



HealthEquity, the nation's oldest and largest dedicated health savings trustee, helps individuals and families build health savings while helping employers spend less on benefits through innovative integrated health care account (HSA, HRA, FSA, VEBA) administration and investment platforms backed by 24/7/365 member service, personalized savings strategies and consumer education.

## **Key Highlights**

### **Products**

- ▶ Weekly electronic eligibility file captures new hires and terminations.
- ▶ Weekly electronic claims feeds for tracking activity online.
- ▶ State-of-the-art, proprietary online payment platform allows members to pay claims, schedule payments, reimburse themselves and contribute to their HSAs directly from personal accounts.
- ▶ Employees can see and transact from their HSA, investment options and limited purpose FSA all in one place, making it easy to manage and track reimbursement activity.
- ▶ Accounts offer no account set-up fee, no transaction fees, no initial card fees, no inactivity fees, free mutual fund investments with unlimited trades.

### **Services**

- ▶ Integrated with Harvard Pilgrim health plans, HealthEquity receives both eligibility and claims files, allowing HSA participants to see their information in one location.

### **Support**

- ▶ The live HealthEquity Member Services team is open 24/7/365 to provide members with personalized support and educational information.

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Harvard Pilgrim Health Care affiliates include Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

## HealthEquity HSA Features:

Employer Features	
Method of enrollment	Weekly electronic enrollment files from Harvard Pilgrim sent directly to HealthEquity
Methods of employer funding	ACH pull, check, money order, direct deposit, employee contributions via individual input or spreadsheet upload.
Employer administrative fees	Account setup fee: \$0 Monthly administration fee: \$2.75
Employer reporting	Aggregate account information reports online
Employer support	(866) 382-3510; employerservices@healthequity.com; Monday through Friday 9 a.m. – 8 p.m. (7 a.m. to 6 p.m. Mountain Time)
Employer portal	www.myhealthequity.com
Employee Features	
Administrative fees	Paid by employer (listed above)
Minimum balance to waive fees	Not applicable
Welcome Kit contents	Card on card mailer includes fee schedule, HSA welcome tri-fold, cardholder agreement, custodial agreement and privacy notice
Debit card	Three. Additional cards \$5 each
Checkbook	No (HealthEquity does not offer a checkbook)
Monthly statements	Electronic (free) or paper (\$1 per month)
Online bill pay	Yes
Tax reporting	Yes
FDIC-insured cash balances	Yes
Interest rate on cash balances	Tiered – currently: 0.05% Up to \$2,000 0.15% \$2,001 - \$5,000 0.70% \$5,001 - \$10,000 1.50% Over \$10,000 Interest rates may vary and are subject to change. Annual Percentage Yield (APY) may vary from interest rate. Fees may lower APY.
Mutual fund options	<div> Baron Small Cap Dodge &amp; Cox Income Fund Dodge &amp; Cox International Stock Dreyfus Appreciation Dreyfus Small Cap Stock Index Fidelity Blue Chip Value Investment fund options and thresholds may vary and are subject to change. </div> <div> Fidelity Capital Appreciation Harding Loevner Emerging Markets Laudus International MarketMasters Royce Total Return Inv. T. Rowe Price Equity Income Fund Vanguard Large Cap Index </div>
Minimum cash balance to invest	\$2,000
Investment fees	No set-up or transaction fees
Other fees	Paper check reimbursement to member: \$2.00 each Stop payment request: \$20 per request Overdraft or insufficient funds: \$20 per transaction Return deposit: \$20 per transaction Account closure: \$25 one-time fee
Member Services	(877) 826-6882; info@healthequity.com; open 24/7/365
Online account access	www.myhealthequity.com

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