



We help your account holders understand and manage the financial side of health care.





HealthEquity® SmartSaver HSA™.

A better choice for you, a superior experience for your account holders.

Account Services

Consumer-directed health care accounts are our focus. It's what we do.

What we provide for you:

- HSA processing services, enabling us to handle all processing and reporting for your account holders' HSAs.
- Ability for you to set your own pricing and interest rates.
- A co-branded product, with "Powered by HealthEquity" as the sub-brand.
- Debit card services.
- Flexible online enrollment that accommodates multiple formats for employer accounts.
- Employer portal to manage HSA contributions and reporting, for your employer customers.

What we provide for account holders:

- 24/7 customer support.
- Revolutionary PayChoice™ platform, which provides account holders easy options for paying their medical bills:
 - > Phone or web authorization to pay a health care provider claim
 - > Scheduling payments based on future contributions
- Account holder membership guides.
- 24/7 account holder access to HealthEquity consultants.
- Free mutual fund investment trading.
- Record keeping and tax reporting.
- Lifetime claims and spending record – permanent health care and financial records to enable future tax benefits.

But we deliver so much more.

Our Health and Equity Consultants are always available to help your account holders understand and manage the financial side of their health care.



Consultant Services

24/7 access to knowledgeable consultants included in every account.

Our consultants are always available to help your account holders spend and save their health care dollars. And that's important to most HSA holders because they are using their HSA account as a retirement fund. The extra help they get in finding savings opportunities helps them spend less on health care and save more.

We can help account holders understand:

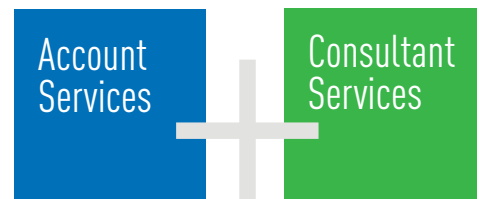
- The best way to pay their health care bills.
- When to use their HSA.
- The tax considerations of having a tax-advantaged health care account.

We can also offer them:

- A way to find the lowest cost prescription alternative.
- Help in scheduling payments with a provider.
- Assistance with finding in-network providers.
- Cost averages by zip code for various services.
- Safe and effective ways to save money on their health care purchases.

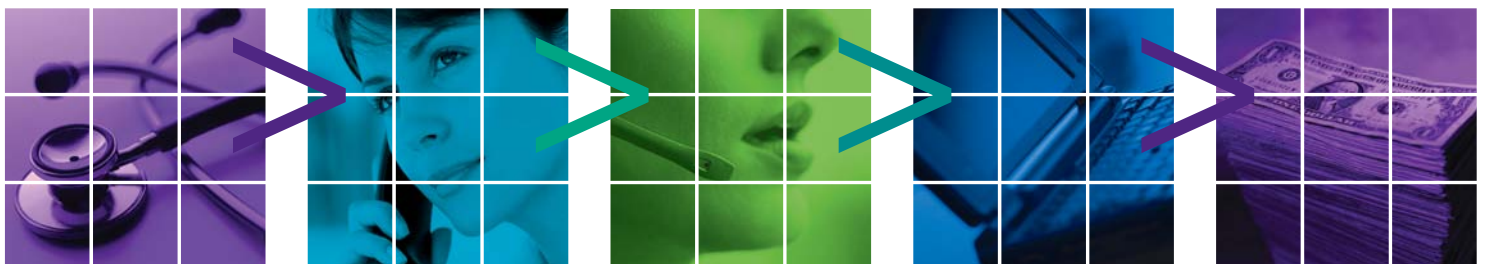
Imagine what high touch Consultant Services like these could do to help you differentiate and sell your HSA accounts.

HealthEquity is your smartest choice.



Find out more about how a relationship with HealthEquity could benefit your business. Call our Financial Institution Sales Group at 866-855-4065. We look forward to talking with you.

Our Consultant Services help your account holders understand and manage the financial side of health care.



Doctor prescribes drug to control nausea.

Account holder calls HealthEquity for price of prescription.

Consultant quotes \$715 prescription cost, but alerts account holder to lower cost alternatives.

Consultant e-mails account holder list of alternatives.

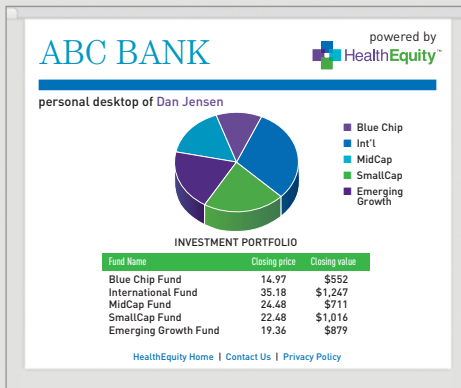
Doctor recommends prescription costing \$12. Account holder saves more than \$700.

Actual account holder experience

Our product is designed to provide a seamless, superior account holder experience.



Account holders have easy access to claims, payments, and online tools.



Mutual fund investment options.

Source	Date of Service	Provider	Total amount	Unpaid amount	Status	Actions
Entered by client	07/28/07	Dr. James	\$90.00	\$60.00	Payment scheduled	Change schedule
Claim from insurance	07/12/07	Dr. Jones	\$76.00	\$76.00	Open	Change schedule, Reimburse me
Claim from insurance	07/01/07	Pharmacy	\$140.66	\$0.00	Can be reimbursed	Reimburse me, Save money
Total unpaid medical expenses:						\$136.00
Current account balance:						\$3,496.49
Difference:						\$3,360.49

Easy, direct payment from the customer's HSA.

Go to www.healthequity.com and click on "Product Demo" to sample the HealthEquity consumer experience for yourself.

Consumer Focus

We're focused on consumers because we're passionate about helping your account holders.

Our extensive research on what your account holders want in their HSA has driven our product development.

We are a trusted independent consultant. 100% of our account holders said they trust HealthEquity to give them personalized advice on how to save money on health care purchases*.

People want to talk to a real person.

When they have questions or concerns, consumers want more than a recorded voice and they don't want to call only during "regular" business hours. 30% of current HSA holders listed this as "most important" in selecting an HSA**.

Consumers want to deal with a specialist. More current HSA holders prefer to have their account with a company that specializes in HSAs (43%) or a company that understands both health care and finance (48%) than want their insurance company (27%) or bank (27%) to hold their account***.

Partnering with HealthEquity could give your bank a winning share.

Our consumer research revealed that expected market share for "your bank" went from a third place 22% to a market leading 48% when "your bank" brand is enhanced with HealthEquity's service offering.***

* Source: HealthEquity account holder survey 1/29/2007

** Source: HealthEquity consumer study, 1/2007

***Source: HealthEquity consumer study, 1/2007 with three market competitors: your bank, your insurer, and HealthEquity.



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