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Thank you for selecting HealthEquity as your HSA partner. As an experienced provider of health savings accounts, we offer powerful and convenient solutions to ensure the successful implementation of your plan. These include:

- Integrated claims and eligibility
- Automated account setup
- Dedicated employer support team
- Useful employer portal

This guide provides a detailed outline of the HSA setup process. Our team of experts will guide you every step along the way for easy execution.
Helpful support for employers is available every step of the way

Our employer services team, based in Salt Lake City, will guide you through the entire implementation process. Their insight and experience provide powerful resources for a successful launch.
We’ll take you there.

Our streamlined process makes implementing HSAs easy for employers. With powerful technology and an expert implementation team, we provide a convenient launch process with three easy phases:

1. PREPARATION
   - Employer selects an HSA-powered plan
   - Finalize timeline

2. INTEGRATION
   - Group setup, employee enrollment
   - Your health plan sends group eligibility to HealthEquity
   - HealthEquity creates employer portal
   - HealthEquity opens HSAs
   - Employer receives welcome communication
   - Employees receive welcome materials

3. GO LIVE
PHASE 1: PREPARATION

Select an HSA-powered health plan
- Work with your health plan representative to select an HSA-qualifying plan that meets the needs of your employees.

Effective Plan Design:
Experience has proven that increasing employer contributions to employees’ HSAs leads to higher adoption and greater plan satisfaction. This enables you to enrich your employees’ benefits package while complying with health reform regulations and avoiding excess taxes.

Review Timeline
- Review the implementation timeline with your health plan representative and determine milestone dates.
- Determine communications plan and how to position your HSA offering with employees for increased adoption.
- Employee educational resources are available at: www.HealthEquity.com/HSAlearn

Group setup, employee enrollment
- Complete group setup through your health plan.
- Employees interested in participating in an HSA-qualified plan complete the health plan enrollment process.
- To be eligible, employees must meet the following requirements:
  - Enroll in an HSA-qualifying plan.
  - Have no other health coverage unless permitted by the IRS.
  - Not enrolled in Medicare.
  - Not claimed as a dependent on someone else’s return.
PHASE 2: INTEGRATION

Your health plan sends group eligibility to HealthEquity

- Your health plan sends group setup and enrollment data to HealthEquity electronically via secure file transfer protocol (FTP).
- After initial setup, your health plan will send regular enrollment and claims data to HealthEquity via secure FTP.

HealthEquity creates your employer portal

- HealthEquity loads group setup information into our secure integrated platform.
- HealthEquity creates a secure employer interface for managing employee eligibility, account funding and reporting.
PHASE 3: GO LIVE

HealthEquity opens HSAs

- HealthEquity loads eligibility data.
- Employees must pass the Customer Identification Process (CIP) as required by federal law. HealthEquity manages the entire CIP, which typically takes one business day.
- Employees who fail the CIP are notified by mail or email.
- Once the CIP is successfully completed, individual accounts are created by HealthEquity. No wet signatures are required to open accounts.

Employer receives welcome communication

- You will receive a welcome letter by mail or email, containing instructions for accessing the employer portal, making contributions and a link to the comprehensive employer welcome site.
- For a personalized employer portal demonstration, contact HealthEquity Employer Services at 866.382.3510.
Employees receive welcome materials

- HealthEquity mails welcome materials to employees who pass CIP
- Welcome materials include:
  - HealthEquity Visa® Health Account Card
  - Instructions for accessing the member portal
  - Contact information for member services
  - Tips for maximizing health savings with an HSA

HSA balance transfers:

Employees may have existing HSAs with previous administrators. To take advantage of HealthEquity’s integrated claims and to avoid potential fees from other providers, we suggest consolidating into one HealthEquity account. The transfer process is simple and leads to increased satisfaction. We can offer an incentive for balance transfers: HealthEquity.com/DoubleIt

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.
WINNING WITH EMPLOYEES

For increased adoption, it is important for HSAs to resonate with employees. 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
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.
FAQs

How much can be contributed into an HSA?
The maximum amount is established by the IRS and subject to change each year. See IRS Publication 969, health savings accounts and other tax-favored health plans, at www.irs.gov for current contribution limits.

What is integrated eligibility and enrollment?
Eligibility and enrollment integration means that your health plan automatically transmits data to HealthEquity for account setup and current enrollment status.

How do integrated claims work?
Your employees' claims information is fed directly to their HSA. This allows them to make online payments using the HealthEquity member portal. It also creates an archive of medical expenses.

Who pays the monthly health savings account administration fee?
Typically, the employer pays the monthly HSA administration fee for their employees. Upon termination, the employee becomes responsible for the monthly fee. Employers may elect to have employees pay the monthly fee.
What HSA investment options are available to members?

HealthEquity offers an extensive suite of investment options¹ that members can select. For more information, visit www.HealthEquity.com/DocLib/HSA/HSA-Invest.pdf. A minimum balance of $2,000 is required to begin investing.

How do I manage the HSA program moving forward?

Upon group enrollment, you will have access to the HealthEquity employer portal. Its features allow you to:

- Create additional logins for your staff with role-based permission levels and email preferences.
- Set up banking information.
- View employee listing with status, coverage level and coverage dates.
- Fund accounts and manage contributions.
- Generate reports and create system alerts.

What happens if someone fails the customer identification process (CIP)?

Employees who fail CIP will display an incomplete status in the employee listing on the employer portal. These employees will need to submit additional documentation before their accounts can be used. Contributions can still be made to the account, but will be unavailable until the CIP has successfully been completed.

¹ Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not federally-insured or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. HSA holders making investments should review the applicable fund’s prospectus. Investment options and thresholds may vary and are subject to change. Members should consult their advisor or the IRS with any questions regarding investments or on filing a tax return.
RESOURCES

**Employer services**
Phone: 866.382.3510 (Available 8 am - 7 pm Central)
Email: employerservices@healthequity.com

**Employer portal**
MyHealthEquity.com

**Employer open enrollment resources**
HealthEquity.com/Educate

**Member services**
Phone: 866.346.5800 (Available every hour of every day)
Email: memberservices@healthequity.com

**Member resource site**
HealthEquity.com/HSAlearn
Get started today.

Help your employees to maximize health savings by offering our powerful and easy HSA solution.

Contact your health plan representative or contact HealthEquity at:

866.382.3510
EASY ACCESS to your ACCOUNT WHEREVER you are.

HealthEquity mobile app available for FREE at:
• Apple® App Store®
• Google Play™

Accounts must be activated via the HealthEquity website in order to use the 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.

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions.