

HealthEquity Analyst & Investor Day

June 21, 2016

HealthEquity[®]
Building Health SavingsSM

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Keynote by Suze Orman:
HSAs – The Right Choice for Consumers

HealthEquity[®]

Building Health SavingsSM



HealthEquity: The HSA Leader

Brad Bennion – SVP of Product & Corporate Development

Ashley Dreier – EVP, CTO, CIO



My Account

Claims & Payments

Docs & Forms

Resources

Contact

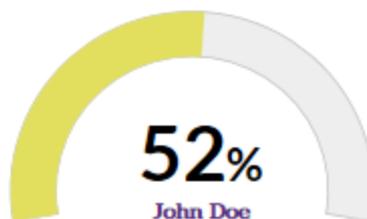


Account Balances

HSA Available Balance \$7,131.70

HSA Contributions YTD \$1,601.50

HSA Distributions YTD \$0.00



Are you missing out on important HSA money saving benefits?

Optimize Your HSA

Quick Links

- Pay Doctor/Provider >
- Request Reimbursement >
- Make Contribution >
- Transaction History >
- Investments >

Resources

- Compare healthcare costs >
- Visit a doctor online >
- See wellness activities >
- Shop for qualified items >

To Do

- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Unread Messages 3

View Claims ?

[Export Data](#)
[Add Claim](#)

Sort By

Payment Status

Unresolved

- Partially Paid
- Unpaid
- Pending

Resolved

- Paid
- Closed

Date Range

- 3 months
- 1 Year
- All Claims
- Custom

Patient

- John Doe
- Jane Doe

Provider

- Dr. Kamil

ID: 0006

Source: Insurance

Service date: **4/19/16**

Patient: John Doe

Provider: **Dr. Jones**

Total amount: **\$458.82**

Partially Paid

Unpaid Amount:
\$272.83

ID: 0007

Source: Insurance

Service date: **4/19/16**

Patient: John Doe

Provider: **Dr. Campbell**

Total amount: **\$72.00**

Unpaid

Unpaid Amount:
\$72.00

ID: 0009

Source: Member

Service date: **4/19/16**

Patient: John Doe

Provider: **Dr. James**

Total amount: **\$90.00**

Pending

Unpaid Amount:
\$60.00

ID: 0005

Source: Insurance

Service date: **4/19/16**

Patient: Jane Doe

Provider: **(Private)**

Total amount: **\$60.80**



My Account

Claims & Payments

Docs & Forms

Resources



Contact



Claim ID: 922799-0006
 Underwriter Claim: U123456788
 Group #: 17209
 Insured ID: 4408940
 Patient Account Number: 4408940
 Insured Name: John Doe
 Patient Name: John Doe
 Copay Carve Out Type: None

Provider Name: Dr. Jones
 Billing Organization: Community Hospital
 Organization ID: 987654321
 Billing Address: 580 E Hospital Way
 Salt Lake City, UT 84118
 Network Status: In
 Date Received: 4/29/2016
 Claim Status: Partially Paid (Scroll down for payment details)

PROCEDURE DETAILS

Service Date	Code	Description	Rx Savings	Amount Billed	After Discount	Eligible Amount	Applied to Deductible	Copayment	Coinsurance	Paid by Insurance
4/20/16	99282	EMERGENCY DEPT VISIT		573.53	458.82	458.82	158.12	0.00	0.00	185.99
Total				\$573.53	\$458.82	\$458.82	\$158.12	\$0.00	\$0.00	\$185.99

PAYMENT HISTORY

Note: Insurance paid \$185.99.

Click on any action that you wish to take for this expense.

Pay Provider

Reimburse Me

Close Expense

Match Transaction



My Account

Claims & Payments

Docs & Forms

Resources



Contact



Claim ID: 922799-0006
 Underwriter Claim: U123456788
 Group #: 17209
 Insured ID:
 Patient Account Number:
 Insured Name:
 Patient Name:
 Copay Carve Out Type:

Provider Name: Dr. Jones
 Billing Organization: Community Hospital
 Organization ID: 987654321

Understanding CPT Codes

Current Procedural Terminology (CPT) Codes

CPT Code: 99282 - EMERGENCY DEPT VISIT

Emergency department visit for the evaluation and management of a patient, which requires these 3 key components: An expanded problem focused history; An expanded problem focused examination; and Medical decision making of low complexity. Counseling and/or coordination of care with other providers or agencies are provided consistent with the nature of the problem(s) and the patient's and/or family's needs. Usually, the presenting problem(s) are of low to moderate severity.

PROCEDURE DETAILS

Service Date	Code	Description
4/20/16	99282	EMERGENCY DEPT VISIT
Total		

Insurance	Paid by Insurance
0.00	185.99
\$0.00	\$185.99

PAYMENT HISTORY

Note: Insurance paid \$185.99.

Click on any action that you wish to take for this expense.

- [Pay Provider](#)
- [Reimburse Me](#)
- [Close Expense](#)
- [Match Transaction](#)



My Account

Claims & Payments

Docs & Forms

Resources



Contact



Make a Payment

[Choose Account](#) / [Deductible Met](#) / [Payment Type](#) / [Expense Details](#) / [Payment Detail](#) / [Review](#)

From which account would you like the money to come out of?

HSA

My Bank - My Banking Institution 11223 Main St. Salt Lake City UT 84114 #####2121

Add Account

[← Previous](#)

[Next →](#)



Make Payment to

Choose a Provider you have paid before

(Make a Selection)

OR

New Provider Name
Community Hospital

Patient Account Number
4408940

Address 1

580 E Hospital Way

Address 2

City

Salt Lake City

State

UT

Zip

84118

We strongly recommend you verify the provider's address.

The Account Number should be the provider's account number for this expense.

Account Number is strongly recommended when paying a provider.

Payment Amount

- Unpaid Amount: \$272.83
- \$0.00 Other Amount
- Scheduled Payments

Number of payments for this expense:

2

[Divide Payments](#)

Pay this amount

On this date

Payment 1

Payment 2

View Claims ?

[Export Data](#)
[+ Add Claim](#)

Sort By

Payment Status

Unresolved

- Partially Paid
- Unpaid
- Pending

Resolved

- Paid
- Closed

Date Range

- 3 months
- 1 Year
- All Claims
- Custom

Patient

- John Doe
- Jane Doe

Provider

- Dr. Kamil

<p>ID: 0000 Source: Insurance</p>	<p>Service date: 4/20/16 Patient: John Doe</p>	<p>Provider: Dr. Kamil Total amount: \$831.24</p>	<p><input type="button" value="Paid"/> Unpaid Amount: \$0.00</p>
<p>ID: 0001 Source: Insurance</p>	<p>Service date: 4/20/16 Patient: John Doe</p>	<p>Provider: Anesthesia Services Total amount: \$235.20</p>	<p><input type="button" value="Paid"/> Unpaid Amount: \$0.00</p>
<p>ID: 0002 Source: Insurance</p>	<p>Service date: 4/19/16 Patient: John Doe</p>	<p>Provider: Pharmacy Total amount: \$89.49</p>	<p><input type="button" value="Closed"/> Unpaid Amount: \$0.00</p>
<p>ID: 0006 Source: Insurance</p>	<p>Service date: 4/19/16 Patient: John Doe</p>	<p>Provider: Dr. Jones Total amount: \$458.82</p>	<p><input type="button" value="Closed"/> Unpaid Amount: \$0.00</p>

Prescription Pricing Tool

Your Prescription

[? Ask My Doctor](#)

You pay: **\$318.04**



Lipitor TAB 40MG

You Pay: \$318.04

Brand, 1 tablet once a day

[▶ About this type of drug](#)

Drug Cost

Retail Pharmacy:	\$318.04
Mail Order Pharmacy: (3 Month Supply)	\$951.11

Drug Information



[Add to my Medicine Cabinet](#)

Your Option

Your lowest cost option: **\$262.39**

Crestor TAB 20MG

You pay: **\$262.39** [Hide](#)



Crestor TAB 20MG

You Pay: \$262.39

Brand, 1 tablet once a day

[▶ Why is this an option?](#)

Drug Cost

Retail Pharmacy:	\$262.39
Mail Order Pharmacy: (3 Month Supply)	\$784.16

Drug Information



[Add to my Medicine Cabinet](#)

This concludes the list of less-expensive alternatives to your prescription. While there may be even more options available, none has a lower out-of-pocket cost for you.



My Account

View Claims

Sort By

Date

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- Pending

Resolved

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- 1 Year
- All Claims
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- Jane Doe

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- Dr. Kamil

ID: 0006

Source: Insurance

Service date: 4/19/16

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Provider: Dr. Jones

Total amount: \$458.82



My Account

Claims & Payments

Docs & Forms

Resources

Contact

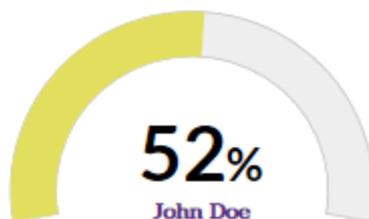


Account Balances

HSA Available Balance \$7,131.70

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HSA Distributions YTD \$0.00



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Optimize Your HSA

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- Make Contribution >
- Transaction History >
- Investments >

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- Shop for qualified items >

To Do

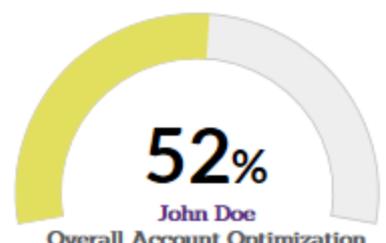
- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Unread Messages 3

Account Balances

HSA Available Balance	\$7,131.70
HSA Contributions YTD	\$1,601.50
HSA Distributions YTD	\$0.00

Quick Links

- Pay Doctor/Provider >
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- Make Contribution >
- Transaction History >
- Investments >



Optimize Your HSA

Are you
improving
benefits?

- Earn wellness incentives
10 Jun 2016 New!
- Boost your HSA before retirement
10 Jun 2016 New!
- Seeing a doctor just got more convenient
6 Mar 2015 New!
- Download our Mobile App
10 Jun 2016 Read

Resources

- Compare healthcare costs >
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- See wellness activities >
- Shop for qualified items >

To Do

- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Unread Messages 3



My Account

Claims & Payments

Docs & Forms

Resources

Contact



Account Balances

HSA Available Balance

HSA Contributions YTD

HSA Distributions YTD

Quick Links

Pay Doctor/Provider

Request Reimbursement

Make Contribution

Transaction History

Investments

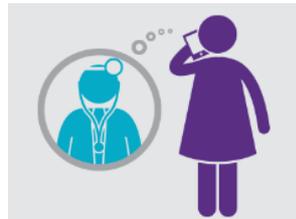
Are you missing out on HSA money saving

Convenient, affordable online medical care



10 Jun 2018

Read



VISITS START AT \$49

Common issues

- Acute Bronchitis
- Cough
- Acute Sinusitis
- Acute Pharyngitis
- Acute Cystitis
- Urinary Tract Infection
- Abdominal Pain



Remind Me Later

Go

See wellness activities >

Shop for qualified items >

Resolved Claims 4

Unlinked Receipts/Docs 0

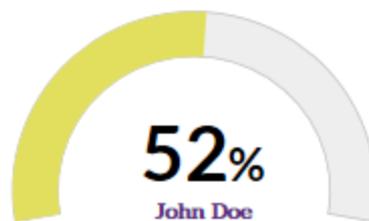
Unread Messages 2

Account Balances

HSA Available Balance	\$7,131.70
HSA Contributions YTD	\$1,601.50
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Quick Links

- Pay Doctor/Provider >
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- Transaction History >
- Investments >



Are you missing out on important HSA money saving benefits?

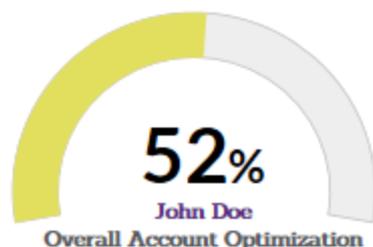
Optimize Your HSA

Resources

- Compare healthcare costs >
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- Shop for qualified items >

To Do

- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Unread Messages 3



75%

Complete

Profile

50%

Complete

Contributions

33%

Complete

Investments

Get the most out of your HSA

Is your HSA optimized? In order to increase the overall optimization of your HSA and discover money saving possibilities you may have missed, complete the tasks outlined below.

[Previous](#)[Next](#)

Optimize your HSA contributions

Contributing the IRS maximum means more tax-free savings for you.

Watch "Add new horsepower to your financial plan"

3:14 Minutes

[Watch Video](#)

✓ Completed

Are you eligible to make contributions in 2016?

To be eligible...

Yes

No

✓ Completed

- You must be covered under a high deductible health plan (HDHP), on the first day of the month.
- You have no other health coverage except what is permitted under [Other health coverage](#).
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's 2016 tax return.

Estimate your HSA expenses for 2016

Medical, Dental and Vision

Last year you spent \$0.00.

\$

[Submit](#)

Contribution goal for 2016

How much would you like to contribute in 2016

Your IRS maximum contribution limit for a family is \$6,750.

Your IRS maximum contribution limit for a single person is \$3,350.

\$

[Set Goal](#)[Previous](#)[Next](#)



My Account

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Docs & Forms

Resources

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Account Balances

HSA Available Balance

HSA Contributions YTD

HSA Distributions YTD

Quick Links

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Request Reimbursement

Make Contribution

Transaction History

Investments

See wellness activities >

Shop for qualified items >

Are you missing out on HSA money saving

Boost your HSA before retirement



10 Jun 2018

Read

Did you know you are eligible to contribute an extra \$1,000 to your HSA?

Per IRS rules, those who will be 55 (or older) by the end of the current tax year can contribute an additional \$1,000 to their HSA each year they are eligible to contribute leading up to retirement. Make your catch-up contribution before the tax deadlines and take advantage of the tax savings!

Click "go" to make a contribution.



Remind Me Later

Go

Unresolved Claims

4

Unlinked Receipts/Docs

0

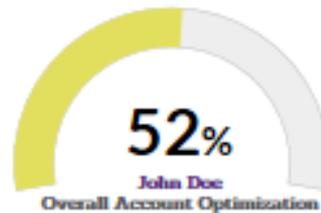
Unread Messages

2



Account Balances

HSA Available Balance	\$7,131.70
HSA Contributions YTD	\$1,601.50
HSA Distributions YTD	\$0.00



Are you missing out on important HSA money saving benefits?

Optimize Your HSA

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- Make Contribution >
- Transaction History >
- Investments >

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- See wellness activities >
- Shop for qualified items >

To Do

- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Unread Messages 3

CONGRATS!

You can now begin investing & increase your earning potential.

INVEST NOW





Congratulations, you are eligible to sign up to start investing today!

Setting up your investments is simple. To start, select how you want to manage your funds and press the appropriate button. We'll walk you through the rest.

We currently have the following email address on file. Please confirm that this is correct and update if needed. The email on file is: demo27@healthequity.com

ADVISOR™



Advisor Auto Pilot

Automatic and personalized management of your funds

[Learn more about Advisor](#)

No fund minimums or trading fees

Portfolio alerts and weekly performance summary

Full-service advice, automatic implementation and timing

Free for first 30 days*
Monthly fee of .08% (\$0.80) per \$1000 invested

Select Auto Pilot



Advisor GPS

Manage your own funds with expert advice at every turn

[Learn more about Advisor](#)

No fund minimums or trading fees

Portfolio alerts and weekly performance summary

Expert advice, you determine implementation and timing

Free for first 30 days*
Monthly fee of .05% (\$0.50) per \$1000 invested

Select GPS

Self-Driven

Manage your own funds how you want to manage them

[Learn more about investing](#)

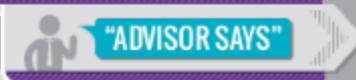
No fund minimums or trading fees

Target holdings prior to reaching the amount needed to invest

Choose your own funds, implementation and timing

No monthly fee charged for investing your eligible HSA funds

Select Self-Driven



D Your current portfolio grade **A** Recommended portfolio grade

Advice



Recommended Trades



Implement Advice

Sells

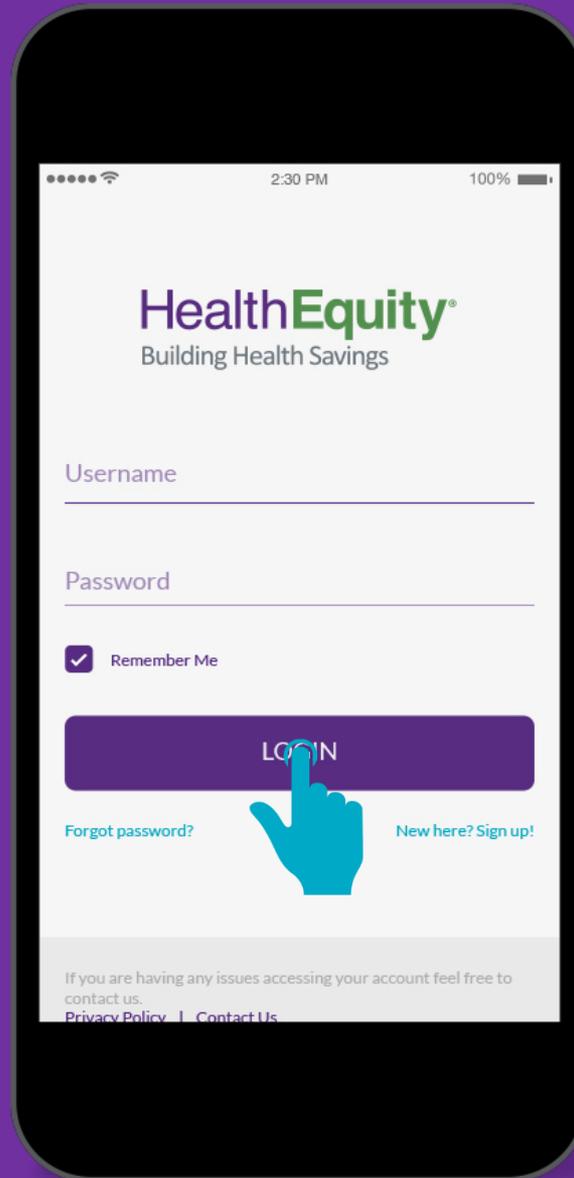
Name	Ticker	Category	Current		Trades	Final	
			Balance	Percent		Balance	Percent
Money to Invest	HSA Cash	Cash	\$3,131.70	100.00%	\$3,131.70 ↓	\$0.00	0.00%

Buys

Name	Ticker	Category	Current		Trades	Final	
			Balance	Percent		Balance	Percent
American Century Inflation Prot Bd In ...	APOIX	TIPS	\$0.00	0.00%	\$322.86 ↑	\$322.86	10.30%
Metropolitan West Total Return Bond M	MWTRX	Aggregate Bonds	\$0.00	0.00%	\$322.86 ↑	\$322.86	10.30%
PIMCO Foreign Bond (USD-Hedged) D	PFODX	International Bonds	\$0.00	0.00%	\$322.86 ↑	\$322.86	10.30%
Columbia Contrarian Core Z	SMGIX	Large Cap Equity	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
Nicholas	NICSX	Mid Cap Equity	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
Janus Triton R	JGMRX	Small Cap Equity	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
Artisan International Value Investor	ARTKX	Developed Non US	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
Driehaus Emerging Markets Growth	DREGX	Emerging Non US	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
REMS Real Estate Value Opportunity P	HLPPX	REIT	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
ICON Materials S	ICBMX	Natural Resources	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
PIMCO Commodity Real Ret Strat D	PCRDx	Commodities	\$0.00	0.00%	\$270.47 ↑	\$270.47	8.64%
			\$3,131.70	100.00%		\$3,131.70	100.00%

Show Recommended Portfolio

Advised Allocation



2:30 PM 100%

HealthEquity®

Building Health Savings

Username

Password

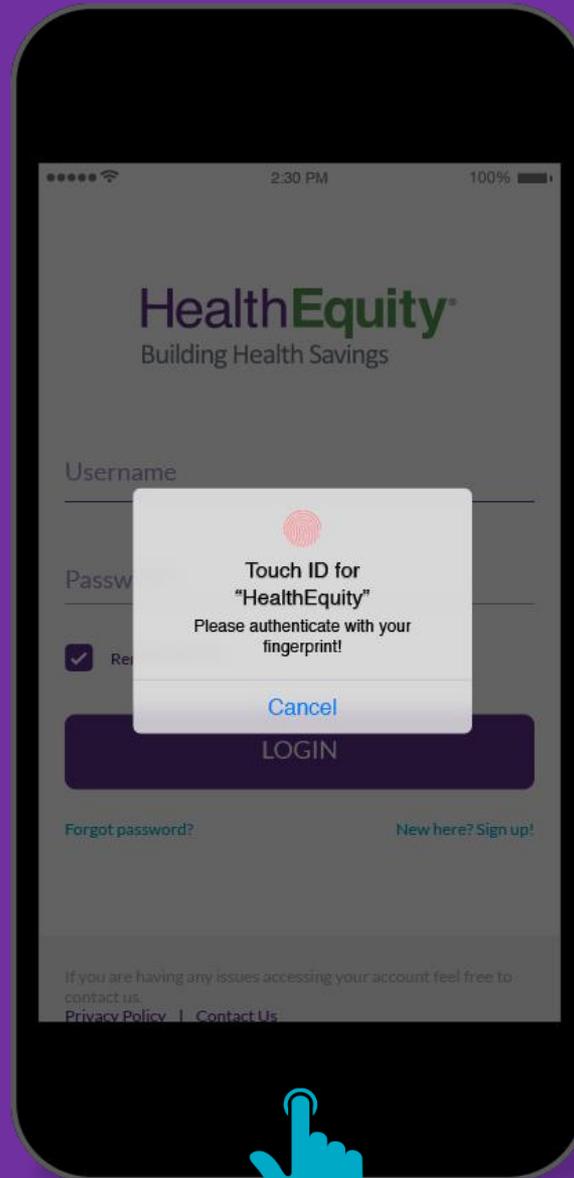
Remember Me

LOGIN

[Forgot password?](#)

[New here? Sign up!](#)

If you are having any issues accessing your account feel free to contact us.
[Privacy Policy](#) | [Contact Us](#)



HealthEquity

Building Health Savings

Username

Password

Remember me


**Touch ID for
"HealthEquity"**
Please authenticate with your
fingerprint!

[Cancel](#)

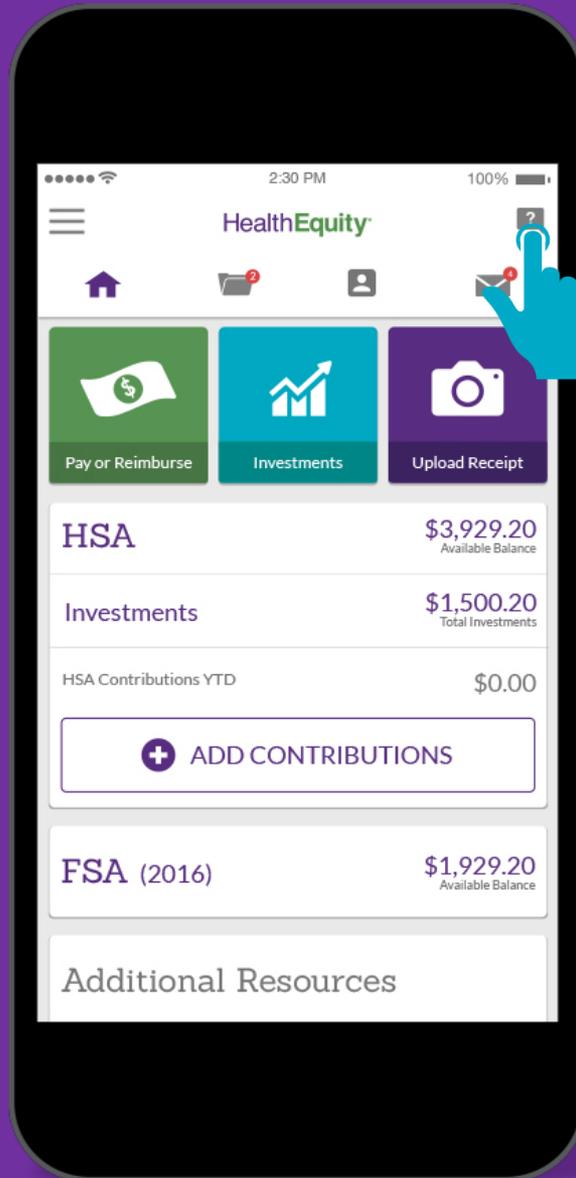
LOGIN

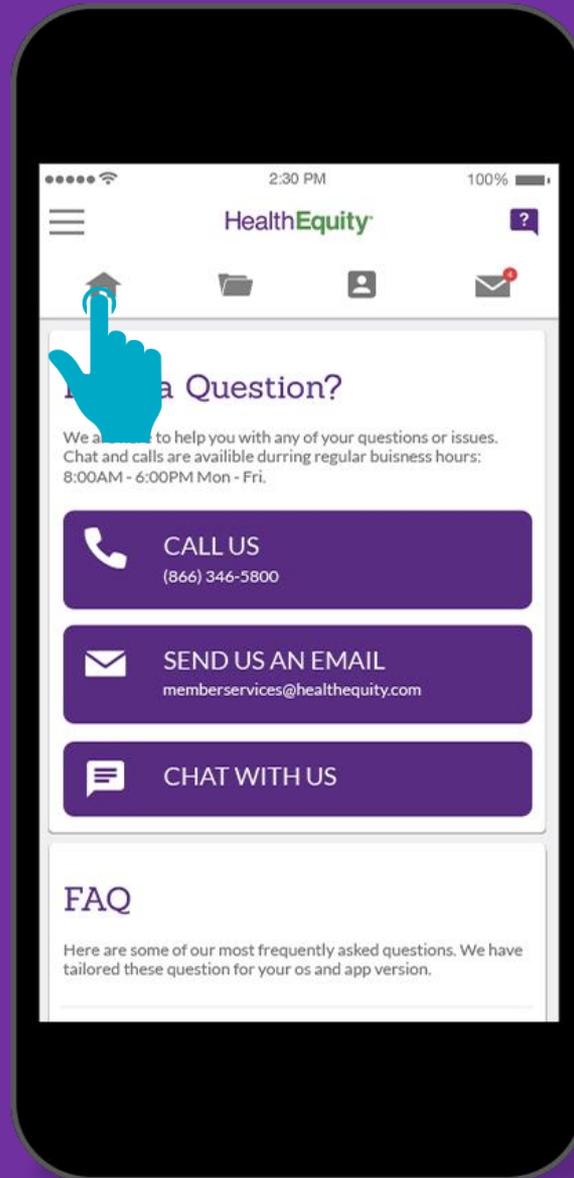
[Forgot password?](#)

[New here? Sign up!](#)

If you are having any issues accessing your account feel free to contact us.
[Privacy Policy](#) | [Contact Us](#)







Have a Question?

We are here to help you with any of your questions or issues. Chat and calls are available during regular business hours: 8:00AM - 6:00PM Mon - Fri.

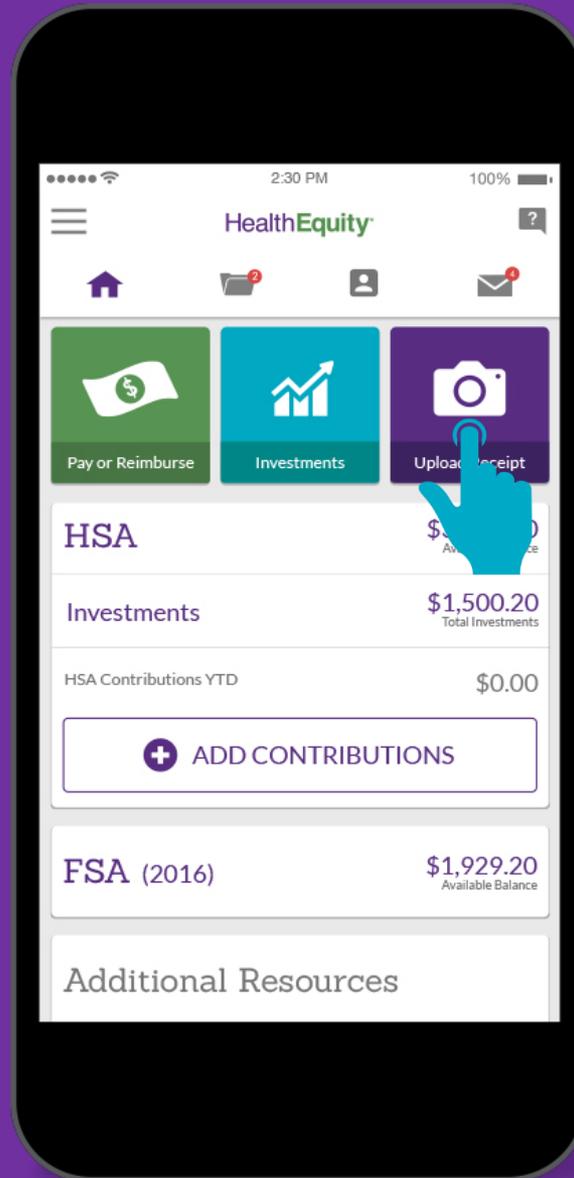
 **CALL US**
(866) 346-5800

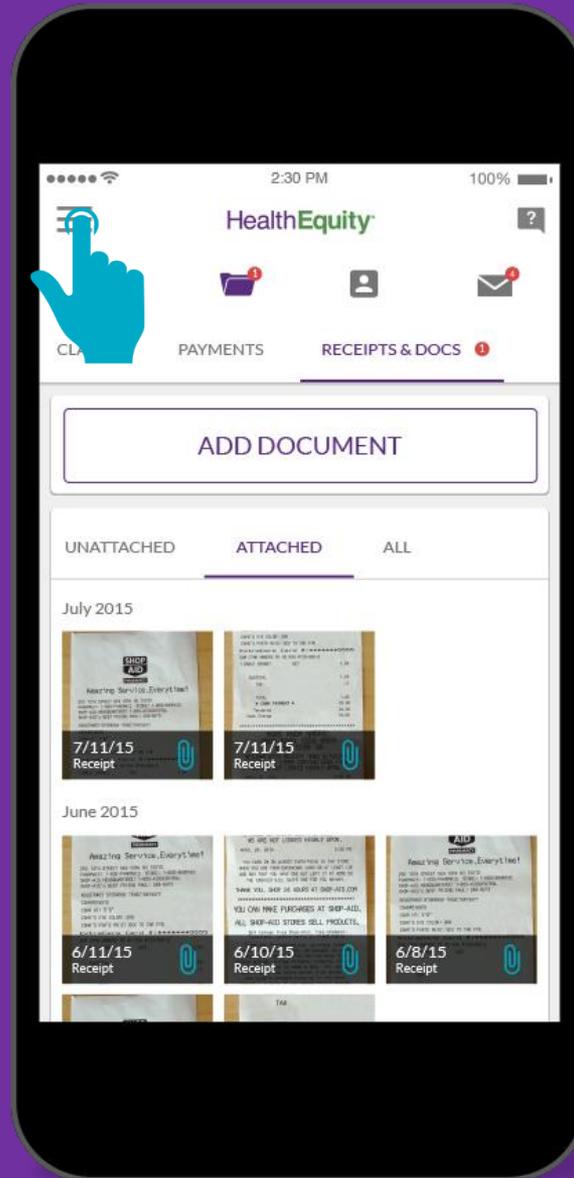
 **SEND US AN EMAIL**
memberservices@healthequity.com

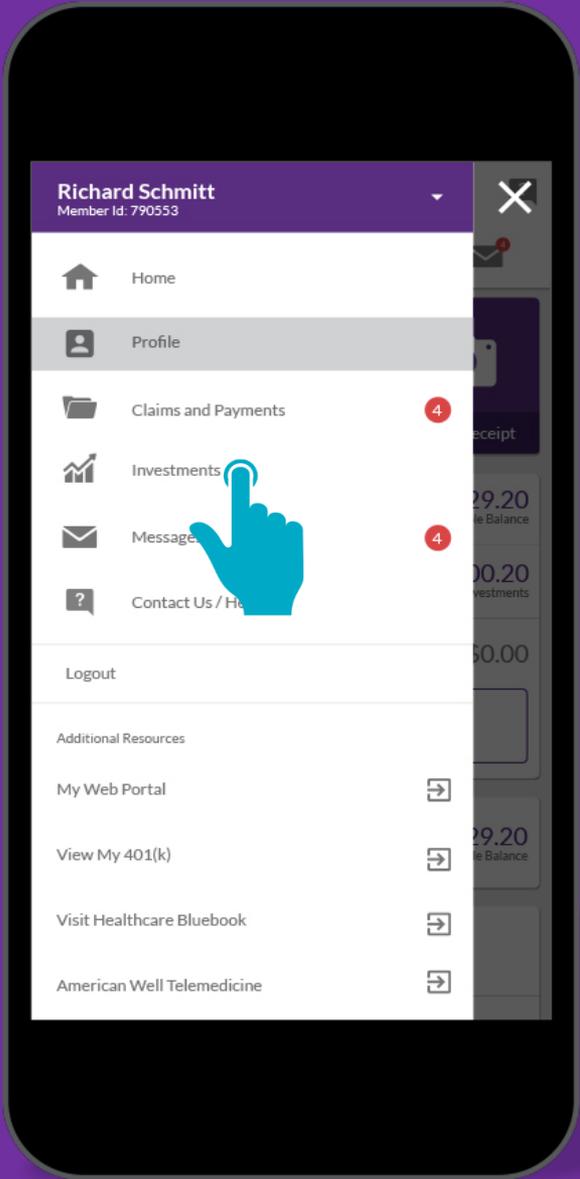
 **CHAT WITH US**

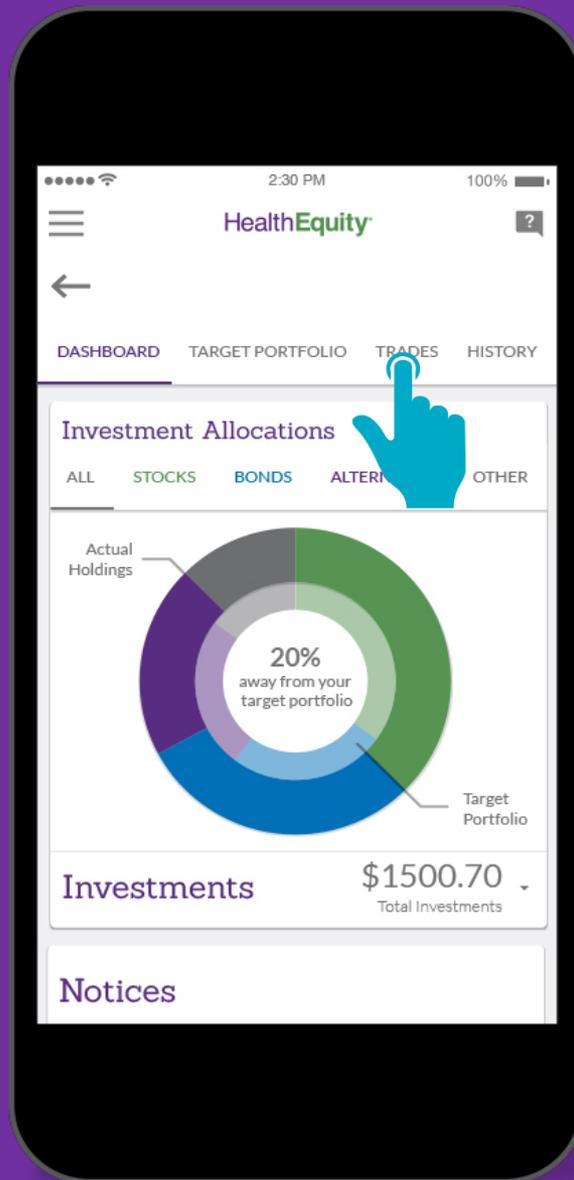
FAQ

Here are some of our most frequently asked questions. We have tailored these questions for your OS and app version.







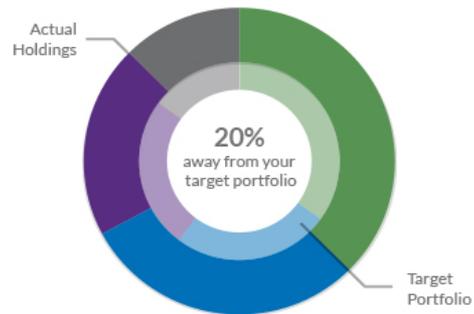


HealthEquity

DASHBOARD TARGET PORTFOLIO TRADES HISTORY

Investment Allocations

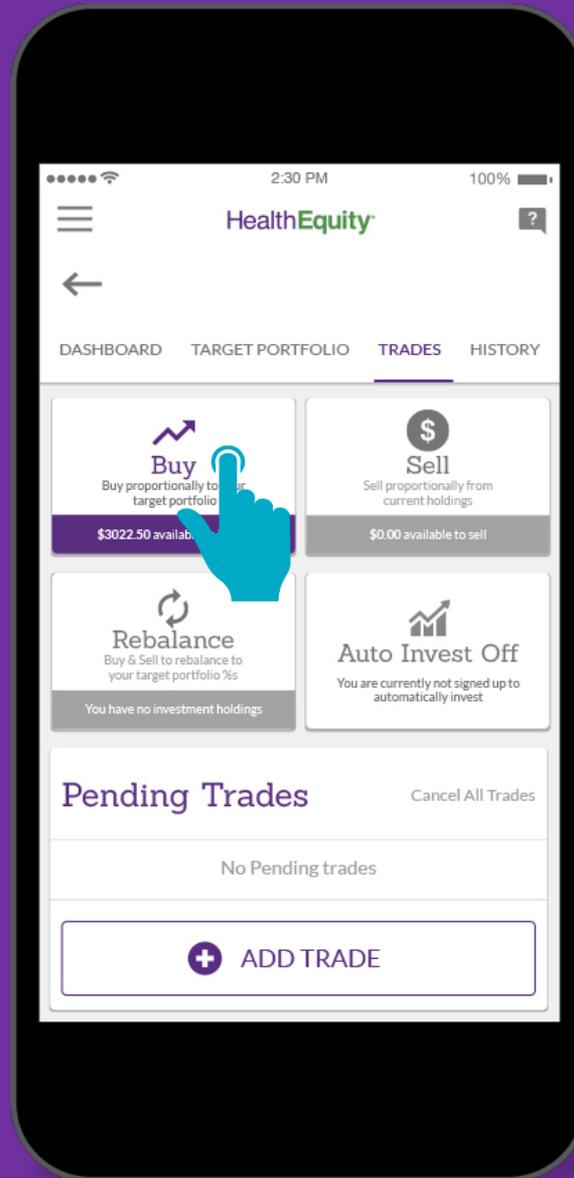
ALL STOCKS BONDS ALTERNATIVE OTHER



Investments

\$1500.70
Total Investments

Notices



HealthEquity[®]

Building Health SavingsSM





My Account

Claims & Payments

Docs & Forms

Resources

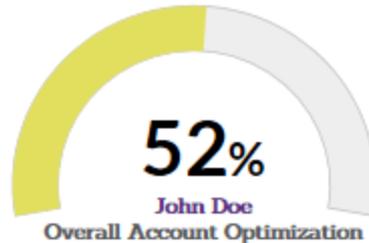


Contact



Account Balances

HSA Available Balance	\$11,063.38
Investment Account	\$1,500.02
Investment Return	0.0% YTD
2016 LPFSA	\$750.00
401(k) Balance	\$220,642.52



Are you missing out on important HSA money saving benefits?

[Optimize Your HSA](#)

Quick Links

- Pay Doctor/Provider >
- Request Reimbursement >
- Make Contribution >
- Transaction History >
- Reimbursement Account Detail >
- Claims History >

Resources

- [Access your 401\(k\)](#) >
- [Compare healthcare costs](#) >
- [Visit a doctor online](#) >
- [See wellness activities](#) >
- [Shop for qualified items](#) >
- [Medication Advisor](#) >

To Do

- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Ways to Save (4) \$297.00
- Unread Messages 2

Find doctors, services, conditions, or medicines

San Francisco, CA



Care center ^{new}

Find care

Past care

Your plan

Recommendations

Is a family in your future?



If you are considering pregnancy, get familiar with resources that are included in your healthcare benefits at no additional cost.

[LEARN MORE](#)

\$0 spent to date ➤	\$2,000 <u>remaining deductible</u>	\$11,063.38 HSA balance 🖱️
----------------------------------	---	---

Browse for care ➤	Doctors	Primary Care
	myStrength	Tests
	Medicines	More...

 **Give us your feedback!**
Help us provide the best product experience possible.

castlight HEALTH [GIVE FEEDBACK](#)

Account Balances

HSA Available Balance	\$11,000.00
Investment Account	\$
Investment Return	0
TRI-AD 401(k) Balance	\$22,000.00

Are you missing out on
HSA money saving

Earn wellness incentives



10 Jun 2016

Read

Your employer is offering you a variety of opportunities to earn incentives for doing things that will help you.

Click "Go" below to get started today!



Remind Me Later

Go

Quick Links

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- Shop for qualified items >

- Unresolved Claims 4
- Unlinked Receipts/Docs 2
- Unread Messages 1



My Account

Claims & Payments

Docs & Forms

Resources



Contact



Client Transaction Details

Available HSA Balance: \$11,063.38

Year

2016

Account

Health Savings Account

Transaction Type

Contribution

Download

Date	Transaction	Contributions	Balance
6/7/2016	Incentive Contribution (Biometric Screening) earned 05/25/2016	\$125.00	\$11,063.38
6/1/2016	Employee Contribution (Tax year: 2016)	\$62.50	\$10,938.38
6/1/2016	Employer Contribution (Tax year: 2016)	\$41.50	\$10,875.88
5/13/2016	Employer Contribution (Tax year: 2016)	\$83.00	\$10,834.38
5/13/2016	Employee Contribution (Tax year: 2016)	\$62.50	\$10,751.38
5/2/2016	Employee Contribution (Tax year: 2016)	\$62.50	\$10,688.88
5/2/2016	Employer Contribution (Tax year: 2016)	\$41.50	\$10,626.38
4/15/2016	Employee Contribution (Tax year: 2016)	\$62.50	\$11,681.32
4/15/2016	Employer Contribution (Tax year: 2016)	\$83.00	\$11,618.82
4/1/2016	Incentive Contribution (Health Risk Assessment) earned 03/20/2016	\$125.00	\$11,535.82



My Account

Claims & Payments

Docs & Forms

Resources

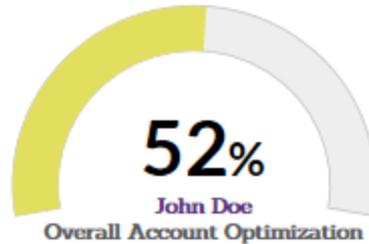


Contact



Account Balances

HSA Available Balance	\$11,063.38
Investment Account	\$1,500.02
Investment Return	0.0% YTD
2016 LPFSA	\$750.00
401(k) Balance	\$220,642.52



Are you missing out on important HSA money saving benefits?

Optimize Your HSA

Quick Links

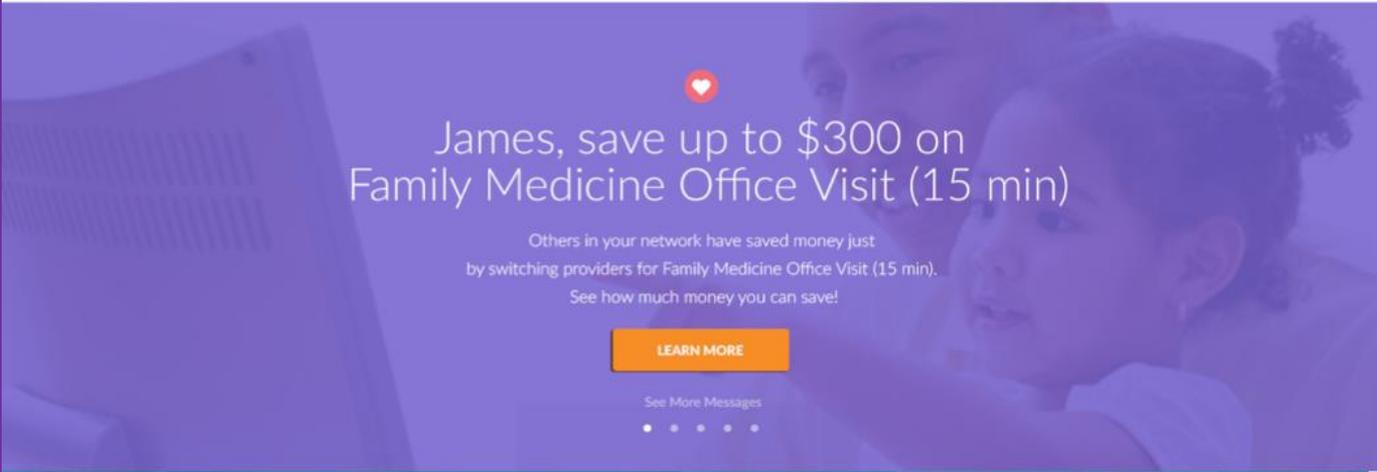
- Pay Doctor/Provider >
- Request Reimbursement >
- Make Contribution >
- Transaction History >
- Reimbursement Account Detail >
- Claims History >

Resources

- Access your 401(k) >
- Compare healthcare costs >
- Visit a doctor online >
- See wellness activities >
- Shop for qualified items >
- Medication Advisor >

To Do

- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Ways to Save (4) \$297.00
- Unread Messages 2



James, save up to \$300 on Family Medicine Office Visit (15 min)

Others in your network have saved money just by switching providers for Family Medicine Office Visit (15 min). See how much money you can save!

[LEARN MORE](#)[See More Messages](#)

HEALTHCARE SPEND THIS YEAR FOR ME

\$2,500 DEDUCTIBLE



REMAINING TO REACH DEDUCTIBLE

\$1,346

Effective as of 03/31/16

You are \$1,346 away from reaching the \$2,500 deductible. The out-of-pocket maximum will be reached at \$3,000.

MY SAVINGS ACCOUNT

\$11,063.38

CURRENT BALANCE

[DETAILS](#)



Breast Cancer Awareness

Don't let the year slip by without having your annual mammogram.

[LEARN MORE](#)

Know Your Numbers

Have you checked your cholesterol lately? It's quick and easy at your company clinic.

[LEARN MORE](#)

Recommended Hospitals

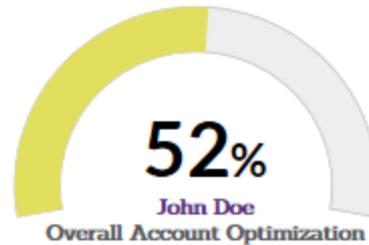
These hospitals are on your plan and in your network.

[LEARN MORE](#)

401(k) - Get your full company match!
8 Jul 2011 New!

Account Balances

HSA Available Balance	\$11,063.38
Investment Account	\$1,500.02
Investment Return	0.0% YTD
2016 LPFSA	\$750.00
401(k) Balance	\$220,642.52



Are you missing out on important HSA money saving benefits?

Optimize Your HSA

Quick Links

- Pay Doctor/Provider >
- Request Reimbursement >
- Make Contribution >
- Transaction History >
- Reimbursement Account Detail >
- Claims History >

Resources

- Access your 401(k) >
- Compare healthcare costs >
- Visit a doctor online >
- See wellness activities >
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- Medication Advisor >

To Do

- Unresolved Claims 4
- Unlinked Receipts/Docs 0
- Ways to Save (4) \$297.00
- Unread Messages 2

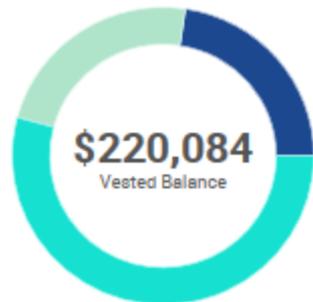


My Dashboard



Account Balance

\$220,084.08



HSA Account Balance: \$11,063.38

[MANAGE INVESTMENTS](#)

Contribution Rate

10%
Pre-Tax



[CHANGE CONTRIBUTION RATE](#)

Product Configurator

Product Id: Prod_StandardIntegratedHSAAdema27_Aome

Product Name:

Basic Settings | Features | Proposal | HSA/MSA Fees | RA Fees | Custom Portal Settings | Refresh Portal Settings | SSD | Analytics

Default Examiner PlanId

Enrollment Text Option

Welcome Kit URL

CustodialBankAccount Id

Partner Id

Uncovered Account Product Id

Investment Threshold

Days until Last Sponsor Notification is sent

Client Guide Type

Send fulfillment materials days in advance

Employer Guide Type

Card BIN Extension

Document Category

Site Map Provider Override

Uri Override

Email Uri Override

Contact Phone Override

Click Agreement Version

Plan Sponsor Unique Id Description

External URLs † URL's will appear in the Resources menu on the member portal.

Priority	Description	Uri	Active	<input type="button" value="Add"/>
----------	-------------	-----	--------	------------------------------------

Vendor Code

Vendor Code For Group

Card Purse

Card Health Plan ID

Charge Debit Card Fee At

CIP Options

Pass/Fail Criteria

Category Matches Needed

Investment Portfolio

† = Portfolio not currently Active

Auto Fund Load Size

Default Rate Schedule

HealthEquity Logo Placement

Footer Logo Text ('Uri Override' must be specified.)



Cobrand URL

External Home Link URL

External Home Link Description URL



Account Balances

HSA Available Balance	\$8,714.61
Investment Account	\$32,285.04
Investment Return	1.8% YTD

Quick Links

[Pay Doctor/Provider](#)

[Request Reimbursement](#)

[Make Contribution](#)

[Transaction History](#)

[Investments](#)

Maximize *your* tax savings
by maximizing your HSA contribution

HSA contribution limits:	2015	2016
Individual limit:	\$3,350	\$3,350
Family limit:	\$6,650	\$6,750

HSA Balances
ROLL OVER
year after year



Resources

[Disease Research](#)

[Medical Journal](#)

[Preventive Health Care](#)

To Do

Unresolved Claims	20+
Unlinked Receipts/Docs	0
Unread Messages	2

Member Message Tracking

Edit Message

Message Tracking Custom Filters Demographics Employers Partners Products
Members Messages Accounts Status Approval

ID: 9bodx9

Status: Approved

Subject: LiveHealth Online

B *I* U ~~S~~ X_2 X^2
P H1 H2 H3 H4 H5 H6

Message Body:



Online Doctor Visits from  **LiveHealth**
ONLINE
You can have a doctor
by your side 24 / 7.

Author: user_heq\mreske

Reviewer: user_heq\mreske

Effective From: 01/01/2015 To: 12/31/2017

IncentiveRuleId: Copy to New Extract XML Import XML

Partner or EmployerId: (Changing this will reassign the incentive rules to a different partner/employer)

Program Code:

Invoicing Frequency:

Load Fee:

Overall Start Date:  End Date: 

Incentive Emails sent to members

Cash Card

Allow Unknown Activities

Deposit Priority

PRIORITY	ACCOUNT TYPE	PARTNER *	
<input type="text" value="0"/>	<input type="text" value="HSA"/> 	<input type="text"/>	Remove Priority
Add Priority		* For HSA this indicates the entity for the invoice, for RA this is used to determine deposit priority for like account types.	

Internal Output Emails



Add Email

External Output Emails



Add Email

Use Advanced Settings

Limits

Employee Info

Insurance Info

Manage Money

Company Detail

Reports

Resources

Home | Contact Us | Logout

Make HSA Contributions

Contribution Method | Pending Payments | **Make Contributions** | Check For Errors | Warnings | Contribution Summary | Invoices | Payment Method

Choose a Tax Year:

Please indicate the amount of employer and employee contribution for each employee's account. You can also save your amounts by clicking the checkbox at the bottom of the table.

Department/Category Filter:

Apply Filter →

[Bottom Of Page](#)

[Restore Defaults](#)

Hide Inactive Employees

[Clear Employer](#) [Clear Employee](#) [Clear All](#)

Employee ID	Name	Employer Contribution	Employee Contribution	Open Accounts
892-82-7638	Malone, Karl	<input type="text"/>	<input type="text"/>	HSA FSA
928-27-3645	Dean, Demo	<input type="text" value="\$100.00"/>	<input type="text"/>	HSA
Sample	Dean, James	<input type="text" value="\$200.00"/>	<input type="text" value="\$150.00"/>	HSA
839-39-9481	Demo, Demo D.	<input type="text"/>	<input type="text"/>	HSA
Sample 7878	Doe, James	<input type="text" value="\$200.00"/>	<input type="text" value="\$150.00"/>	HSA
989-99-9898	Doe, John D.	<input type="text" value="\$200.00"/>	<input type="text" value="\$150.00"/>	HSA
528-71-2281	Doe, John M.	<input type="text" value="\$200.00"/>	<input type="text" value="\$100.00"/>	HSA
223-45-3425	Doe, Jon	<input type="text" value="\$100.00"/>	<input type="text"/>	HSA

Example Employer Dashboard: Acme Corp.

HSAs and MSAs by Balance	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016
\$0	124	41	37	33	30
\$0.01 - \$500	443	709	780	858	944
\$500 - \$1,000	703	742	816	898	988
\$1,000 - \$1,500	866	836	920	1,012	1,113
\$1,500 - \$2,000	792	701	701	698	703
\$2,000 - \$3,000	839	720	720	723	726
\$3,000 - \$4,000	350	332	365	402	420
\$4,000 - \$5,000	227	199	179	168	162
\$5,000+	693	685	617	625	622
Investment Overview by Month	Jan 2016	Feb 2015	Mar 2016	Apr 2016	May 2016
Total Start Balance	\$1,356,335	\$1,478,405	\$1,611,461	\$1,756,493	\$1,914,577
Average Starting Balance	\$7,064	\$7,700	\$8,393	\$9,148	\$9,972
Average Organic Change	(\$285.62)	\$186.00	\$325.00	(\$29.00)	\$189.00
Average Change by Transaction	\$353.28	\$317.95	\$325.86	\$263.95	\$295.15
Total End Balance	\$1,369,325	\$1,492,564	\$1,626,895	\$1,773,315	\$1,932,914
Average Ending Balance	\$7,132	\$7,275	\$7,566	\$7,414	\$7,711
Members Investing > \$0	149	153	152	156	157
Total Members Investing	192	196	195	200	201
% of Members Investing	3.9%	4.0%	4.0%	4.2%	4.2%
Web Traffic	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016
Total Logons	10,608	5,450	5,178	5,668	5,101
First Time Logons	206	89	85	93	83
Unique Members	2,091	1,603	1,523	1,667	1,500
Unique Members YTD	2,091	2,487	2,363	2,586	2,328
Average Logons per Member	5.07	2.19	2.08	2.28	2.05
Total Page Views	75,784	42,589	40,460	44,293	39,863
Average Page Views per Member	36.24	17.12	16.27	17.81	16.03
Average Page Views per Visit	7.14	7.81	7.42	8.13	7.31
E-Statement Usage	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016
E-Statement Percentage	72.6%	72.3%	72.8%	72.4%	72.6%



Questions?

Legal disclaimers

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.

State taxes vary from federal tax. Discussion here only focuses on federal income tax. Consult your advisor or the IRS with any questions on filing your tax return. For a full description of the federal and state income tax rules applicable to HSAs please consult a tax advisor.

HSA's are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

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Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity, Inc.. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

HealthEquity Mobile App. One must activate account via the HealthEquity website in order to utilize the mobile app.

HealthEquity[®]

Building Health SavingsSM



Delivering Sustainable Health Benefits to Employees

Dave Adams – AVP Compensation & Benefits at Intermountain Healthcare

Phil Belcher – Manager of U.S. Benefits at Eastman Chemical

Moderator: Jon Soldan – EVP of Operations

Communications



HSAs **MATTER** FOR RETIREMENT 2016 communications plan



Retirement Matters

Your secure future starts here.

FEBRUARY-MAY

Webinars
Bathroom brief/digital signage
Message center
Home mailer article

NEW! Member resource site

An engaging and educational experience: The new site is accessible to employees on any device and provides education in an intuitive way. Preview at www.HealthEquity.com/Eastman

NEW! HSA quiz

Have fun and test your knowledge with our HSA quiz. Share results on social media and challenge friends!

1	1.008	16	32.06	33	74.922
H		S		As	
Health		Savings		Accounts	

HSA ELEMENTS

INVESTING COMPOUNDS

CONTRIBUTION CATALYSTS

JUNE-AUGUST

- Webinars
- Bathroom brief/digital signage
- Newsletter main feature
- Message center
- Email campaign
- Onsite presentations
- Learn how to maximize your HSA earning potential and make the most of the tools and investment options available from HealthEquity.

SEPTEMBER-NOVEMBER

- Bathroom brief/digital signage
- Message center
- Email campaign
- HSA calculators
- Discover the best way to optimize your HSA contribution approach to meet your personal goals. Look at contributions and long-term savings with our easy-to-use calculators.

2015 Eastman Investing Behavior

8%

Investments
% HSA AUM

12%

Investors % of
eligible investors

43%

% of eligible inv.
using Advisor

Contributions & balances

Average investor
contributions

+94%

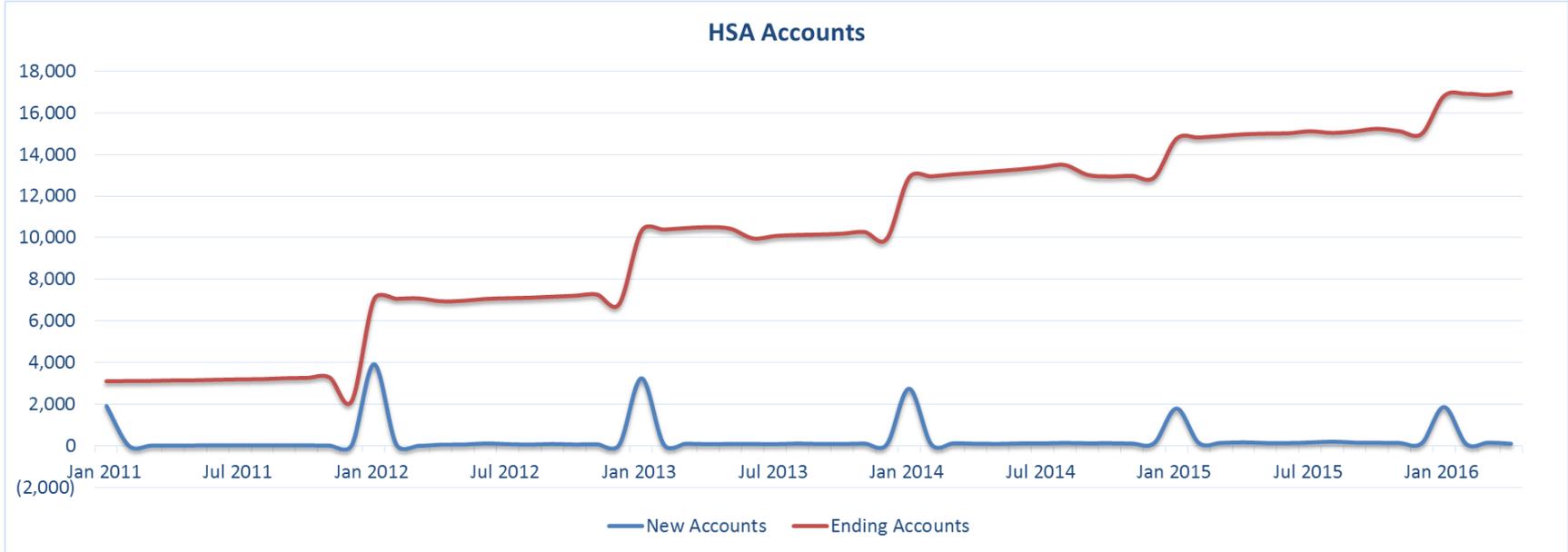
Annual \$ (4,238 vs. 2,180)

Average investor
balances

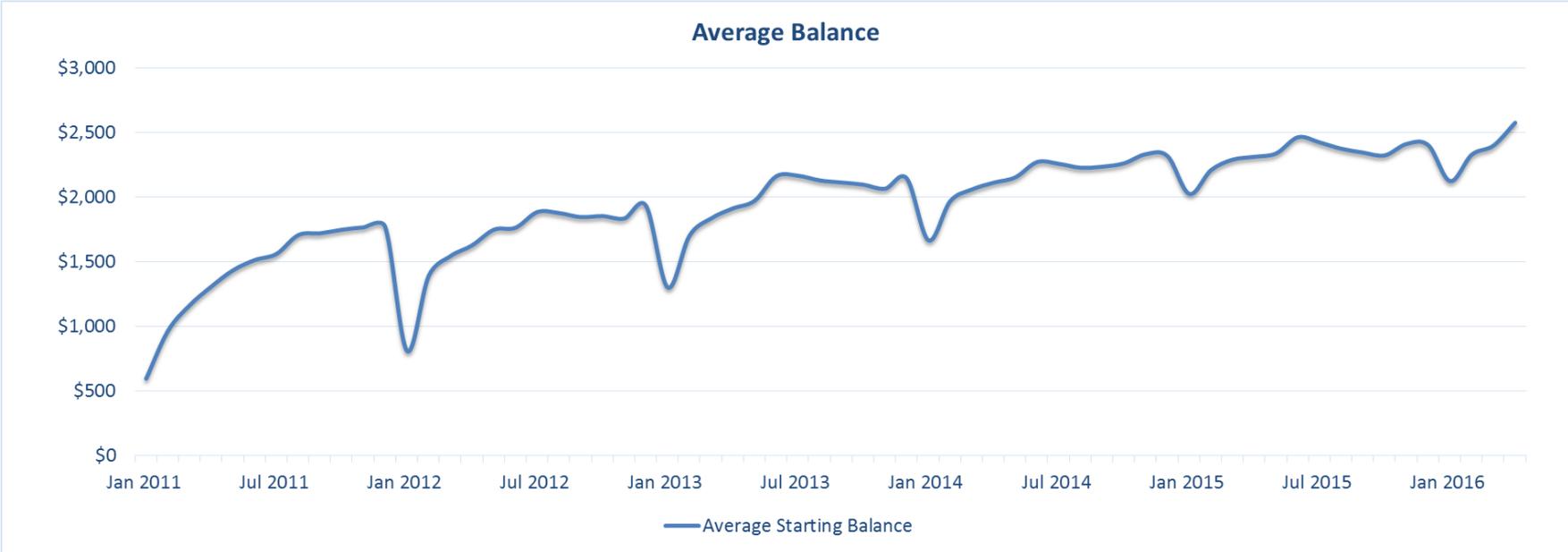
+63%

Annual \$ (4,977 vs. 3,058)

Intermountain Account Growth



Intermountain Account Balance



HealthEquity[®]

Building Health SavingsSM



Delivering Sustainable Health Benefits to Employees

Dave Adams – AVP Compensation & Benefits at Intermountain Healthcare

Phil Belcher – Manager of U.S. Benefits at Eastman Chemical

Moderator: Jon Soldan – EVP of Operations

HealthEquity[®]

Building Health SavingsSM



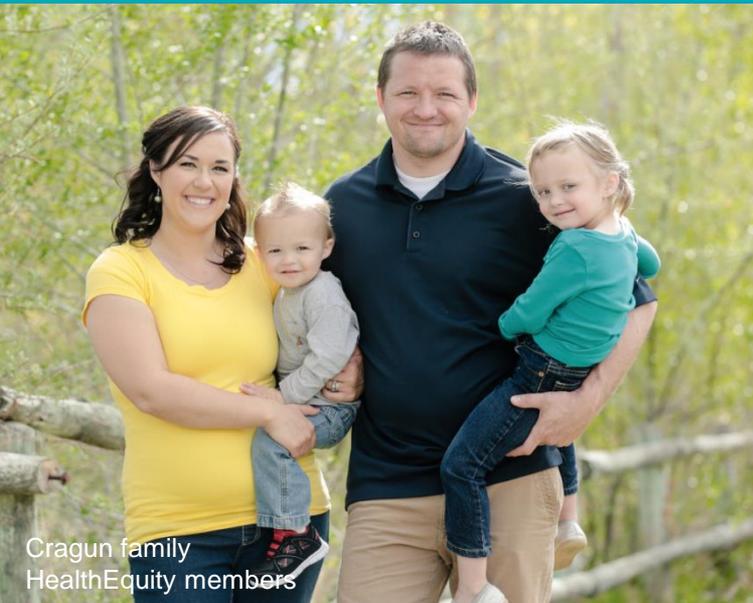
A Winning Partnership

Janet Fava – VP of Product Development of Blue Cross Blue Shield of MI

John DeGruttola – SVP, Sales & Marketing of Optima Health

Moderator: Steve Lindsay, SVP of Regional & Commercial Sales

2016 Analyst and Investor Day



Cragun family
HealthEquity members

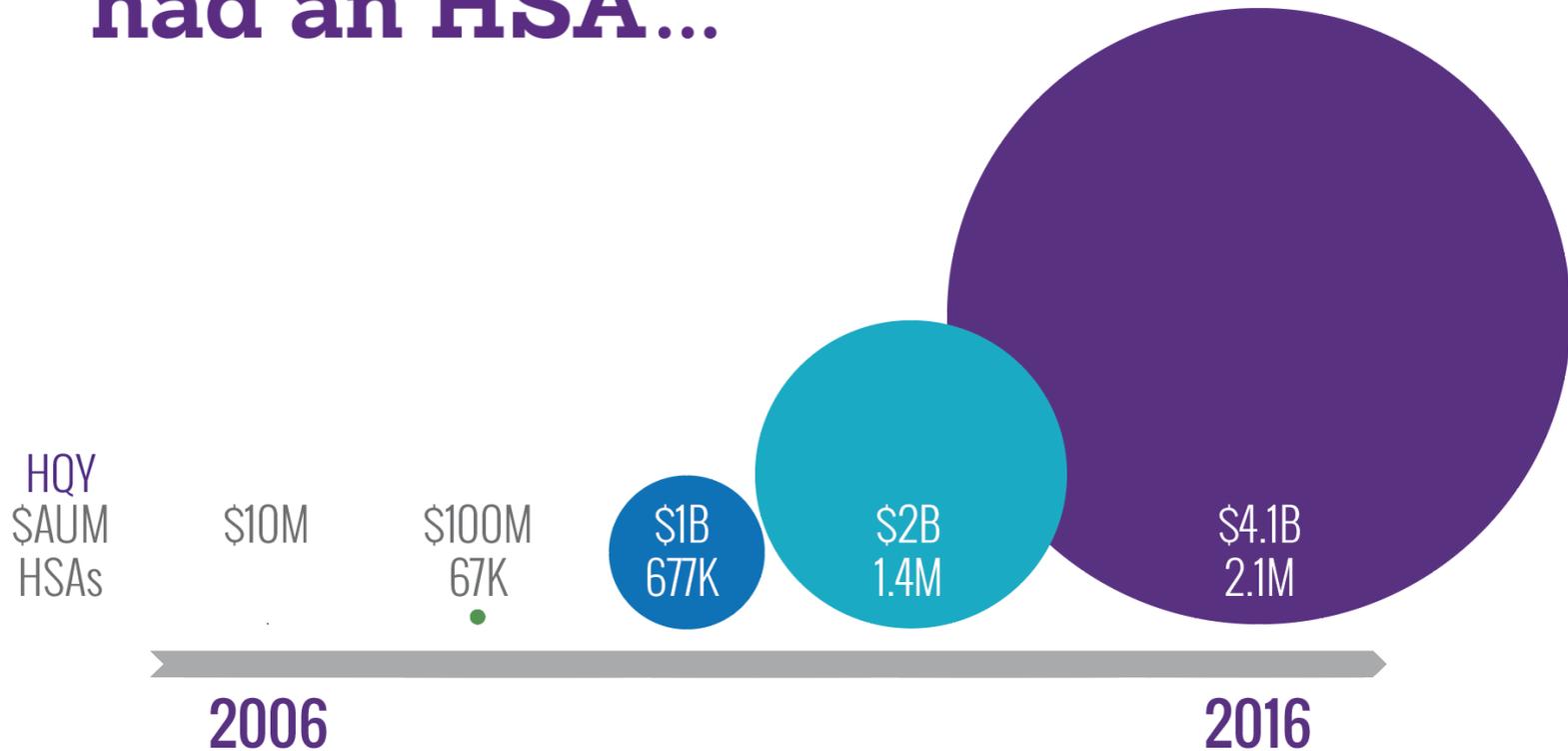
EMPOWERING Americans
to *save* and *spend wisely*
for healthcare. 

HealthEquity[®]
Building Health Savings™

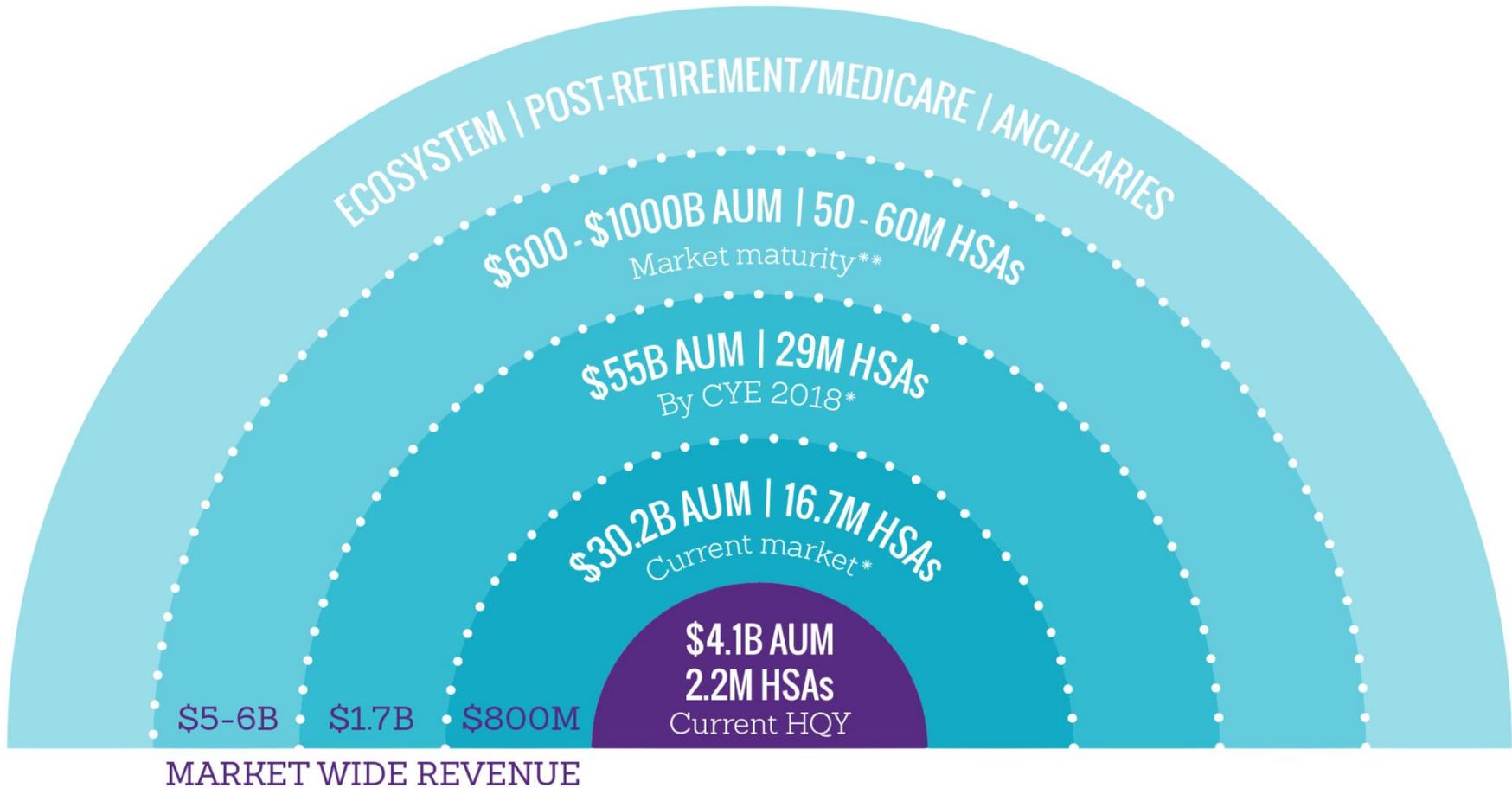
Presented by
Matthew Sydney
HealthEquity EVP Sales & Marketing

Mission and milestones

If every American family had an HSA...



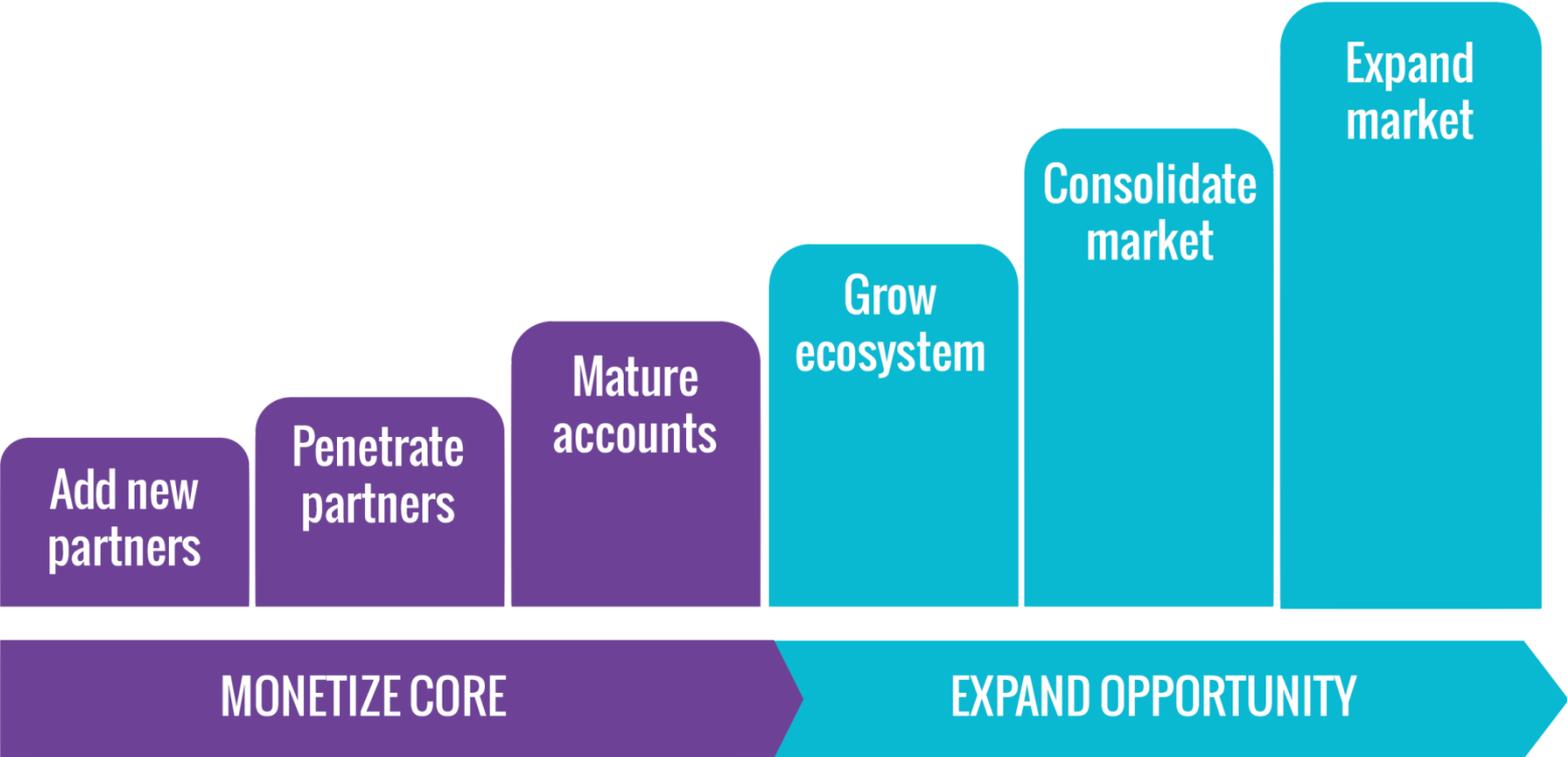
Expanding market



*Devenir

** Management estimate

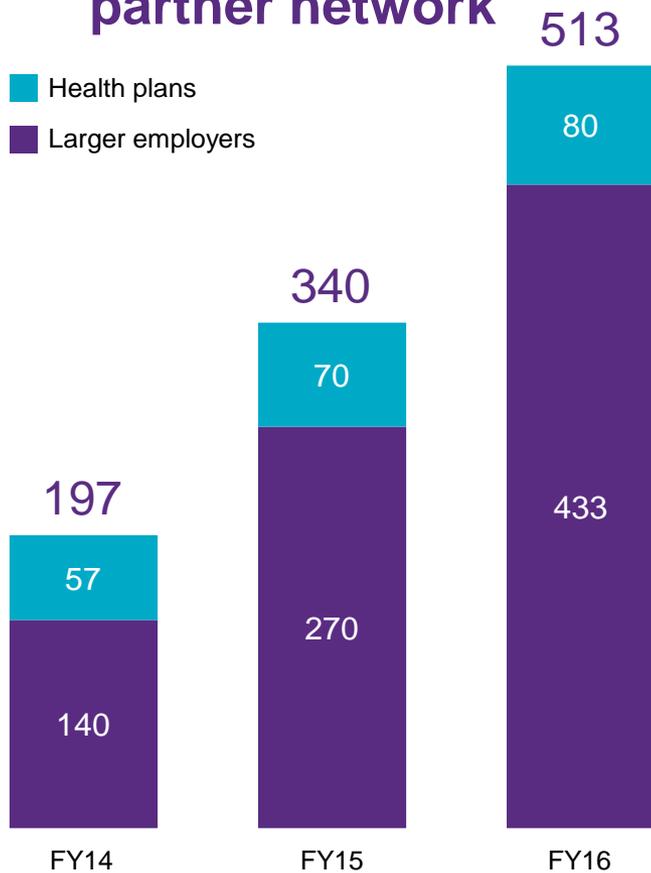
Growth model



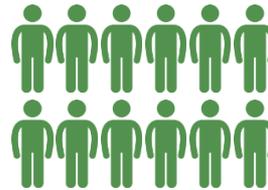
B2B2C - network partners

HealthEquity partner network

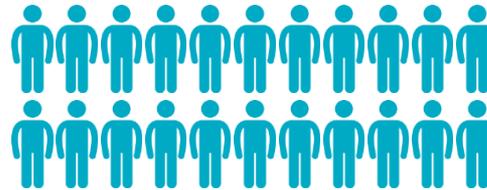
- Health plans
- Larger employers



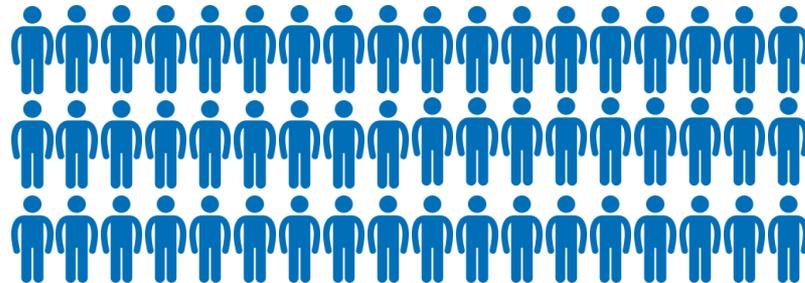
513 Network Partners*



Health plan sales army, brokers



33K+ Employers*

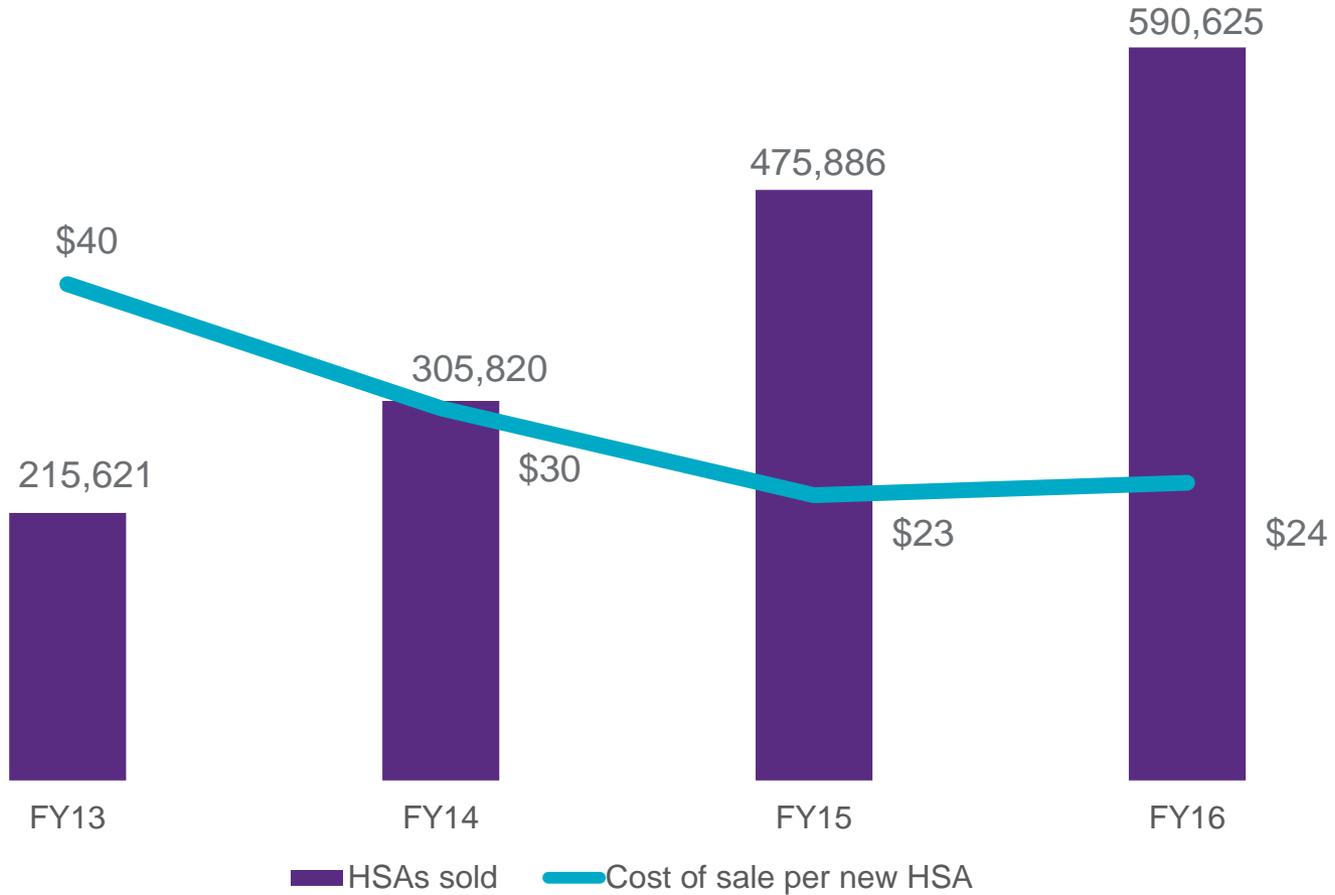


2.2M HSAs**

Historical growth

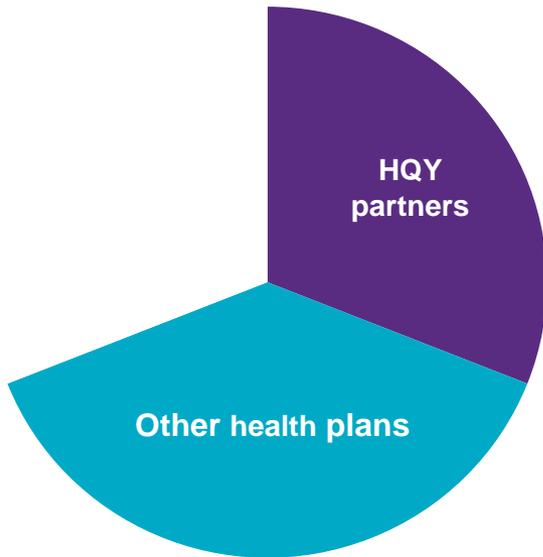
	LARGE EMPLOYER	HEALTH PLAN	FROM EXISTING PARTNERS	OTHER
FY16 HSAs	207,138	297,458	86%	86,029
FY15 HSAs	186,463	246,951	77%	42,472
FY14 HSAs	110,714	159,190	82%	35,916

B2B2C drives sales efficiency

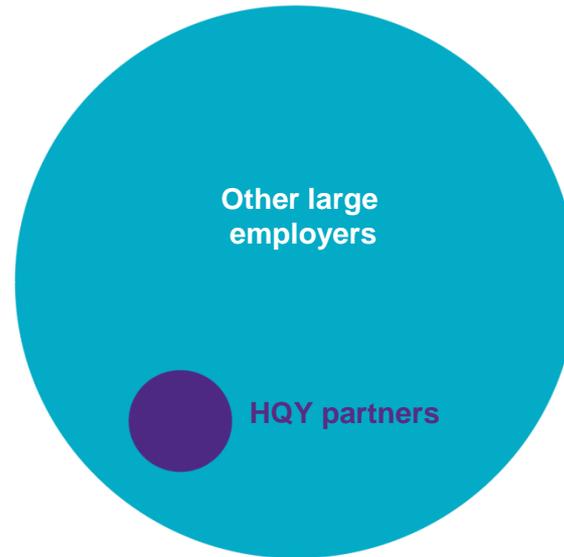


Future network growth

Health plans (by commercial lives)



Large employers (by employer count)



> 33% of under-65 commercially insured Americans receive health benefits from **HQY NETWORK PARTNERS***

* Management estimate

Network penetration

The screenshot shows a web browser window at comparemyhsa.com. The page is titled "HealthEquity Building Health Savings" and features a "START OVER" button. A navigation bar includes "EMAIL PLAN COMPARISON TO YOURSELF" and "Change Scenario Does your family look different?". The main content area compares two plans:

- HSA-qualified plan:** Features "TAX SAVINGS" of \$1,428, "LOWER PREMIUM", and a "TOTAL COST" of \$7,218 (indicated by three stars).
- Traditional health plan:** Features "LOWER DEDUCTIBLE" and "HIGHER PREMIUM", and a "TOTAL COST" of \$8,692 (indicated by one star).

Below the comparison is a "THE MATH" section with a calculator for "Your HSA Deposits" (set to \$4,000) and a breakdown of "Out-of-pocket expenses":

Annual premiums:	\$1,476
Medical expenses:	\$8,000
Employer HSA deposits:	(\$750)
Tax savings:	(\$1,508)
TOTAL COST	\$7,218

The "Out-of-pocket expenses" for the traditional plan are listed as Annual premiums: \$4,692 and Medical expenses: \$4,000, with a **TOTAL COST** of \$8,692. A "PLAN DETAILS" section at the bottom shows the plan names: "HSA-qualified plan" and "Traditional health plan".

Consumer plan comparison tool

The screenshot shows a web browser window at healthequity.com. The page is titled "HealthEquity Building Health Savings" and features a "GET HELP" and "LOGIN" button. The main content area is titled "Sales Resources" and includes a video player for "WINNING WITH AN HSA" with the subtitle "Empowering our customers to build health savings". A "WATCH THE VIDEO >>" button is present. Below the video is a section for downloading communications, with a "Download Selected" button and a list of items: "Getting Started", "Health Savings Accounts", "Health Reimbursement Arrangements", and "Flexible Spending Accounts".

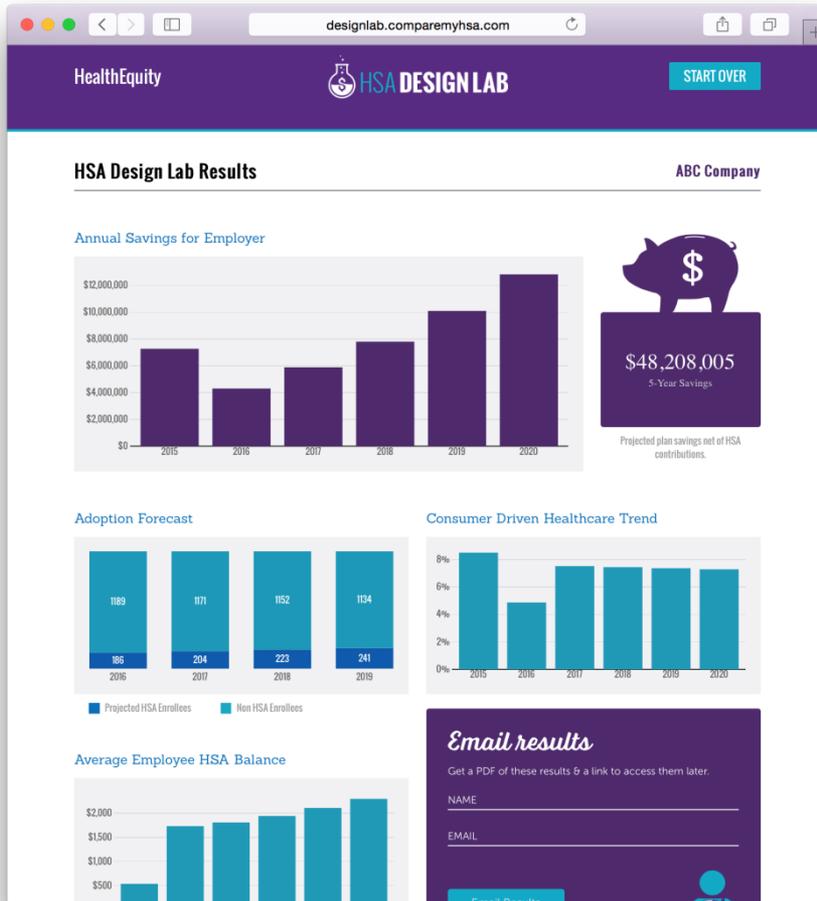
The "Contact HealthEquity" section features two sales representatives:

- Jared Momberger:** Regional Sales Director, 2 - 9,999 EE, 971.544.7523, Email me.
- Cheryl Turner:** Senior Vice President, Enterprise Sales, 10,000+ EE, 609.333.1666, Email me.

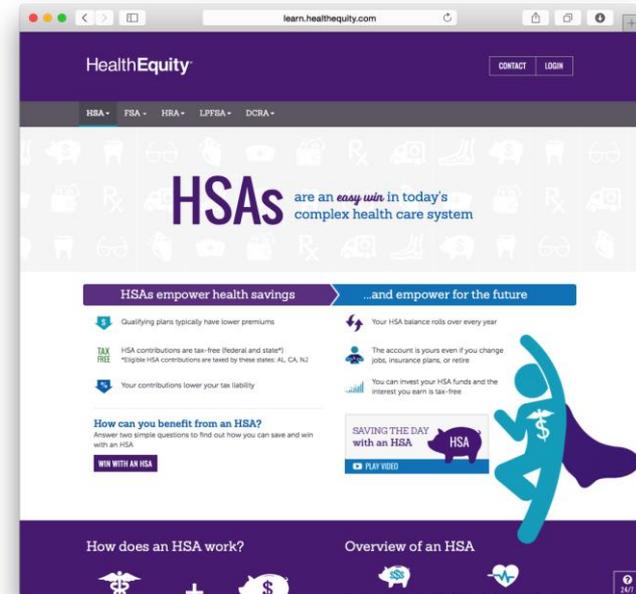
An "Additional support:" box provides contact information for Brokers & Sales (877.949.6727), Employers (866.382.3510), and Members (866.346.5800).

Sample health plan marketing site

Network penetration



HSA Design Lab for employers

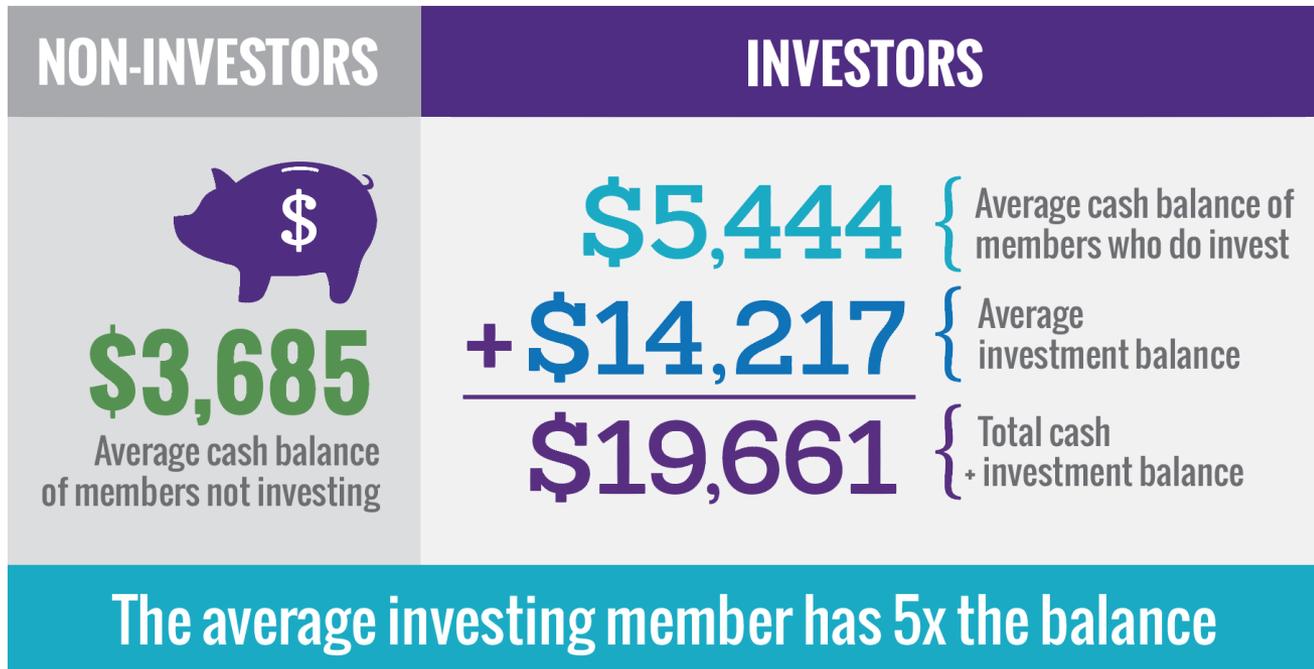


Sample member education site

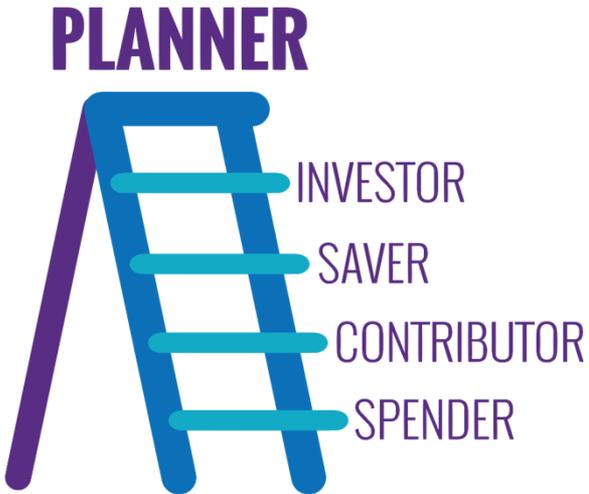


Open enrollment tool box

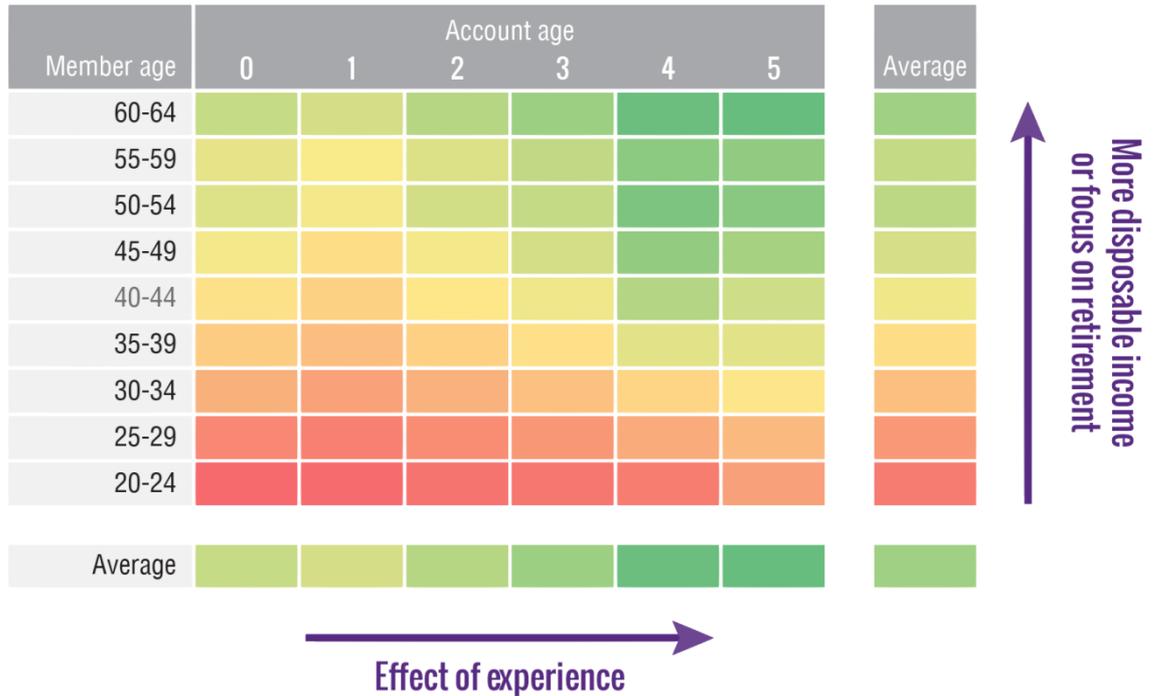
HealthEquity HSAs open 5+ years



Driving maturity



Employee and individual contributions

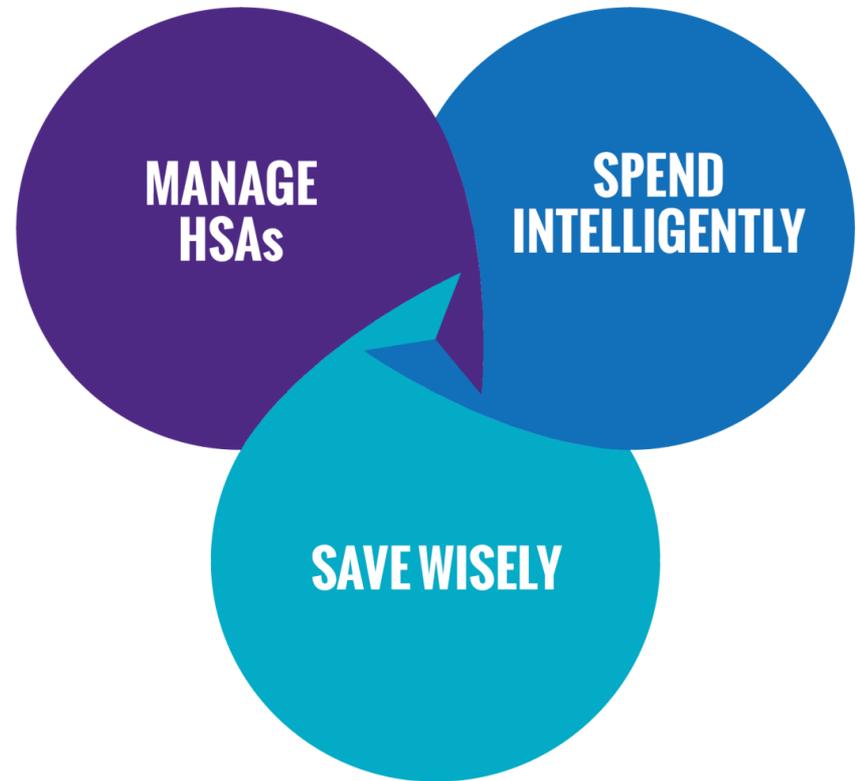


HQY data for CY2015 – Included: only accounts with contributions

Ecosystem growth

ENGAGING through integration
of **HEALTH** *and* **WEALTH**

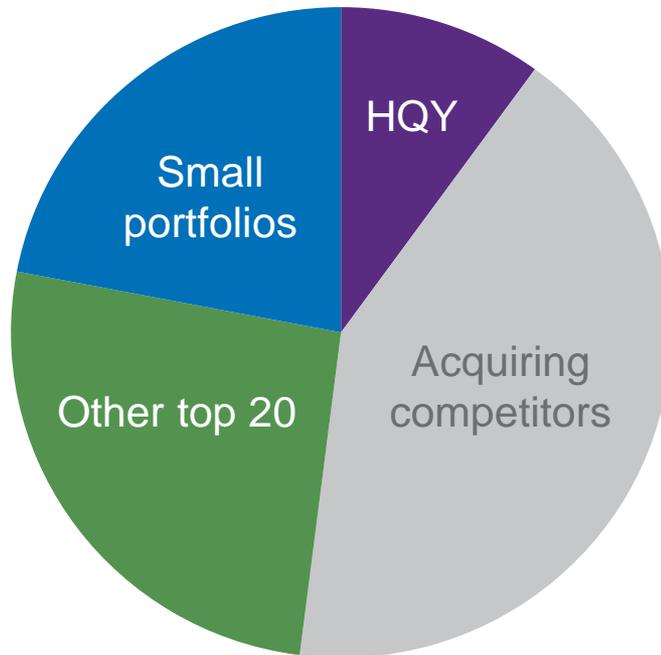
Building **CONFIDENCE**
through personalized **service** and
convenient *access*



Market consolidation

HSA custodians

(Total = \$30.2B AUM at 12/31/15)*



HQY Advantages:

- Experience
- Independence
- Speed
- Quality

*Source: Devenir 2015 year-end study

Expanding the market

2020

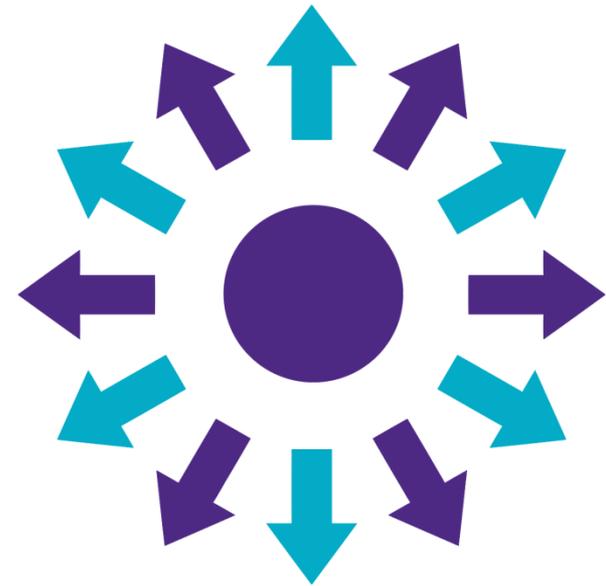
Excise tax could speed up market maturity
Catalyst for HSA migration

40X

401(k) vs. HSA balances
Health and Wealth convergence*

55 MILLION

Americans covered by Medicare**



*Fidelity – average 401k 2015; Devenir – 2015 Year End HSA Market Statistics and Trends

** Center for Medicare & Medicaid Services 2015

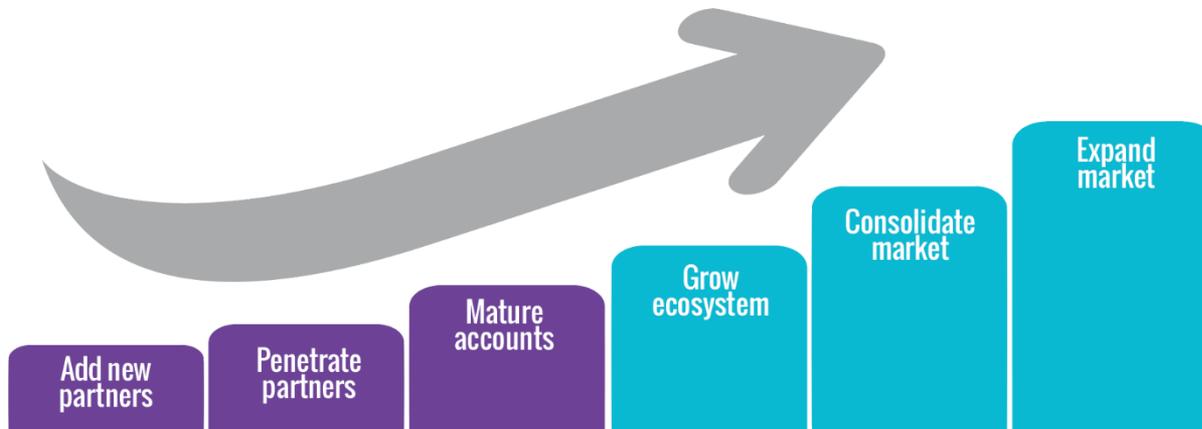
Our vision

TODAY:
17M HSAs*
\$30B AUM*
2,200 PROVIDERS**

Administer

TOMORROW:
60M HSAs**
\$1T AUM**
CONSOLIDATED

Create value



HealthEquity Analyst & Investor Day

June 21, 2016

HealthEquity[®]
Building Health SavingsSM