

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

An HSA 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 Savings Account (HSA) Administration



Products

Employees can transact and view their HSA, medical claims and investment¹ options all in one place, making it easy to manage funds and track reimbursement activity.

- Daily electronic eligibility file captures new hires and terminations.
- Weekly electronic claims feeds for tracking activity online.
- State-of-the-art, proprietary online payment platform allows members to pay claims, schedule payments, reimburse themselves and contribute to their HSAs directly from personal accounts.
- Accounts offer no account set up fee, no transaction fees, no initial card fees, no inactivity fees.



Services

Integrated with Harvard Pilgrim health plans.

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



Support

HealthEquity's Member Services team is available 24/7/365.

- Members receive personalized support and educational information from live Member Services representatives.

This information has been provided by HealthEquity, Inc. as of November 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.

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HealthEquity HSA Features

Employer Features							
Method of enrollment	Daily electronic enrollment files from Harvard Pilgrim sent directly to HealthEquity						
Methods of employer funding	ACH pull, check, money order, direct deposit, employee contributions via individual input or spreadsheet upload						
Employer administrative fees	Account setup fee: \$0 / Monthly administration fee: \$2.25						
Employer reporting	Aggregate account information reports online						
Employer support	(866) 382-3510; option 3; employerservices@healthequity.com Monday through Friday, 7 a.m.-7p.m. Central Time						
Employer portal	myhealthequity.com						
Employee Features							
Administrative fees	Paid by employer (listed above)						
Minimum balance to waive fees	Not applicable						
Welcome kit contents	Card on card mailer includes fee schedule, HSA welcome tri-fold, cardholder agreement, custodial agreement and privacy notice						
Debit card²	Three (additional cards \$5 each)						
Checkbook	HealthEquity does not offer a checkbook						
Monthly statements	Electronic (free) or paper (\$1.50 per month)						
Online bill pay	Yes						
Tax reporting	Yes						
FDIC-insured cash balances³	Yes						
Interest rate on cash balances	HealthEquity offers 2 interest rate options: 1. Basic Rates – FDIC insured cash account 2. Enhanced Rates – an interest-bearing group annuity contract issued by Pacific Life Insurance Company						
Mutual fund options¹	Investment funds options and thresholds may vary are subject to change. Contact HealthEquity for the latest information.						
Minimum cash balance to invest¹	\$2,000						
Investment set up and transaction fees	No						
Other fees	<table border="0"> <tr> <td>Paper check reimbursement to member: \$2.00 each</td> <td>Overdraft or insufficient funds: \$20 per transaction</td> </tr> <tr> <td>Stop payment request: \$20 per request</td> <td>Return deposit: \$20 per transaction</td> </tr> <tr> <td></td> <td>Account closure: \$25 one-time fee</td> </tr> </table>	Paper check reimbursement to member: \$2.00 each	Overdraft or insufficient funds: \$20 per transaction	Stop payment request: \$20 per request	Return deposit: \$20 per transaction		Account closure: \$25 one-time fee
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	Account closure: \$25 one-time fee						
Member services	(877) 826-6882; info@healthequity.com; open 24/7/365, chat available via the member portal						
Online account access	myhealthequity.com						

¹Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investment funds and thresholds may vary and are subject to change. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

²The HealthEquity® Visa® Health 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.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions.

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³Health Savings Account (HSA) cash balances are held at FDIC-insured or NCUA-insured institutions and are eligible for federal deposit insurance, subject to applicable requirements and limitations.

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

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