

# 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 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 and pay 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.

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# 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 | <b>Setup and annual maintenance fee:</b><br>\$250 for 1-499 accounts, \$500 for 500-999 accounts<br><br><b>Monthly administration fee:</b> \$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. |
| HRA design options          | <b>Front end:</b> HRA pay first<br><br><b>Back end:</b> HRA pay second<br>and HRA pays first with an Rx-only debit card  |
| 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<br>Monday through Friday, 7 a.m.-7 p.m. Central Time   |
| Employer portal             | <b>myhealthequity.com</b>  |
| Employee Features           |  |
| Administrative fees         | No employee fees   |
| Reimbursement type          | EFT or paper check (\$2.00 charge per check)   |
| Welcome kit contents        | RA welcome tri-fold HRA/FSA/DCRA FAQs<br>If a card <sup>1</sup> 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 <sup>1</sup>    | Three. \$5 per card for each additional card   |
| Member services             | (877) 826-6882; info@healthequity.com; open 24/7/365, chat available via member portal   |
| Online account access       | <b>myhealthequity.com</b>  |
| Other services offered      | FSA administration, HSA administration   |

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<sup>1</sup>The 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 **www.healthequity.com**.  
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