



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, limited purpose FSA and investment¹ options all in one place, making it easy to manage 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 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 2020, 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.

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; 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 card ²	Three (additional cards \$5 each)	
Checkbook	HealthEquity does not offer a checkbook	
Monthly statements	Electronic (free) or paper (\$1 per month)	
Online bill pay	Yes	
Tax reporting	Yes	
FDIC-insured cash balances ³	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 options ¹	Investment funds options and thresholds may vary are subject to change. Contact HealthEquity for the latest information.	
Minimum cash balance to invest ¹	\$2,000	
Investment set up and transaction fees	No	
Other fees	Paper check reimbursement to member: \$2.00 each Stop payment request: \$20 per request	Overdraft or insufficient funds: \$20 per transaction Return deposit: \$20 per transaction 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 www.healthequity.com.

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