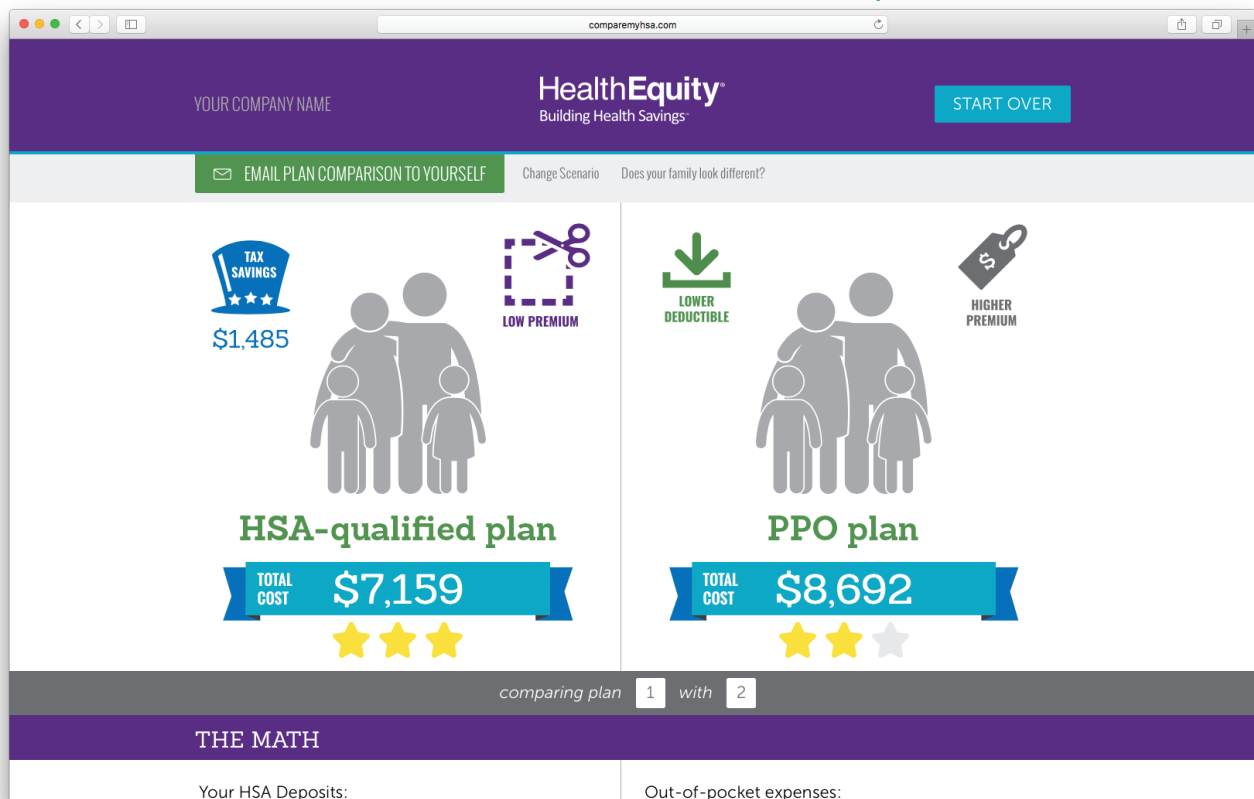
Create your own custom tool by visiting the link below:

CompareMyHSA.com/PlanSetup

Access a demo at:

CompareMyHSA.com/Demo1

COMPARISON TOOL PREVIEW



YOUR COMPANY NAME **HealthEquity** Building Health Savings™ [START OVER](#)

[EMAIL PLAN COMPARISON TO YOURSELF](#) [Change Scenario](#) Does your family look different?

Plan Type	Tax Savings	Premium	Total Cost	Rating
HSA-qualified plan	\$1,485	LOW PREMIUM	\$7,159	★★★★
PPO plan	LOWER DEDUCTIBLE	HIGHER PREMIUM	\$8,692	★★★☆☆

comparing plan 1 with 2

THE MATH

Your HSA Deposits: _____ Out-of-pocket expenses: _____

sample



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 optimize their health savings accounts.

HealthEquity
Members since 2012



EMPOWERING AMERICANS to *build health savings*

HealthEquity
Members since 2012



HealthEquity
Members since 2018



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No_Labor_Division_Adding_value_w_HSAs_ER_June_2018

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*Accounts must be activated via the HealthEquity website in order to use the mobile app.
Nothing contained in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions.