



Let the nation's oldest and largest dedicated health savings trustee help you.

An HRA administrator for Harvard Pilgrim

HealthEquity helps individuals and families build health savings while helping employers save on benefit costs 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 of Health Reimbursement Account (HRA) Administration



Products

Support for different employer plan design options, funding options (how and when the account is funded) and payment options (employee or provider).

- Employees can transact and view their HRA, FSA and DCRA through one online portal, making these easy to manage and track.
- Daily electronic eligibility file captures new hires and terminations.
- Weekly claim feeds allow employees to view claims online.



Services

Integrated with Harvard Pilgrim health plans.

- HealthEquity receives both eligibility and claims files from Harvard Pilgrim, allowing employees to see their information in one location.



Support

HealthEquity's Member Services team is available 24/7/365 to provide members with personalized support and educational information.

- The employer portal gives employers reports, resources and control.
- HealthEquity Client Services provides employers with a dedicated service team.

This information has been provided by HealthEquity, Inc. as of December 2023, and is subject to change without notice. Harvard Pilgrim Health Care, Inc., including its affiliates, disclaims any implied warranty or representation about its accuracy or completeness. Please review the documents provided to members upon enrollment by HealthEquity for complete information on their programs and services.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Continued on next page

HealthEquity HRA Features

Employer Features	
Method of enrollment	Daily electronic enrollment files for HRA and HSA accounts from Harvard Pilgrim
Methods of employer funding	ACH pull, auto debit, paper check
Account administrative fees	<p>Setup and annual maintenance fee: \$250 per plan 1-9,999 eligible employees \$500 per plan 10,000+ eligible employees</p> <p>Monthly administration fee: \$3.45 per account per month; Includes HRA, FSA and Dependent Care FSA. If a Limited Purpose FSA or Post Deductible HRA is coupled with an HSA, the fee is reduced to \$1.95 per account per month.</p>
HRA design options	<p>Front end: HRA pay first</p> <p>Back end: HRA pay second and HRA pays first with an Rx-only debit card</p>
Reimbursement level	Contract or individual family level
Employer reporting	Employer access via the employer portal: claim detail, employee information report, utilization, current balance and liability/election amount report (funding summary), reimbursement account funding ledger
Employer support	(866) 382-3510; option 3; employerservices@healthequity.com Monday through Friday, 7 a.m.-7 p.m. Central Time
Employer portal	myhealthequity.com
Employee Features	
Administrative fees	No employee fees
Reimbursement type	Pay to Provider – Echeck or virtual payment (no charge) Pay to Employee ¹ – EFT (no charge) or check (\$2.00)
Welcome kit contents	RA welcome tri-fold HRA/FSA/DCRA FAQs If a card ² is part of the plan, the employee also receives: card on card mailer, including privacy notice, cardholder agreement, debit card FAQs insert
Monthly statement delivery	Electronic (no charge) or paper (\$1 per month)
Online provider bill pay	Yes
Debit cards ²	Three (additional cards \$5 each)
Member services	(877) 826-6882; info@healthequity.com; open 24/7/365, chat available via member portal
Online account access	myhealthequity.com
Other services offered	FSA administration, HSA administration

HealthEquity and the HealthEquity logo are registered trademarks of HealthEquity, Inc.

¹Reimbursement to employee is subject to plan design and may not be available.

²The HealthEquity® Visa® Reimbursement Account Card is issued by The Bancorp Bank; member FDIC pursuant to a license from Visa 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.

Learn more. Call (866) 382-3510 or visit healthequity.com

HealthEquity Inc., PO Box 14374, Lexington, KY 40512