

ELEVATE YOUR BENEFITS WITH HRAs

Integrated health reimbursement arrangements (HRAs)



THE POWERFUL
& *easy* HRA
SOLUTION

HealthEquity®

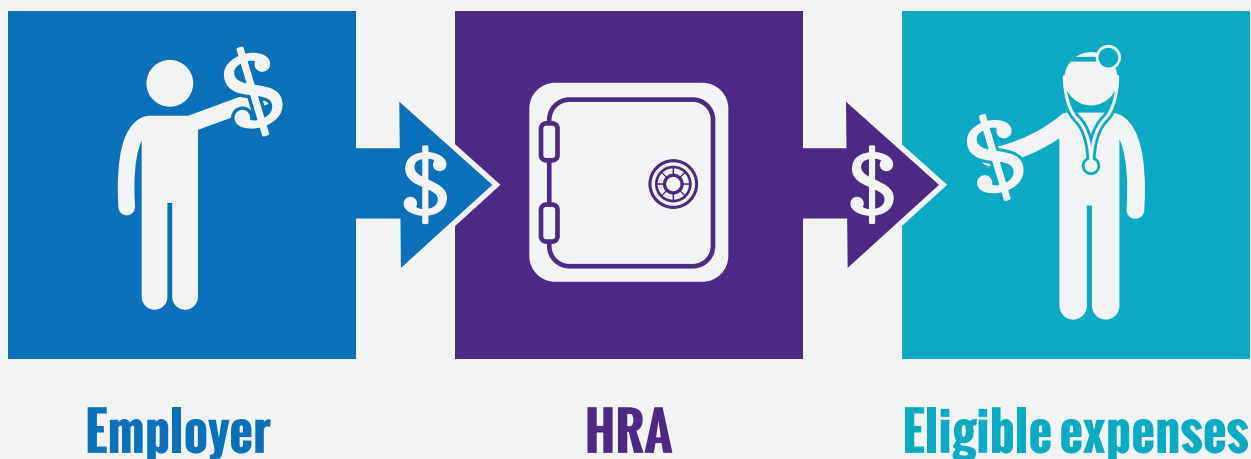
An *easier* approach to consumer-directed healthcare

Your health plan and HealthEquity together deliver a fully integrated approach to consumer-directed healthcare that combines industry-leading health reimbursement arrangements (HRAs) with your health plan design. It's a solution with easy enrollment, less paperwork, and hassle-free claims.

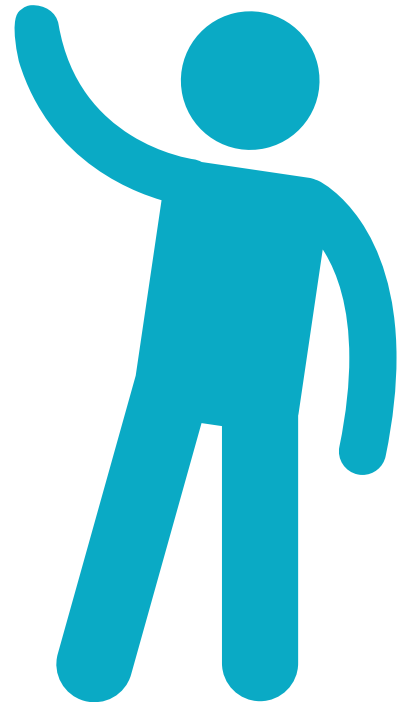
It also means simplified account management; online tools, resources and education; plus the dedicated service and support that distinguishes our offerings.

HOW HRAs WORK:

HRAs are employer-owned accounts that are used by employees for specific medical expenses, such as deductibles, copayments, coinsurance, dental or vision. Contributions are made solely by the employer and unused funds are returned to the employer at the end of the plan year or may be rolled over to a subsequent plan year.



Why HRAs?



Maximize benefits offerings

With today's competitive work force, exceptional benefit packages are vital to securing key talent. An HRA-enhanced health plan, supplemented with employer funds, maximizes benefits offerings while maintaining cost control.

Flexibility

HRAs can be customized to fit your specific benefits strategy. You can determine the employer-funded amount, types of expenses allowed and eligibility requirements.

Encourage wellness

Motivate employees to develop healthy behaviors by offering an HRA that provides an incentive for good lifestyle choices. You can reward preventative care, smoking cessation, prenatal care or other initiatives your company is passionate to promote.

Cost control

Employer HRA contributions are tax-deductible. In addition, HRA funding remains under the administration of the employer and unused funds are returned at the end of each year.

Easy transition to consumer-directed healthcare

HRAs are an approachable way to introduce the concept of consumer-directed healthcare to employees who are accustomed to traditional health plans. Employers are able to ease an employee's personal responsibility for a high deductible.

OUR ADVANTAGE

As experienced partners of integrated health accounts, your health plan and HealthEquity offer a unique customer experience that is powerful and easy. As your partner, we deliver:

Easy execution

Complete data integration between HealthEquity and your health plan enables convenience before, during and after enrollment.

Powerful resources

Insightful support and education for partners through HealthEquity's employer support team, employer web portal, and other tailored tools.

Convenience

Employers and members benefit from proprietary web capabilities featuring online payments and integrated claims data.

Compelling insight

We understand healthcare consumers and speak effectively to their values and experiences. Our tailored communications provide a clear, positive message that engages employees and increases understanding.

Account mentors

**Helpful support for our members
is available every hour of every day**

Our team of specialists based in Salt Lake City are available 24 hours a day, providing members with the tools and information they need to optimize their reimbursement accounts.



COMPLETE INTEGRATION

The unique relationship between your health plan and HealthEquity allows for true data integration. Unlike most other health account administrators who claim to have “integration,” our solution is complete. Our proprietary technology allows claims, eligibility, and other data to be imported directly into our flexible system. This results in a smooth experience with less paperwork and powerful tools.

Your health plan

HealthEquity®

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- Medical plan
- Pharmacy benefits
- Dental
- Vision
- Transparency tools
- Wellness programs
- Payroll
- Eligibility
- Enrollment
- Group setup
- Elections

TIMELINE

1. PREPARATION

Employer selects health plan with HealthEquity reimbursement account

HealthEquity receives group application

Health plan sends group setup to HealthEquity

2. INTEGRATION

Employer sends employee enrollment to health plan

Health plan sends enrollment data to HealthEquity

HealthEquity creates individual accounts for each employee

HealthEquity sends welcome materials to employees

3. GO LIVE

We'll take you there.

HealthEquity's streamlined process makes implementing reimbursement account products easy for employers. Our powerful technology and expert implementation team ensure a flawless launch, with three easy phases:

- 1** PREPARATION
- 2** INTEGRATION
- 3** GO LIVE



Offer the HealthEquity advantage today.

Maximize your benefits offerings with an HRA. To get started, contact your health plan representative or call HealthEquity at:

866.382.3510

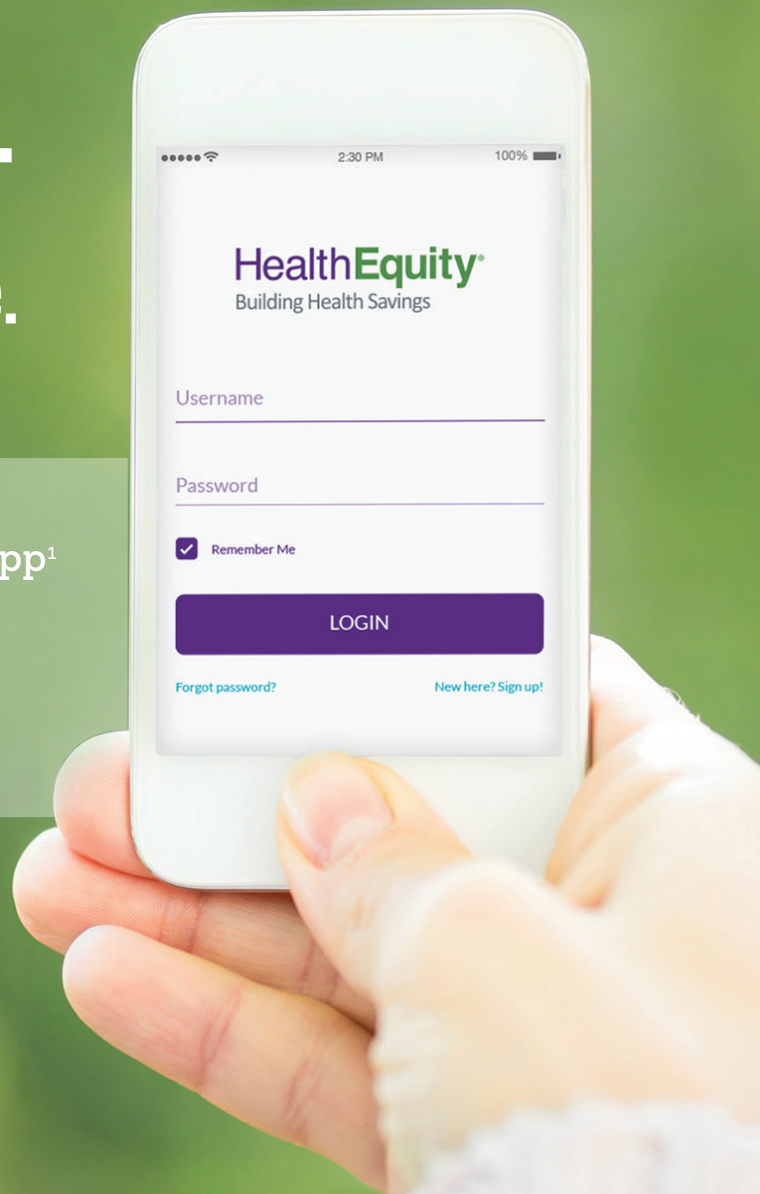


EASY ACCESS to your ACCOUNT WHEREVER you are.



HealthEquity mobile app¹
available for FREE at:

- Apple® App Store®
- Google Play™



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¹Accounts must be activated via the HealthEquity website in order to use the mobile app.

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.

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