

# HEALTHIER TODAY. FINANCIAL WELLBEING TOMORROW.

Choose a HealthEquity HSA and  
simplify the experience while inspiring  
your people to achieve more.



Connecting Health and Wealth



## HSA IS IN OUR DNA

**Some vendors just offer an HSA to sell mutual funds and other financial products. Not us. Since 2002, HealthEquity is HSA first and always. We're a non-bank HSA custodian. That means we have the independence to focus exclusively on delivering the best possible HSA experience.**

### **Accelerate implementation**

After working with 100,000+ organizations, we've got onboarding down to a science. Our implementation team will guide you through plan setup, employee enrollment and program go-live.

- Easily transfer member files from any platform or payroll vendor
- Create and customize your employer portal account in minutes
- Seamlessly execute bulk transfers that require nothing from your team



# PUT YOUR PEOPLE FIRST

Everything we do is designed to systematically maximize adoption, engagement and account optimization. We'll help your people understand the hows and whys behind HSAs, so they can capitalize on every opportunity. And because we administer more HSAs than anyone, we know what works and what doesn't.

- Design and execute targeted open enrollment campaigns
- Send high-impact communications throughout the year
- Offer live webinars or choose from our on-demand library



## 24/7 member support

Call or chat day or night. Our US-based call center measures success by problems solved (not call times). We'll do whatever it takes.



## Step-by-step guidance

Those who understand their benefits are more likely to use them. That's why we offer on-screen tutorials, user guides, webinars, calculators, and more.

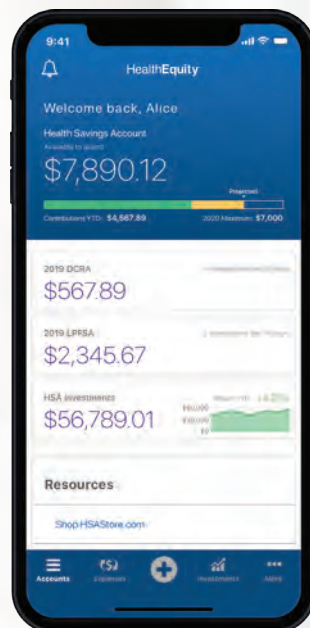


## Easy account management

Intuitive navigation combined with our "Account Optimizer" functionality makes the HSA experience meaningful and stress free. See it in action. Ask for a quick demo.

# GO MOBILE

Log in and manage everything via our simple mobile app.\*  
Want to submit a claim?  
Easy. Just snap a photo  
and you're on your way.



\*Accounts must be activated via the HealthEquity website in order to use the mobile app.





## SIMPLIFY AT EVERY STEP

### Leverage hundreds of unique integrations

Our team has the experience and expertise to drive customizable no-cost integrations with health plans, retirement providers, payroll administrators, and more.

- Streamline claims and payments
- Simplify and automate HSA administration
- Put HSA and retirement account data side by side

### Work smarter, faster and more efficiently

Benefits are complex, but your workflows shouldn't be. Our employer portal experience uses streamlined technology, making it easy for you to manage everything in only a few clicks. Configurable rules-based access helps you stay in control, while a dynamic plan dashboard lets you see everything at a glance.

- Get file processing results and alerts
- View fee and funding invoices
- Generate on-demand or scheduled reports

# BOOST RETIREMENT READINESS

## Inspire savings

Many HSA administrators like to tout their investment fund lineup. And we're confident our offering of 23 low-cost Vanguard funds stacks up against anyone.\*\* But we also recognize that savings rate matters more than investment returns. A high yield on a low balance won't move the needle. So, we're constantly inspiring members to consider increasing contributions to boost their year-end net balance.

### Toward that goal, we'll work with you to:

- Identify the right employer contribution strategy to incentivize savings
- Measure and optimize retirement readiness
- Send targeted messages to encourage your team to get the most from their HSA

## Streamline investing

An HSA is like a second 401(k)—a great way to build a retirement nest egg. But people need the tools to take advantage. Try our investment desktop and see how it makes HSA investing easier than ever.

- On-screen tutorials
- Intuitive user experience
- Balance thresholds and streamlined cash management

**Two powerful advisory tools offered by HealthEquity Advisors, LLC enable members to adjust their level of control.\*\***



## GPS

### Tap into algorithm-based guidance and recommendations

**GPS** recommends investment options based on age, investment objectives, investment experience and more. This option gives members the opportunity to ultimately select their own investments based on targeted advice.



## AUTOPILOT

### Let intelligent technologies manage your entire portfolio

Member inputs create a risk profile, then **AutoPilot** will automatically rebalance member portfolios based on specified factors. AutoPilot empowers even the most inexperienced members to invest confidently.

\*\*Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HSA holders may select Vanguard funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the Vanguard website at [vanguard.com](http://vanguard.com). Please read the prospectus carefully before investing.



# ENGAGE 360: ENGAGE LIKE A PRO

Get access to the industry's only comprehensive suite of engagement resources designed specifically for benefits professionals. Tap into original collateral, analytics, training, and the support you need to make a difference for your people and the organization.



## Drive adoption

### Open Enrollment Toolkit

Tap into a huge library of flyers, webinars and other resources you can use during annual enrollment and for new hires.



## Maximize utilization

### Engagement Packages

We'll send targeted, systematic communications to promote positive habits and address specific areas for program improvement.



## Measure and benchmark

### Health Savings Score™

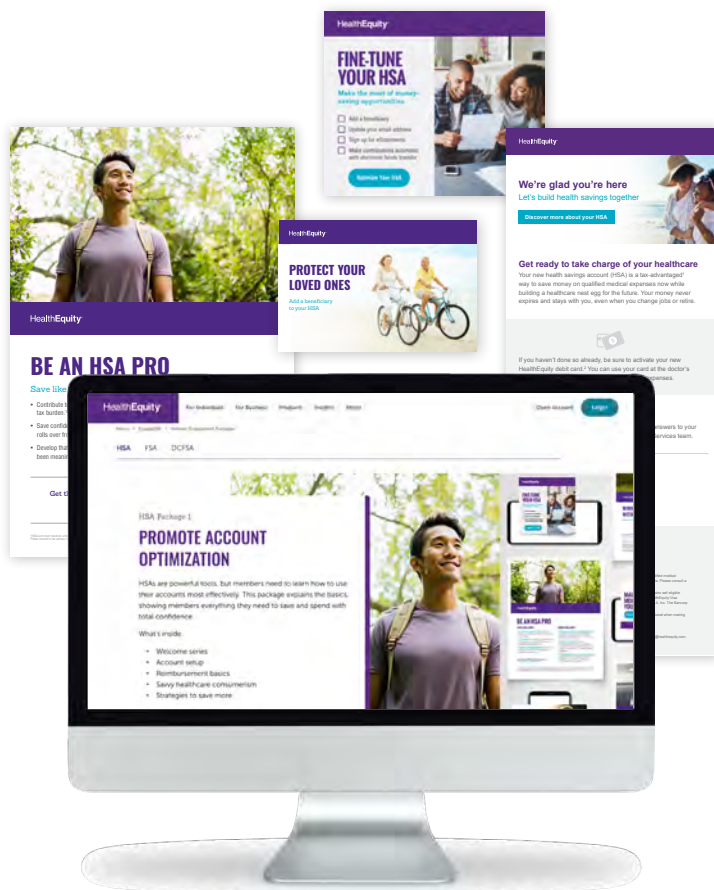
Use proprietary analytics to gain visibility into program performance, benchmark against peers and identify opportunities for improvement.




## Refine and optimize

### Best Practices

Access workshops and original insights that will help you make a bigger impact with less effort.



[HealthEquity.com/engage360](https://HealthEquity.com/engage360)



Build on two decades  
of innovation and  
industry leadership.

**175+**

health plan  
integrations

**100,000+**  
organizations

**5 million+**  
HSA members

## CONNECTING HEALTH AND WEALTH

As the retirement savings gap is widening and healthcare costs keep climbing, we recognize that connected problems require connected solutions. That's why our approach is driven by a singular mission: To connect health and wealth. By bringing together intuitive technology and remarkable service, we enable millions to achieve wellness today and financial wellbeing tomorrow.





## BUNDLE YOUR BENEFITS

HSA-qualified health plans are a great way to reduce premiums and help your people build long-term health savings. You can also complement an HSA with a Health Reimbursement Arrangement (HRA) to help offset premium increases and make HSAs more appealing.

But why stop there?

Avoid the headaches and hassle associated with multiple vendors and let HealthEquity manage everything end to end. Our Total Solution brings a powerful lineup of integrated benefits, delivering unrivaled simplicity and convenience. We'll help you unlock economies of scale and get bundled pricing you won't find anywhere else.

**Ready to act?**

**866.855.8908 | [HealthEquity.com/HSA](https://HealthEquity.com/HSA)**

### Simplify

Imagine the power of single-source simplicity

### Be confident

Build on 20+ years industry leadership

### Make a difference

Wow your people with a fully cohesive experience

## ONE PARTNER. TOTAL SOLUTION.

Only HealthEquity delivers the integrated solutions you need to simplify benefits and truly impact people's lives.



**HSA**



**FSA**



**HRA**



**Commuter**



**COBRA**



**Wellbeing**