

HSA member guide

.....
Health savings account (HSA)

*Maximizing
your savings*

.....
WE'LL TAKE YOU THERE.



HealthEquity[®]
Building Health Savings[™]

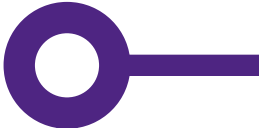


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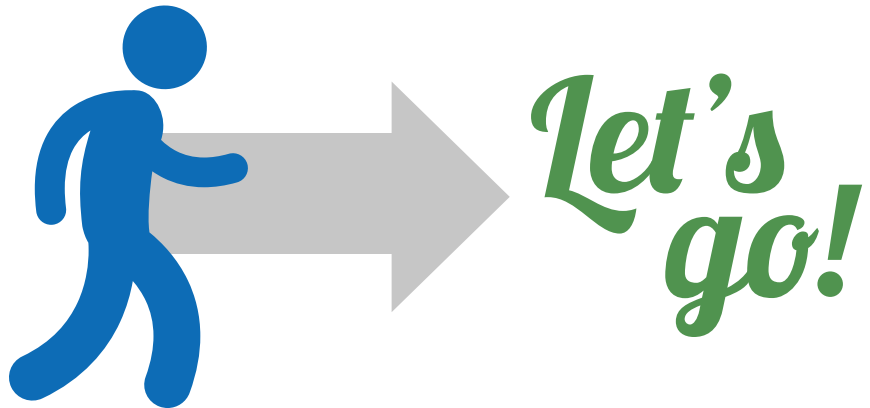
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Welcome!

Congratulations for taking the first step to building health savings by opening a health savings account (HSA). This HSA member guide will provide useful insight and tips for getting the very most out of your HSA. As always, if you have further questions, please call one of our “expert friends” who can help you every step along the way. They are available every hour of every day at the phone number listed on your card, or:

866.346.5800





**Expert
friends**

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

Our team of specialists based in Salt Lake City is available 24 hours a day, providing you with the tools and information you need to optimize your HSA. They can answer any questions you may have.

866.346.5800

Getting started

For new HSA members, the following steps will help you optimize your account and put you on the pathway to building health savings.

Activate your debit card

Upon the creation of your HSA, you will receive a member welcome kit including a HealthEquity Visa® Health Account Card.* Card activation instructions are included with the card. If you would like, you can speak to one of our “expert friends” to activate your card and receive additional insight to your account.

Log on

Sign in to the member portal by visiting www.myHealthEquity.com. For first-time visitors, select ‘Begin Now’ and follow the step-by-step process to verify your account.

Once you are logged in, we encourage you to complete the following:

- Add a beneficiary to ensure your account savings benefit your loved ones in the event of your death.
- Elect to receive e-statements to save a monthly statement fee.
- Navigate through the portal and familiarize yourself with its features and capabilities. A comprehensive portal guide can be found in this publication, starting on page 18.

Start saving

Decide how you will begin building your health savings:

- **Paycheck deposits:** If your account is offered as a benefit from your employer, you may make regular pre-tax¹ contributions from your paycheck.** Talk to your HR department for assistance.
- **Transfer an existing HSA:** Do you already have an HSA with another administrator? Transfer your existing HSA balance to HealthEquity and consolidate your savings while taking advantage of other incentives. For more information, visit www.HealthEquity.com/doubleit.
- **Electronic Fund Transfers (EFT):** Using EFT, you can make a one-time post-tax contribution or schedule regular, automatic contributions from your personal bank account to your HSA. To set up an EFT, log in to your HealthEquity account and select ‘Make Contribution’ from the ‘HSA’ menu under the ‘My Account’ tab.



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** Some employers do not offer a pre-tax option. In that case, you include your HSA contributions as a deduction on your tax return. Consult a tax professional for more details.

¹ 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.



How it works

At the doctor's office...



1. Receive services

With an HSA-powered plan, no copay is required at the time of service. Be sure to present your insurance ID card. If your health care provider requires a deposit, it will be applied to your invoice.

Your health plan has a network of providers that it recommends, however you can use HSA funds to pay any qualified medical expense even if it is not covered by your insurance. This provides significant tax savings on out-of-network services.



2. Provider bills health plan

Provider submits a claim to your health plan for services rendered.



3. Health plan sends EOB

An explanation of benefits (EOB) is sent to you outlining the negotiated/allowed charges and summarizing your year-to-date deductible and co-insurance totals. In some cases, your health plan may send a copy of your claim to HealthEquity, which will appear in the member portal.



4. Provider sends invoice

The provider sends you an invoice, or statement, reflecting the allowed charges. Make sure the amount matches the EOB sent to you by your health plan. If not, contact your health plan.



5. Pay invoice with HSA

You can pay with your HSA debit card or set up an online payment that is sent directly to the provider or as a reimbursement to you.

At the pharmacy...



1. Obtain prescription

Obtain a legal prescription from your doctor for needed medication and submit it along with your insurance ID card to a pharmacy.



2. Pharmacy verifies insurance coverage

The pharmacy checks with your health insurance on-the-spot to determine the amount you owe for the prescription.



3. Pay for your prescription

The pharmacy fills your prescription and you pay the determined amount owed. The expense is automatically applied to your deductible and/or coinsurance. Your HSA debit card is a convenient method of payment.



Over-the-counter medication

The IRS does not allow HSA funds to be used for over-the-counter (OTC) medicines without a prescription. We encourage you to ask your doctor if he or she can write a prescription for OTC medicines or supplies that you frequently need to utilize. Then, you can use your HSA to pay for these items.

Your HSA

Introduction

By selecting an HSA-powered plan with a higher deductible, you are qualified to contribute tax-free money into a health savings account (HSA). Your HSA funds can then be used tax-free to pay for qualified medical expenses. In addition, your HSA deposits earn tax-free interest and carry over from year to year, even if you change jobs or retire.

Because HSA-powered health plans cost less than traditional plans, the money saved can be used to contribute to your HSA.

Who can sign up for an HSA?

There are specific requirements to open and contribute to an HSA. Specifically, the IRS requires that you be covered by an HSA-qualified health plan and that you have no other health coverage. Other health coverage could include a traditional (non-HSA) health plan, Medicare, Tri-care, VA benefits, or even an FSA. There are some permitted coverages including some specific accident or disease policies, as well as coverage for accidents, disability, dental care, vision care and long-term care. For more information on eligibility requirements, see IRS publication 969.

Contributions

Anyone can make a deposit to your account (you, your spouse, your employer, etc.) but as the account owner, you are the only one who benefits from the contributions as a deduction on your personal tax return. You don't need to claim contributions to your HSA made by your employer or others as income on your federal tax return.

Contribution limits

The amount that can be deposited each year depends on whether your health plan covers just yourself (single coverage) or yourself and others (family coverage), as well as your age. Amounts are adjusted annually by the IRS.

Contribution deadlines

You can contribute to your HSA until the tax filing deadline for the year (without extension). It is important to note that payroll contributions are applied to the calendar year only. Additional contributions for the prior tax year should be made directly to your account through EFT or by check.

Spouse and other tax dependents

Your HSA funds can be used to pay for your qualified medical expenses, as well as those of your spouse and other tax dependents. This is true, even if the dependent is not covered under your health plan.

Annual HSA contribution limits

2015:

Single coverage: \$3,350
Family coverage: \$6,650

2016:

Single coverage: \$3,350
Family coverage: \$6,750

During the year you turn age 55 and every year thereafter, an additional \$1,000 per year catch-up contribution is allowed.

Qualifications for HSA contributions

Your allowed HSA annual contribution is calculated based on the following factors:

1. The number of months covered by an HSA-qualified plan
2. Your coverage type (individual or family)

For example, if you have individual coverage for the first five months of 2015 and change to family coverage for the last seven months of the year, you would be able to contribute \$5,275:

$$\$5,275 = [5 \times (\$3,350 / 12)] + [7 \times (\$6,650 / 12)]$$

During your first year with an HSA plan, you may be able to take advantage of the “last-month rule” and contribute up to the entire maximum for the year, regardless of when you join the plan.

Last-month rule (as stated in IRS Publication 969)

Under the last-month rule, if you are an eligible individual on the first day of the last month of your tax year (December 1 for most taxpayers), you are considered an eligible individual for the entire year. You are treated as having the same [HSA-qualified] coverage for the entire year as you had on the first day of that last month.

Testing period (as stated in IRS Publication 969)

If contributions were made to your HSA based on you being an eligible individual for the entire year under the last-month rule, you must remain an eligible individual during the testing period. For the last-month rule, the testing period begins with the last month of your tax year and ends on the last day of the 12th month following that month. For example, December 1, 2012, through December 31, 2013.

For more information, see IRS Publication 969 under “Contributions to an HSA” or consult a qualified tax advisor.

Medical expenses after your HSA is established

Once a qualified medical expense is incurred by you or an eligible dependent, you can use your HSA funds to make payment. Payments, also referred to as distributions, are tax-free as long as they are used for qualified medical expenses (see page 10). You can pay a provider from your HSA directly, or you can pay some other way and reimburse yourself later. There is no deadline to reimburse yourself for a medical expense you have paid out-of-pocket. You can do it next week, next year or several years after the expense is incurred. Simply keep the documentation (receipt/EOB) of the expense, or upload it to the HealthEquity member portal Documentation Library. You will need to be able to provide documentation if you are audited by the IRS.



Maximize your rewards

Tip: Use your personal rewards credit card to pay for medical expenses and then reimburse yourself from your HSA. This way you get the benefit of tax-free payments, plus you get more rewards!



Your HSA (continued)

Direct payments to providers

After you have received an invoice from your provider and matched it with an EOB from your health plan, you are ready to make a payment. You can use the HealthEquity member portal to setup a direct payment using our online payment tool. We'll send the payment directly to the provider and include all of the information necessary to apply the payment to your bill.

HSA debit card payments

You can also use your HealthEquity HSA debit card to make payments to your provider(s). This is especially convenient at the pharmacy. Most providers will also accept the card over the phone, online or written-in on the statement for payment. In order for your card to work, you must have the balance available in your HSA; no overdraft is available. The card will not work at ATMs and will typically only work at appropriate medical facilities. The card should always be run as "credit" and no PIN is required. Lastly, be sure to keep all receipts as documentation of your purchases or upload them to the HealthEquity Documentation Library in the member portal.



Qualified medical expenses

Qualified medical expenses are designated by the IRS. They include medical, dental, vision and prescription expenses. See IRS publication 502 for a list of specific examples. Some highlights include:

- Acupuncture
- Alcoholism (rehab, transportation for medically advised attendance at AA)
- Ambulance
- Amounts not covered under another health plan
- Annual physical examination
- Artificial limbs/teeth
- Birth control pills/prescription contraceptives
- Body scans
- Breast reconstruction surgery following mastectomy for cancer
- Chiropractor
- Contact lenses
- Crutches
- Dental treatments
- Eyeglasses/eye surgery
- Hearing aids
- Long-term care expenses
- Medicines (prescribed, not imported from other countries)
- Nursing home medical care
- Nursing services
- Optometrist
- Orthodontia
- Oxygen
- Stop-smoking programs
- Surgery, other than unnecessary cosmetic surgery
- Telephone equipment and repair for hearing-impaired
- Therapy
- Transplants
- Weight-loss program (if prescribed by a physician for a specific disease)
- Wheelchairs
- Wigs (if prescribed)

Non-qualified medical expenses

The federal penalty for using HSA funds for non-qualified expenses is 20% if you are under age 65, plus the loss of tax-free treatment for the distribution. Keep itemized receipts and copies of prescriptions for over-the-counter drugs in case of an IRS audit.

- Concierge services
- Dancing lessons
- Diaper service
- Elective cosmetic surgery
- Electrolysis or hair removal
- Funeral expenses
- Future medical care
- Hair transplants
- Health club dues
- Insurance premiums other than those explicitly included
- Medicines and drugs from other countries
- Nonprescription drugs, medicines (unless prescribed)
- Nutritional supplements, unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician
- Teeth whitening

Tax reporting

Because your HSA is a tax-advantaged account, the IRS requires you to report how you use the account on your income tax return, typically on Form 8889. HealthEquity provides two tax statements as applicable each year: 1099-SA and 5498-SA.

IRS Form 1099-SA

If you had distributions from your account, they will be reported on the IRS form 1099-SA. Unlike other 1099 forms, you are not required to include the amounts reported on this form as income unless they were used for non-qualified expenses. The form is mailed (or made available to you electronically) by the end of January each year, and is needed to properly file your tax return. For additional information, please consult a tax advisor. If you notice any errors, please contact HealthEquity immediately.

IRS Form 5498-SA

Form 5498-SA is used to report contributions and rollovers to your account, and the account's fair market value (FMV). This form is not delivered until the tax filing deadline has passed, and is not needed to file your taxes. The form is delivered in May each year. This is because you are allowed to contribute to your account up until the filing deadline, and the form captures all contributions for the tax year. HSA contributions are reported in boxes 2, 3 and 4.

- Box 2 - all contributions (regardless of tax year) made during the calendar year
- Box 3 - contributions that were made after the end of the calendar year, but were designated as prior year contributions
- Box 4 - any amounts rolled over from another HSA
- Box 5 - FMV as of December 31st

IRS Filing Form 8889

Your tax preparer will use your 1099-SA, W-2 and other documents, as necessary, to complete and submit IRS Form 8889 with your annual tax return. Form 8889 is used to calculate your HSA deduction amount and report distributions.



Documentation

In the event that you are audited by the IRS, you may be required to provide documentation of medical expenses paid from your HSA. We suggest that you upload your receipts, invoices, EOBs, written prescriptions (including those for over-the-counter medication) and other official documentation using the HealthEquity member portal. These documents will remain safe and secure for future access.

Investing

Just like a traditional savings account, your HSA earns interest. HealthEquity uses a tiered interest rate. Your monthly statement displays the current interest rate paid on your account, and rates are also available when selecting 'Interest Rates' from the 'HSA' menu under the 'My Account' tab. Just like the funds you contribute, interest is not taxed when earned.

How to invest:

To invest in mutual funds, your HSA balance must meet a minimum threshold. Contact HealthEquity member services at 866.346.5800 to confirm your plan's threshold.

1. Log into the member portal using your computer.
2. Select 'Investments' from the 'My Account' tab.
3. Select which investment level suits your investment goals.
 - 'Advisor Auto Pilot' and 'Advisor GPS' provide expert fund management and investment advice.
 - 'Self-Driven' allows you to manage your investments and trades yourself.
4. Click 'I Agree' when you have read and accept the terms and conditions.

By selecting '*Advisor Auto Pilot*' or '*Advisor GPS*,' you are directed to the Advisor investment tool to define your investment and risk-management settings.

If you selected '*Self-Driven*,' continue with these additional steps:

5. Choose the funds that meet your investment goals. Click the 'Add' button to add a fund to your investment mix.
6. To buy or sell shares from selected fund(s) in your portfolio, select 'Make a Trade.'
7. You have two options for buying and selling shares (making a trade):

Option 1:

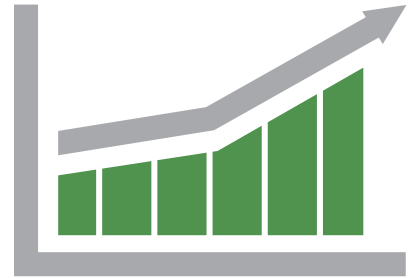
Allows you to specify a set dollar amount to purchase shares based on target holdings

Option 2:

Allows you to specify a dollar amount to buy or sell from each specific fund

Note: Place your mouse over the fund symbol to see a hover menu from which you can access a fund's prospectus and research summary.

8. Once you make your selection(s) for option 1 or 2, select 'Confirm.'
9. When prompted, confirm your trades and select 'Execute.'



New! Investment Services

Personalized guidance, powerful tools

HealthEquity Advisor™ provides professional investment guidance and access to powerful online tools to maximize your tax-free* HSA earning potential. Our flexible options give you the flexibility to manage your funds or have us do all of the work for you.

For more information, visit:
www.HealthEquity.com/Advisor

Disclaimer: not all features are available for all groups.

ADVISOR™
HealthEquity

Investing FAQs

Q *What happens if my balance falls below the investments threshold?*

A You will not be allowed to invest any more funds until your balance exceeds the investment threshold. Investment and HSA cash balances are treated as separate accounts and there is no consequence to your investments if your available balance falls below the investment threshold. You do not have to sell your investments and you do not lose them.

Q *Are my eligible medical claims paid for or reimbursed from my investment account?*

A No. Investment account balances are separate from your cash balance. To use investment funds to pay for claims you must sell shares. The proceeds from the sale are automatically deposited back to your HSA cash balance within three to five business days.

Q *How do I know how much is in my total HSA vs. how much is invested?*

A Log in to your member portal. Select 'Account Balance' from the 'My Account' tab. Your total balance (investment and HSA) is displayed as your 'Ledger Balance'. Your total HSA cash balance (funds available to pay eligible claims or invest [if higher than the investment threshold]) shows as your 'Available Balance'.

Q *Do I have to pay taxes on interest earned from my investments?*

A No. All interest earned on your HSA and investment accounts within your HSA is tax-free*, provided it is used for qualified medical expenses. Any balances from investments sold are automatically deposited back into your HSA cash balance.

Q *Does HealthEquity ever change available investment options?*

A HealthEquity has infrequently changed the investment options and typically only adds additional options. HealthEquity reserves the right to add or remove funds at any time.

Tips to maximize your savings

Generic prescriptions

Generic prescriptions typically cost 30 - 80% less than their brand equivalent. We encourage you to consult your provider about generic prescription options. Your insurance plan may offer a prescription pricing tool for comparisons.

Urgent care vs. emergency room

A visit to the emergency room can cost three to seven times more than a visit to an urgent care facility that can provide the same treatment. You should consider only going to the emergency room in a potentially life threatening situation. Furthermore, an appointment made with your primary physician will be typically less expensive than a visit to the urgent care.

Max out your HSA contributions

Each year, the IRS gives you the chance to save up to a fixed amount on HSA contributions. To get the most out of this opportunity, you should contribute the maximum allowed:

2015

Single coverage: \$3,350
Family coverage: \$6,650

2016

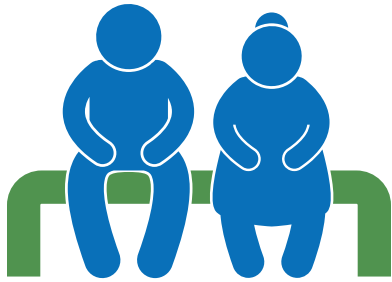
Single coverage: \$3,350
Family coverage: \$6,750

Additionally, during the year you turn age 55 and every year thereafter, an additional \$1,000 per year catch-up contribution is allowed.

You have until the tax filing deadline (usually April 15) to contribute the maximum amount. You should consider making a deposit to your account through check or EFT in the first quarter of the year (for the prior year) if you have not maximized your deposits. Consider, payroll deductions can only be applied to the current calendar year in which they are withheld.

At the very least...

If you are not contributing at least the amount you spend on health care, you essentially leave money on the table for the government. At the very least, deposit funds into your HSA before you pay a bill and gain the tax benefits of the HSA deposits.



Retirement

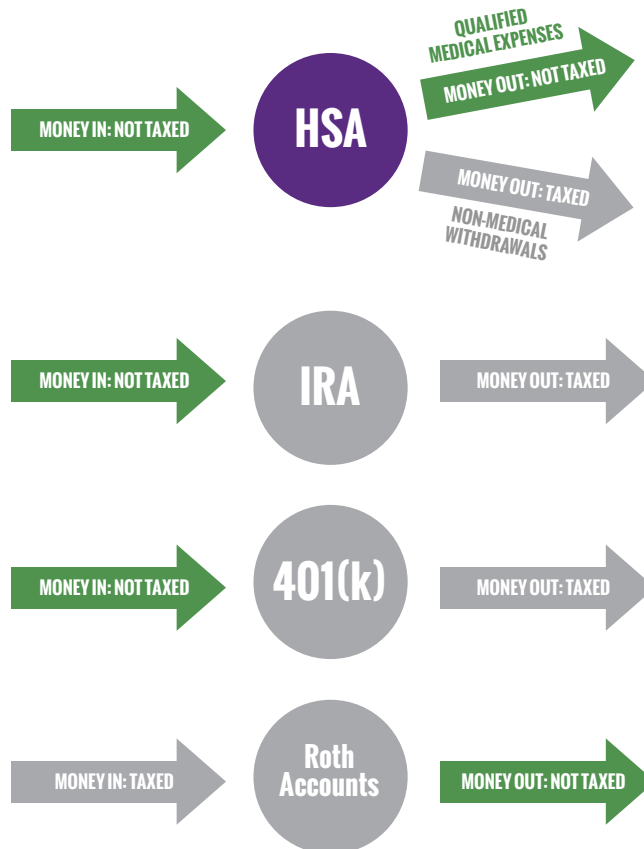
Covering the Medicare gap

Medicare will not cover all medical expenses incurred after retirement. The average American couple will face \$220,000* in out-of-pocket health care costs post-retirement. An HSA, when managed properly, can fill the Medicare gap. Additionally, an HSA can always be used to pay for dental, vision and hearing expenses. These expenses may or may not be covered by Medicare.

HSAs vs. other retirement accounts

HSAs provide the greatest amount of tax relief of any account type for the following reasons:

1. Deposits are made pre-tax**
2. Earnings are not taxed
3. When used for qualified medical expenses, withdrawals are not taxed



Did you know?

Most retired couples will need to cover more than \$220,000* out-of-pocket for medical expenses. An HSA is your best option to prepare for these expenses.

*Source: Fidelity Investments

** 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.



Save now, cash in later

Watch your HSA balance grow

By delaying reimbursement for qualified medical expenses that you pay out-of-pocket, you can save toward a future financial goal or a dream (you fill in the blank). Because there is no time limit with an HSA to reimburse yourself for qualified medical expenses that you pay out-of-pocket, you can accumulate the reimbursable amount until you reach a determined goal while building tax-free earnings.

1. Set a savings goal

Decide what you'd like to save for and how much money you'll need.

2. Pay medical expenses out-of-pocket

By paying medical expenses out-of-pocket, you allow the funds in your HSA to continue to build and earn tax-free interest.

3. Archive your receipts

Keep track of your medical receipts, explanations of benefits and invoices by uploading them to your account via the Documentation Library available through the online member portal or mobile app.

4. Reach your savings goal

Track your accumulated reimbursable expenses online until you reach the desired amount.

5. Cash in

Use the HealthEquity online member portal or mobile app to submit a reimbursement for accumulated qualified expenses and receive a tax-free** payment for the amount of out-of-pocket expenses you paid.



What if...

...I don't have enough money in my HSA to pay a medical expense?

If you need to pay a medical expense, but have not deposited the funds to cover it, you have a couple of options:

1. Many health care providers will allow you to pay installments over a period of time. You can even set up recurring payments on the member portal once you have authorized installment payments with your provider. See page 25 for information on setting up recurring payments.
2. You can also pay for medical expenses out-of-pocket, and reimburse yourself once your balance reaches a certain amount.

As long as the medical expense is incurred after your HSA is established, you can use any funds deposited to cover that expense.

...I leave my employer?

You own the HSA, so even if you leave your employer, the account stays with you. In fact, if you keep your HSA-qualified health plan (or get another HSA-qualified health plan) you can still contribute to your HealthEquity account.

...I change my health plan?

If your new health plan is not considered HSA-qualified, you will not be able to continue making contributions to your HSA. However, any funds you have deposited can continue to be accessed tax-free to pay your and your tax dependents' qualified medical expenses.

You can also contribute additional funds to the account if you have not made the maximum eligible contribution based on how long you were covered. On the other hand, leaving the plan early may result in excess contributions to your account. See IRS publication 969 for more details, and contact HealthEquity member services if you need help.

...I die?

Establishing a beneficiary for your account will save your loved ones a lot of difficulty in the event of your death. It is one of the first actions we recommend when you open your HSA.

A spouse beneficiary can assume ownership of the account without tax penalties or receive a taxable lump sum distribution. All other beneficiaries would receive a taxable lump sum. Taxes are assessed on the value of the account on the date of death.

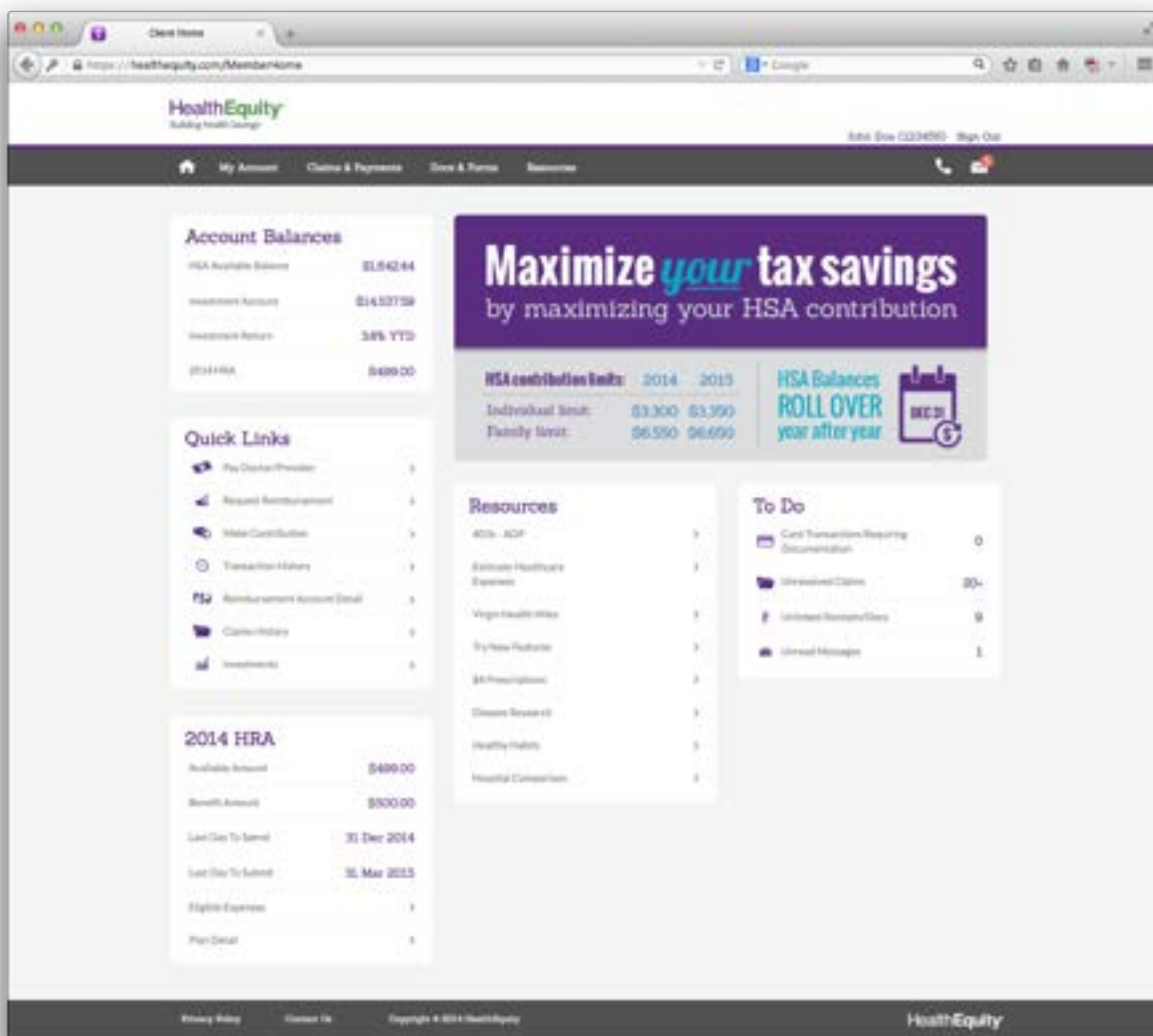




Online member portal

Introduction

Your online member portal is a powerful tool that gives you access to all account management features. To access your account, visit www.myHealthEquity.com. The portal is best experienced using Internet Explorer (8.0 or later) and current versions of Firefox, Chrome and Safari.



sample screenshot

Portal guide

Using the HealthEquity member portal, you can check your balance, review transactions, view insurance claims, invest in mutual funds, pay providers and submit for reimbursement online.

Member portal login page

Logging into your member portal is easy. Simply follow the steps below to access your HealthEquity account.

Logging in to your portal the first time:

1. Go to www.myHealthEquity.com, click 'Begin Now.'
2. Enter the information requested on the 'Find your account' screen.
3. Enter the information asked for on the 'Verify your identity' screen.
4. On the 'Set up your login' screen:
 - Pick a user/login name of at least six characters with numbers and letters on the 'Set up your login' screen.
 - Choose a password of at least eight characters with an uppercase letter, a lowercase letter and a number.
 - Follow password creation recommendations as listed in the log in screen.
5. On the 'Your email settings' screen, enter your email address.
6. Click the box to agree to the terms of the website and save the agreement.

Logging in to your portal after your first login:

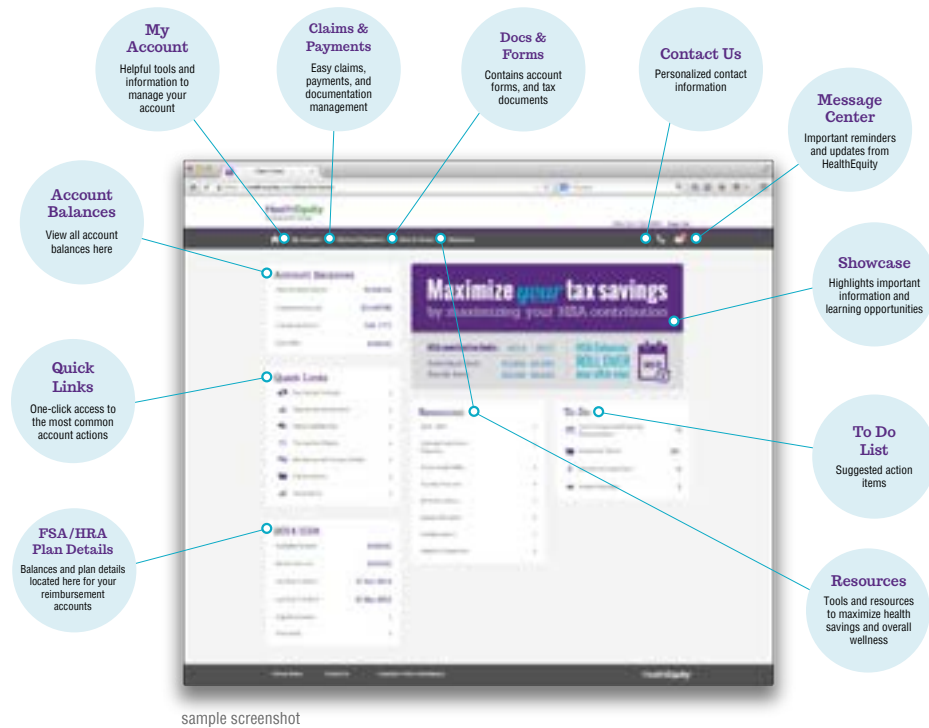
1. Go to www.myHealthEquity.com.
2. Log in with the username and password you created the first time you logged in.

sample screenshot



Home page dashboard

Welcome to the HealthEquity member portal home page. This interactive and dynamic dashboard provides you with all the information you need to easily manage and build your health savings.



sample screenshot

Dashboard widgets

The home page dashboard gives you quick and easy access to key information and common account actions. This provides for a complete account overview at a glance by using informative widgets containing your account’s most important details:

Account balance

Your account balance is the first item on the home page dashboard. If you have invested any money, or have another account such as an FSA or HRA, these balances are displayed here with your HSA balance. To view balance details, click on each type of account to view your transaction history.

Quick links

In a hurry? The ‘Quick Links’ panel expedites common account action items such as making payments, requesting reimbursement, making contributions, viewing claims, and accessing your investments. This allows for simplified account management with one click of the mouse.

FSA/HRA plan info (if applicable)

If you elect for an LPSFA or HRA to supplement your HSA, there is a widget for each additional account on your dashboard. Including current balance and important plan dates, click on the links provided for a comprehensive overview of your reimbursement account(s).

Resources

The ‘Resources’ widget displays the tools and links you need to become a better consumer of health care, and improve your overall wellness. Specific tools vary based on your insurance/employer plan specifications. Refer to your online member portal to view your available resources.

To do

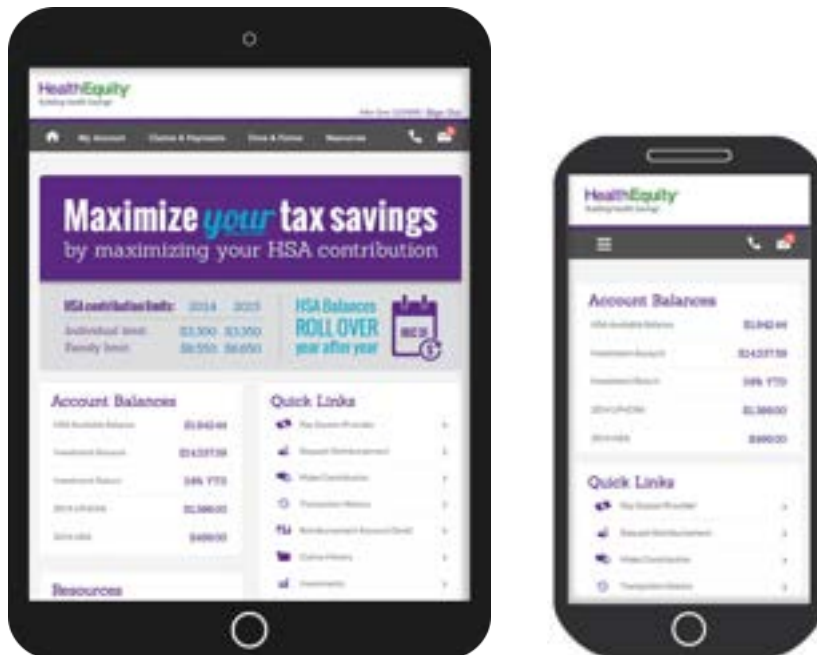
With suggested action items, your ‘To Do’ list features helpful reminders and alerts to keep you up to date with your account. The ‘To Do’ list includes important alerts, any open claims that might require payment, unlinked receipts located in the Documentation Library (see page 26), and any unread messages in the Message Center. Clicking on each item takes you to the page where you can view/resolve any incidents.

Intuitive navigation

The member portal navigation provides a new intuitive and user-friendly interface for easy, self-service account management. Simply hover your mouse over the tabs to view the complete list of sub-menu options. Clicking on a specific link will take you directly to the desired page. For common action items, view the ‘Quick Links’ widget on the home page dashboard for faster access.

Responsive web design

Customized to all viewing devices, the HealthEquity member portal dashboard is optimized for desktop, laptop, tablet, and mobile access. Including an ever-present navigation bar, your tabs and other helpful features remain visible as you scroll.



sample screenshots

My account

The 'My Account' tab gives you access to information and settings regarding your health savings account.

Account balance:

From the 'My Account' tab, you can review your account balance. Occasionally, pending contributions or distributions might cause a difference between the 'Ledger Balance' and 'Available Balance'. Always refer to the 'Available Balance' for the most accurate account balance.

Profile:

'Profile' is where you can review and edit your profile settings, including personal information, login credentials, and system preferences.

If you have not done so already, you can add your banking information directly on the 'Profile Details' page for EFT contributions and reimbursements:

1. Go to the 'Account Information' section.
2. Click on the blue 'Add/Edit' button under 'External Accounts.'
3. Enter your bank account's routing number, account number, financial institution name and indicate how the account will be used.
 - If solely used for reimbursement, account verification is not required. If you will be contributing from this account, HealthEquity will first need to verify your account.
 - You can add as many accounts as you would like, however, if you will be adding the same account to multiple HSAs (i.e. yours and a spouse's account), HealthEquity requires a voided check to be submitted to verify the account information.

HSA:

From this menu, you are able to access account details such as current interest rates and transaction history, as well as make contributions and view contribution history.

The Make Contribution page allows you to make post-tax contributions to your HSA from a personal banking account. If you do not have a verified bank account on file, it will prompt you to add your banking information. To make a contribution outside of payroll:

1. Go to the 'HSA' menu located under the 'My Account' tab.
2. Click 'Make Contribution.'
 - If you want to set up contributions to come out of your account automatically each month, use the 'Click here to set up automatic contributions' instead.
3. Select an EFT account.
4. Enter the amount you want to contribute.
5. Select the year you'd like to contribute toward.
6. Click 'Contribute.'



Verify your account

To verify the account, HealthEquity will make a small deposit into your account. Once the deposit has been made, return to the HealthEquity member portal to verify the amount received. As soon as it is verified, you can either initiate a one-time contribution or recurring monthly contributions.

Statements & tax forms:

View your monthly statements, year-end statements, and tax statements here at any time. Select a year to view a statement and click the link to download and print. Adobe Reader is required to view all account statements. You are able to download Adobe Reader by clicking the icon on this page.

Investments:

Grow your balance even more by investing in our available mutual funds. The 'Manage Investment' page creates a user-friendly platform for you to build a portfolio and manage your investments with the click of a mouse. For more information about investing with HealthEquity, see page 12.

Manage cards:

The 'Card Manager' page allows you to view and activate cards from the member portal. To request additional cards or to report your card lost or stolen, contact Member Services (additional fees may apply).

Add individuals:

'Add Individuals' will allow you to add beneficiaries and dependents to your account, and to authorize any users you would like to have access to your account.

'[Authorized Account Users](#)' lists those associated with your account. For anyone other than the primary account holder to receive specific account information over the phone, the primary account holder must first authorize them. An authorization form is located under the 'Docs & Forms' tab.

To add a beneficiary to your account:

1. Select 'Beneficiaries' from the 'Add Individuals' menu located under the 'My Account' tab.
2. Select your marital status.
 - If you are married but designating someone other than your spouse to be the primary beneficiary and you live in a community property state, HealthEquity requires a signature from your spouse on our Beneficiary Designation Form, located under 'Docs & Forms.'
3. Enter in required information, which includes: Name, DOB, SSN, and address for each individual.
 - You can add both primary and contingent beneficiaries, up to 4 each; if you would like to add more than the portal will allow, please complete the Beneficiary Designation Form and submit it to HealthEquity.

Insurance information:

Insurance Information contains specific insurance information like provider, policy number, coverage type, deductible, and employer, when available. If your information is not listed here, contact your insurance company for specific coverage details.





Claims & payments

Claims:

Occasionally you might receive an email notification of a new claim received for you or one of your dependents. This is usually due to the fact that your health insurance has chosen to integrate with HealthEquity, meaning that when your doctors and pharmacies bill your insurance company, the insurance sends a copy of that claim to HealthEquity. Each claim listed gives you a breakdown of services, what was applied to your deductible and the estimated patient responsibility.

When your insurance pays the expense, the claim will display in the HealthEquity member portal as “Closed.” When the insurance shows that there is a patient responsibility, HealthEquity’s system will give you the option to ‘Pay Provider,’ ‘Reimburse Me,’ or ‘Close Expense.’ Selecting ‘Pay Provider’ will issue a payment directly to the provider from your HealthEquity account. If you pay out-of-pocket for that expense, you can use your HealthEquity funds to reimburse yourself by clicking ‘Reimburse Me.’ If you paid the provider with your HealthEquity debit card, or do not want to use your HealthEquity funds to pay that expense, simply click ‘Close Expense.’



sample screenshot

To view/pay a claim:

1. Go to the ‘View Claims’ page located under the ‘Claims & Payments’ tab.
2. To send a check to a provider or reimburse yourself for expenses you paid out-of-pocket, select the action buttons that accompany open claims.
 - Provider information is usually included on claims sent to us by your insurance, but we recommend verifying the address before submitting for payment.
 - If you pay with your HealthEquity debit card, the payment status of the claim will not update automatically on the ‘View Claims’ page; you can manually match the transaction to the claim by following the prompts when clicking ‘Close Expense.’

Claims marked as ‘Private’

You may see claims in the member portal that are marked ‘Private.’ HealthEquity protects personal health information and does not display details of claims for any dependent without their consent. To access ‘Private’ claim information, a Dependent Privacy Access form must be completed by your dependent(s) and submitted to HealthEquity. Forms are available under the ‘Docs & Forms’ tab in the HealthEquity member portal.

Pay doctor/provider:

The 'Pay Doctor/Provider' page allows you to make payments to your provider for expenses incurred for procedures performed. To pay your provider, simply:

1. From the 'Claims & Payments' tab, select 'Pay doctor/provider.'
2. Select to have the funds come out of your HSA and then select 'Enter claim record and send payment' before clicking 'Next.'
3. Select 'Pay Provider' to send payment directly to a provider.
4. Choose to enter new expense or select an existing expense if HealthEquity has received claim information from your insurance.
 - Clicking 'New' will allow you to enter specific claim details such as patient and date(s) of service.
5. The 'Payment Detail' page will allow you to enter the amount of the expense, as well as the provider's billing information, such as invoice number or account number.
 - Clicking 'Next' will take you to a review page to confirm the payment before it is sent.

In the event that recurring payments need to be sent to a provider, on the 'Payment Detail' page, enter the entire balance of the expense in the 'Unpaid Amount' box. Under 'Payment Amount,' select the option for 'Scheduled Payments.' You will be able to specify the number of payments you would like to send, the amount of each payment, and the dates you would like them to be made. If you want each payment to be equal and sent on the same date each month, the 'Divide Payments' button will do the computing for you.

Request reimbursement:

Easily reimburse yourself from your HSA for payments you made out-of-pocket:

1. From the 'Claims & Payments' tab, select 'Request Reimbursement.'
2. Select to have the funds come out of your HSA and then select 'Enter claim record and send payment' before clicking 'Next.'
3. Select 'Reimburse Me.'
4. Choose to enter new expense or select an existing expense if HealthEquity has received claim information from your insurance.
 - Clicking 'New' will allow you to enter specific claim details such as the provider originally paid, patient, and date(s) of service.
5. The Payment Detail page will allow you to enter the amount of the expense, as well as how you would like to be reimbursed.
6. If you have not done so already, you can add your banking information (for EFTs) directly on the member portal by clicking 'Add Account.'
 - Clicking 'Next' will take you to a review page to confirm the payment before it is sent.

If you would like to schedule reimbursements, instead of completing the 'Amount' section, select the button for 'Scheduled Payments.' You will be able to specify the number of reimbursements you would like, the amount of each reimbursement, and the date you would like them to be paid out.

Set up an EFT (electronic funds transfer)

1. Select 'Profile Details' from the 'Profile' menu under the 'My Account' tab.
2. Under 'Account Information,' click the 'Add/Edit' button. (You will need a copy of a personal check for reference).
3. Enter the requested information.
4. Select an account purpose.
5. Click 'Authorize.'

Your account will need to be verified (see page 22) to make contributions.



Documentation Library:

The Documentation Library, also located under the 'Claims & Payments' tab, is a convenient way to store and manage your receipts, EOBs, invoices, etc. By uploading your medical documentation here, not only is everything kept in one central location, but you can access the documents for years to come; eliminating the need to hold onto originals that are easily lost or damaged. While this action is not required, it's a powerful tool for electronic record keeping.



sample screenshot

Getting started:

By selecting 'View Receipts & Documentation' from the 'Claims & Payments' tab, you will be taken to a page to either upload or view your medical documents. Any uploaded documentation that has not been linked to a claim or payment will display in the 'To Do List.' Images that have already been linked will display under 'My Linked Documentation.' Hovering over the paper clip icon will allow you to preview the image. To view specific details, click on the icon. To see which claim or payment an image is linked to, click on the icons to view more specific information.



Add new documentation:

To upload a new document:

1. Click 'Add New Item,' where you will be able to browse for the file.
2. Specify the date of expense, type of documentation ('Receipt,' 'EOB,' 'Invoice,' 'Other').
3. Add any applicable notes.
4. Check the box confirming quality of the image and click 'Submit.' This will take you to a page with a preview of the documentation, as well as the ability to 'Create New Claim,' 'Link to Claim,' 'Link to Payment,' 'Update,' or 'Delete.'

Create new claim:

By creating a new claim, you will be able to request either a provider payment or a reimbursement using the same process located in the 'Pay Doctor/Provider' and 'Request Reimbursement' sections (page 25).

Link to claim or payment:

By selecting 'Link to Claim' or 'Link to Payment,' you will be able to associate the uploaded image to an existing claim or payment. When linking to a transaction, if the payment you are looking for does not appear, select 'Show All Transactions.' Once linked, the specific claim or payment will display underneath the image details section.

To do list:

Any documentation that is not linked to a claim or payment will appear in the 'To Do List.' To complete the linking process, click on the image, and select one of the action buttons ('Create New Claim,' 'Link to Claim,' 'Link to Payment').

Docs & forms

Account documents and statements are located under the 'Docs & Forms' tab, including account maintenance forms, tax documents, and monthly account statements. You can also access any uploaded receipts and medical documentation using this tab.

For a complete list and description of each available form, refer to your personal member portal.

Resources

The 'Resources' tab provides useful tools and resources to help you maximize your health savings and overall wellness.

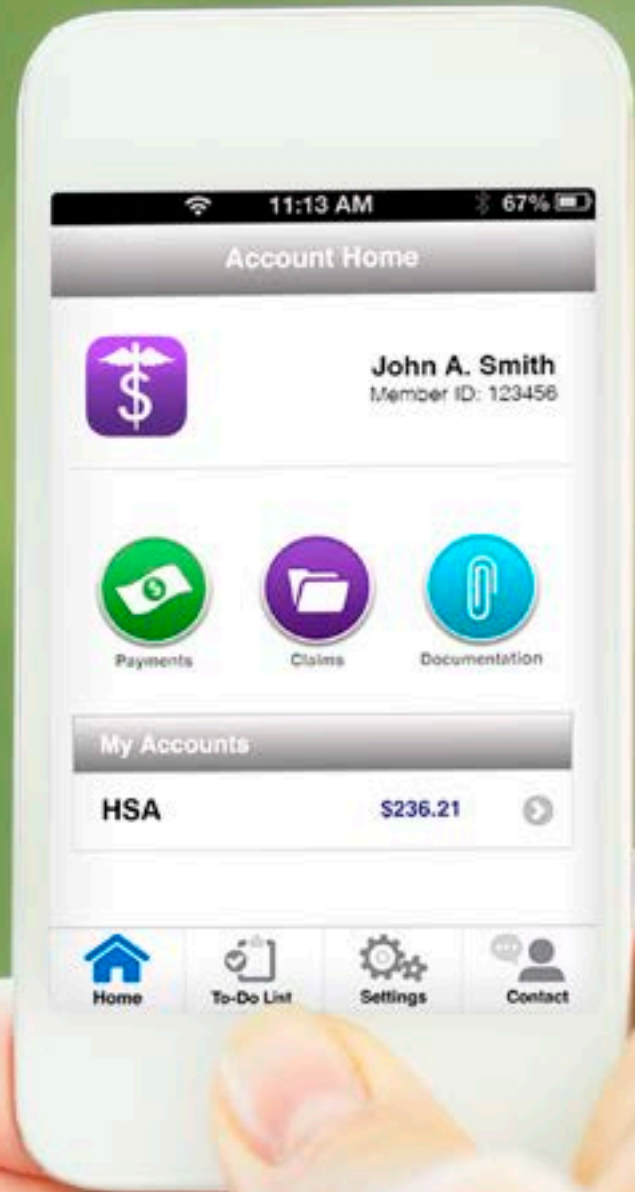
For a complete list of available resources, refer to your personal member portal.

Save now, cash in later

The Documentation Library is a powerful tool to track your reimbursable expenses in the event that you would like to delay reimbursement and cash in later. See page 16 for more details.

Convenience at your fingertips

The new HealthEquity mobile app



Easy access to
your account

*Wherever
you are.*

Mobile app

HealthEquity available on-the-go

The new HealthEquity mobile app provides easy, on-the-go access to all of your health accounts. The free app provides comprehensive tools to help you manage transactions and maximize your health savings.



Convenient, powerful tools:

On-the-go access

You can access all account types wherever you go

Photo documentation

Simply take a photo with your device to initiate claims and payments

Send payments & reimbursements

You can send payments to providers or reimburse yourself for out-of-pocket expenses from your HSA

Manage debit card transactions

Link your debit card transactions to claims and documentation

View claims status

View the status of claims as well as link payments and documentation to claims

Available for *free* at:

iTunes App Store

Google Play



Login page



Home screen



Central access to payments, claims & documents

Access multiple accounts

“Ever present” buttons for easy navigation

Logging in

To log into the mobile app, you will use the same username and password created during your first-time log in to the member portal. If you have not logged in before, please do so online, preferably with a computer, prior to logging into the mobile app. If you are unsure of your login credentials, please contact member services for assistance at the phone number located on the back of your HealthEquity debit card.

If your password needs to be reset, you will need to create a new password on the member portal before it can be used to log into the mobile app.

Mobile app home

On the home screen, you will see:

- Your name
- Member ID
- Buttons to access
 1. Payments
 2. Claims
 3. Documentation
- A list of your accounts and balances
- “Ever-present” navigation buttons:
 1. Home
 2. To-Do List
 3. Settings
 4. Contact

To view Account History, simply tap the gray arrow next to your account balance. Here you will see contributions, distributions, as well as any fees or interest.

Claims home



Add new claim

Icons indicate if a claim is linked to documentation or payment

Add a claim

To add a new claim or view existing claims tap the Claims icon. On this screen you can see all of the integrated claims HealthEquity has received from your insurance company (if applicable), as well as claims you have entered manually.

To create a new claim, tap New in the top right corner and follow the prompts to enter the necessary information; tap Next. Review Claim Details and tap Finalize if accurate. You will have the option to add documentation to your claim by tapping Link Documentation and taking a picture of the receipt, EOB, or invoice, using your mobile device's camera.

Add an EFT account

To add banking information for electronic fund transfers (EFT), tap Settings at the bottom of the screen, and then select Bank Accounts. To add an account, you will tap New in the top right corner. Enter the requested information, like routing and account number and click Next.

*The banking information added through the app can only be used for reimbursements. Contributions through the mobile app are not available at this time.

"To-Do" screen



"To-Do" items are those that have not been linked to a claim, payment or documentation

They are noted with an orange flag to set themselves apart from other items

To-Do list

To-Do items are those that have not yet been linked to a claim, payment or documentation. They are noted with an orange flag to set themselves apart from other items.

Documentation home



Documentation detail



Add and link to documentation

To upload a receipt, EOB or invoice to the mobile app, tap the Documentation icon. You will be able to select Camera, which will allow you take a picture right on the spot, or Image Library to use a picture you have already taken. Once the image is selected, you can enter the date of the expense, type of documentation, and any applicable notes. Once saved, your image will be visible as an Unlinked document. To link it to a particular claim or expense, select the picture and click Edit in the top right corner. Under Linked Payments, you can choose to link to a claim or payment. You can select whether you are linking to a new or existing claim/payment. If existing, you will select the correct claim/payment and tap Link. If adding new, you will be able to create a new entry using the steps listed in the Make a Payment section on page 33 and Add a Claim section on page 31.

Link documentation to payment or claim



Upload new documentation:
 • Use the mobile device's camera to capture image of receipt, EOB, or invoice

View by status, date, or type

Select to view details

Payments home



Add new payment

Payments organized by status or date

Icons indicate if a payment has been linked to documentation, payment or claim

Make a payment

To make a payment or reimbursement, tap the Payments icon. You can view previous payments made by status or date, but to add a new payment tap New in the top right corner. You will select the account you would like the funds to come out of, and select either New or Existing type of expense. If HealthEquity receives integrated claims from your insurance company, you can send a payment using the existing information from the open claim on the following screen. If it is a new expense, you will be required to enter expense information, like provider, date of service, patient, etc., on the following screen. Next, indicate whether HealthEquity will be sending a payment to a provider or reimbursing you before continuing to the next screen. Enter in all requested information and tap Next. If everything is correct on the confirmation screen, tap Finalize to send the payment.

New payment screen



Make payments from your phone

1. Choose which account to make payment from
2. Select a claim
3. Choose payee

Glossary of terms

Administrator

This term can be applied to many types of organizations. For the purpose of this guide, administrator refers to the company who holds, or administers, your HSA.

Beneficiary

The individual(s) designated to inherit your HSA in the event of your death.

Claim

The information about a specific medical service submitted by your provider to your insurance company for processing. You can enter new claims records and access existing claims records in the member portal for payment and documentation purposes, as needed.

Coinsurance

Amounts you pay (as a percentage of cost) after you meet your health plan deductible, but before you meet the out-of-pocket maximum. (i.e. 10%, 20%, etc.)

Contribution

The technical term used to refer to deposits (other than transfers and rollovers) to your HSA.

Contribution limits

The maximum amounts established by the IRS that you can contribute to your HSA. See page 8 for specific limits.

Copay

The fixed dollar amount you pay for specified services and prescriptions under most traditional health plans. HSA-powered plans do not typically require copays.

Coverage tier

The level of coverage you have (usually single or family). HSA contribution limits vary by coverage tier.

Deductible

The amount you must pay before your health plan begins paying toward your costs.



Dependent

1. Individual other than yourself, who is covered by your insurance plan (typically a spouse or child).
2. The IRS has specific requirements to determine tax dependents. Your HSA can be used to pay the qualified medical expenses of any tax dependent, regardless of whether they are covered by your plan. Consult a tax advisor regarding your specific situation.

Distribution

The technical term used to refer to withdrawals from your HSA.

EFT (electronic funds transfer)

A quick method of transferring funds directly between your personal financial institution and your HSA. You can setup EFT for deposits or withdrawals in the member portal.

Eligible individual

An individual who meets all of the IRS requirements to contribute to an HSA. You can read more about eligible individuals in IRS Publication 969.

EOB (explanation of benefits)

A statement from your insurance that shows the service billed from your provider and the deductible, coinsurance and other covered amounts, as applicable. Compare this to the invoice from your provider to ensure accuracy.

Expert friends

Our endearing term for our member services team, who are available every hour of every day to offer helpful insight to you.

In-network

A provider that participates in your health plan network, who agrees to charge negotiated rates established with your health plan.

Insurance ID card

The card, provided by your health plan, that your provider uses to verify coverage and process billing of your claim. It is important that you present this card each time you use health care services.

Insurance premium

The amount you pay (usually per pay period) to have health insurance. HSA-powered plans typically have lower premiums than traditional health plans.



Glossary of terms

Out-of-network

A provider who does not participate in your health plan network, and has no agreement with your health plan. You can still use your HSA to pay qualified medical expenses incurred with out-of-network providers.

Out-of-pocket maximum

For HSA-qualified plans: The maximum amount you will pay out-of-pocket, including prescriptions, and your deductible is included in the calculation. For other plans: The concept is similar, but copays, coinsurance and other costs may or may not be included in the calculation of your out-of-pocket maximum. Contact your health plan for more details about your specific coverage.

Point of sale (POS)

The terminal where you make payment with your HSA debit card.

Provider

The doctor or other health care professional who provides health care services.

Provider invoice (provider statement)

The bill from your provider for services. It should reflect the adjustments presented on the explanation of benefits (EOB) from your health plan.

Qualified medical expenses

Expenses that can be paid tax-free using your health savings account. See page 10 for a detailed overview of the expenses.

Reimbursement

Money you withdraw from your HSA to pay yourself back for out-of-pocket medical expenses. There is no deadline to reimburse yourself for qualified medical expenses from your HSA.

About us

Building Health Savings

HealthEquity empowers Americans to build health savings by providing powerful tools for health savings accounts (HSAs) and other health financial services. We manage over \$1.6 billion in deposits, which makes us the largest dedicated health account custodian in the nation. Our convenient solutions serve more than 1.3 million accounts, owned by individuals at more than 25,000 companies across the country. With member support available every hour of every day, our team provides around-the-clock insight to maximize health savings.

HealthEquity offers a complete line of integrated accounts:

- Health Savings Accounts (HSAs)
- Health Reimbursement Arrangements (HRAs)
- Flexible Spending Accounts (FSAs)
- Health Incentive Accounts (HIAs)



The Complete HSA Guidebook



Learn More about HSAs



Download a free copy of The Complete HSA Guidebook at:
www.HSAGuidebook.com

Promotional Code: **HSASmart2014**

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.

NEW MOBILE APP
now available

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- iTunes App Store •
 - Google Play •

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