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THE POWERFUL & easy FSA SOLUTION







An <u>integrated</u> approach to flexible spending accounts

Your health plan and HealthEquity together deliver an integrated approach to flexible spending accounts (FSAs) with easy enrollment, less paperwork, and hassle-free payments/reimbursements.

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

HOW FSAsWORK:

An FSA is an employer-sponsored benefits program that enables employees to deduct pre-tax dollars from their paychecks to pay for qualified medical expenses. At the beginning of each plan year, employees can elect to have a certain portion of their pre-tax income contributed to fund their FSA. Because FSAs are employer-sponsored, an employee has access to the entire year's funds on the first day of the year. Employees must use FSA funds within the plan year. However, the plan can provide for either a grace period or a carryover up to \$500. Any unused funds are returned to the employer at the end of the year.

FSA contribution limits

The IRS has set the limit for healthcare FSA contributions to \$2,700 per person. (See publication 969) However, employers can decide to decrease this limit if desired.



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 easy execution before, during and after enrollment.

Powerful resources

Dedicated support and education for partners through HealthEquity's employer support team, employer web portal and other 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 FSAs.



FLEXIBLE 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 yet flexible. 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.





FSA OPTIONS

HealthEquity offers different types of flexible spending accounts addressing the various needs of employers and their employees:

Healthcare FSA

Funds from a healthcare FSA can be used for qualified expenses including medical, dental and vision. For a full list of qualified expenses allowed by the IRS, see IRS Publication 502.

Dependent care FSA or DCRA

A dependent care FSA enables employees to set aside pre-tax dollars to pay for qualified dependent care expenses. Funds can be used to pay for day care, preschool, elderly care or other dependent care. See IRS publication 503 for additional details.

Limited-purpose FSA (LPFSA)

Used in conjunction with a health savings account (HSA), an LPFSA allows employees to contribute additional pre-tax dollars to use for dental and/or vision expenses. This allows users to maximize their pre-tax contributions to an HSA and contribute additional pre-tax dollars to an LPFSA.

Post-deductible FSA (PDFSA)

PDFSAs can be used for eligible medical expenses once a specified minimum deductible has been met. For those who also have an integrated HSA, HealthEquity uses a proprietary claims process to automatically accumulate towards the deductible.

















TIMELINE

1. PREPARATION

2. INTEGRATION

Employer selects health plan with HealthEquity FSA HealthEquity receives group application

Health plan sends group setup to HealthEquity If supported by health plan, employer sends employee enrollment to health plan

Employer sends employee FSA elections to

HealthEquity

We'll take you there.

HealthEquity's streamlined process makes implementing FSAs easy for employers. Our proprietary technology and knowledgable implementation team ensure a smooth launch, with three easy phases:

1 PREPARATION

2 INTEGRATION

3 GO LIVE

3. GO LIVE

HealthEquity creates individual accounts for each employee

HealthEquity sends welcome materials to employees



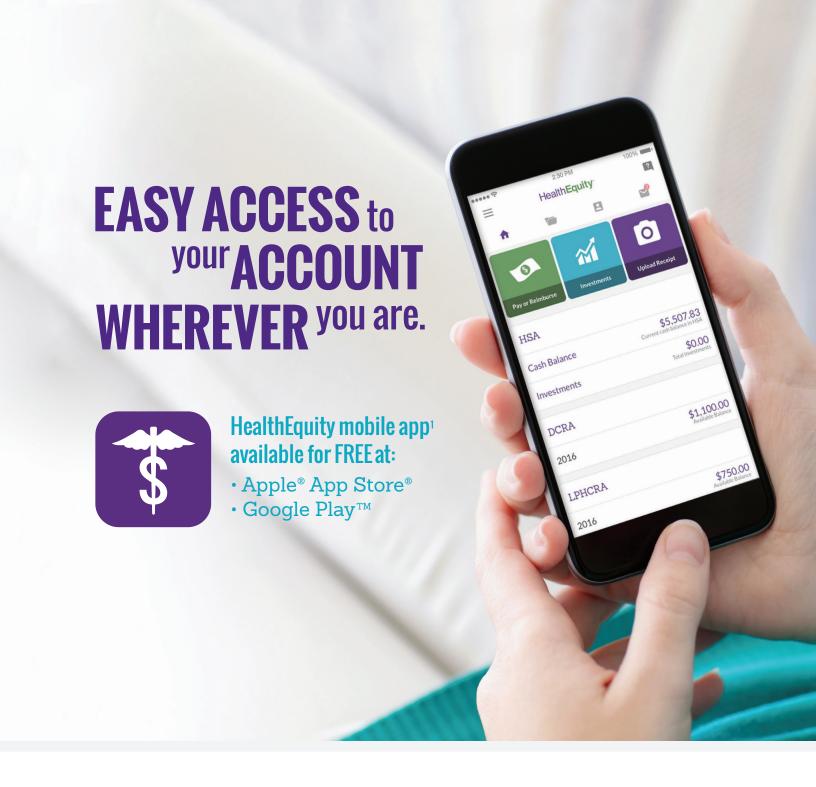


Offer the HealthEquity advantage today.

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

866.382.3510







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