



HEALTHEQUITY AND ASURIS

HSA Enrollment Guide

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From Here to HSA in Three Easy Steps

Building health savings™ for your employees and your company is as easy as one, two, three.

1. Offer a Asuris HSA Healthplan 2.0 to your employees.
2. Have your employees enroll in the Asuris HSA Healthplan 2.0.
3. Get welcome materials.

Setting Up Your HSAs

Have Your Employees Enroll

1. Have each employee interested in the Asuris HSA Healthplan 2.0 complete the Asuris enrollment form.
 - ▶ Each employee who enrolls in the Asuris HSA Healthplan 2.0 receives an HSA at HealthEquity. See the employee integration handout for details.
2. Have employees return their completed enrollment forms to you and send the forms on to Asuris.
 - ▶ Asuris will enter the employee information in its system and send it to HealthEquity.
 - ▶ HealthEquity will establish HSAs for each employee.
3. Allow two days from the time HealthEquity receives information from Asuris for your employer portal to be set up. And allow one to two weeks for a HealthEquity Client Services team member to contact you to answer your questions.

What's Next?

Once HealthEquity receives your group's enrollment file from Asuris:

- ▶ **Your company** will receive an *Employer Welcome Kit* by mail or e-mail in five to seven business days.
- ▶ **Your employees** must pass the Customer Identification Process (CIP) required by federal legislation. This process typically takes 24 business hours or less. HealthEquity manages the CIP process. You don't need to do a thing.
 - Within five to seven days of passing, employees will receive a HealthEquity® Visa® health account card[†] and *Welcome Kit*.

Note: Employees that fail the CIP are notified by mail or e-mail. An e-mail outlining incomplete enrollments and CIP failures is also sent to your company on the fifth and twenty-fifth of each month if applicable.

It's that simple!

Enrollment FAQs

Q. Where do I send employees' Asuris enrollment forms?

A. Send them to Asuris.

Q. How do I make contributions to the employees' HSAs?

A. The secure online HealthEquity employer portal lets you manage contributions and view reports. You'll receive an *Employer Welcome Kit* that explains how to log in to your portal. *The HealthEquity Employer Portal Guide* can be found in the portal under Forms and Docs and includes a comprehensive overview of using the portal, including how to make contributions. You'll also receive a welcome call from HealthEquity to answer any questions you have.

Q. How long does the employee enrollment process take?

A. Setting up your employees HSAs with HealthEquity will be complete within two business days of Asuris sending the enrollment file to HealthEquity. Once employees are set up, you and your employees will receive welcome materials in five to seven business days.

Q. Who pays the setup and monthly administration fees?

A. Account setup is free and the monthly administration fee is competitively priced. Unless otherwise negotiated, the employer group pays the fees directly to HealthEquity. See the included [fee schedule](#) for fee details.

Q. How will my employees contribute to their HSAs?

A. It's best for you to set up a process where your employees can make a payroll deduction for their HSA contributions. You can then send the contributions to HealthEquity by check or through the employer portal by electronic funds transfer (EFT). EFT makes the process easy, and payroll deductions save your company 7.5% in payroll taxes.

Q. What's the most an employee can contribute to an HSA?

A. The amount is established by the IRS and subject to change each year. See *IRS Publication 969—Health Savings Accounts and Other Tax-Favored Health Plans* at www.irs.gov for current contribution limits. **Note:** These maximums are for total annual contributions regardless of the source of the contribution.

Q. Where do I send my employees if they have HSA questions I can't answer.

A. Simply have them contact HealthEquity Member Services on your dedicated Member Services line or 866.346.5800 or at info@healthequity.com. Live HealthEquity specialists are available 24/7/365.

Q. How do I contact HealthEquity?

A. HealthEquity Client Services is available from 7 a.m. to 6 p.m. MT Monday through Friday at 866.382.3510 or employerservices@healthequity.com.

HSA Fee Schedule

The fees associated with the administration of your HealthEquity HSAs are as follows.

HSA ADMINISTRATION FEES				
	< 1,000 Accounts	1,000–4,999 Accounts	5,000–39,999 Accounts	>40,000 Accounts
Account Setup	Free	Free	Free	Free
Monthly Per Account Per Month (PAPM) Fee	\$3.45	\$3.45	\$3.45	\$3.45

HSA HOLDER FEES	
Reimbursement Check	\$2 for paper check, paid by member No fee for electronic funds transfer
Check Directed to Provider	No fee
Replacement Card Fee	3 free; \$5 for each additional card if original is lost, stolen, or damaged, paid by member
Return Deposited Item	\$20 per item, paid by member
Overdraft or Non-Sufficient Funds	\$20 per item, paid by member
Stop Payment Request	\$20 per item, paid by member
Excess Contribution Refund Request	\$20, paid by member
Investments	No fee
Account Closing	\$25, paid by member
Paper Account Statement	\$1 per monthly statement requested, paid by member

* If a member changes health plans or employers, the account may be charged up to \$4.95 per month.

HealthEquity HSA balances are FDIC-insured and interest-bearing, letting account holders safely grow their HSA balances. HealthEquity calculates and compounds interest monthly based on the applicable rate for the balance's tier (see chart). HealthEquity then credits interest to the HSA each month on the last business day of the statement cycle.

If an account is closed before accrued interest is credited, no interest is paid for that month.

Members can refer to monthly statements or call a HealthEquity Member Services specialist for current rates and conditions.

Balance Tier	Average Daily Account Balance	Interest Rate as of 1/1/2011	APY
Tier 1	\$0–\$2,000	0.10%	0.10%
Tier 2	\$2,001–\$5,000	0.25%	0.25%
Tier 3	\$5,001–\$10,000	1.00%	1.01%
Tier 4	\$10,001+	1.25%	1.26%

APY means annual percentage yield. Fees may lower the APY.

WELCOME TO AN EASY, HASSLE-FREE HEALTH SAVINGS ACCOUNT

Choose the Asuris HSA Healthplan 2.0SM and you get automatic access to an easy, hassle-free health savings account (HSA) from HealthEquity.

What Is an HSA?

An HSA is a tax-free savings account that belongs to you. It works with your Asuris HSA Healthplan 2.0SM medical plan to let you pay your insurance deductible and out-of-pocket medical expenses. You take the money that you would have paid toward higher health insurance premiums and use it for qualified medical expenses or save it and let it grow from year to year.

- ▶ You don't lose it if you don't spend it (like the money you put in a flexible spending account).
- ▶ You don't pay taxes on withdrawals for eligible expenses.
- ▶ You don't pay taxes on interest earned.
- ▶ You and your employer's contributions are tax-free and reduce your overall taxable income each year.

Your HSA, including all the money you and your employer contribute, is yours. You take the account with you when you change jobs, retire, or leave the Asuris HSA Healthplan 2.0SM.

Why Choose an HSA from HealthEquity?

Everyone who enrolls in the Asuris HSA Healthplan 2.0SM is automatically enrolled in a HealthEquity® HSA that includes:

- ▶ **Easy-to-use online access to claims and payments**—access claims, pay bills, get reimbursements, and more—all from a single, easy-to-use online portal.
- ▶ **Live service any day, anytime**—live HealthEquity Member Services specialists are available 24/7/365.
- ▶ **Remarkable education and support**—rely on live Member Services specialists and online resources to get the most from your HSA, negotiate payment schedules with a provider, and more.
- ▶ **Everything you get from a typical HSA and more**—including FDIC-insured cash deposits, competitive interest rates, free investment options, free HealthEquity® Visa® Health Account Card[†], no setup or inactivity fees, and more.

Who's Eligible for an HSA?

Anyone meeting the following requirements is eligible for an HSA.

- ▶ Have no other health coverage except what's permitted by the IRS (see IRS Publication 969).
- ▶ Not be enrolled in Medicare.
- ▶ Not be claimed as a dependent on someone else's tax return.
- ▶ Be enrolled in the Asuris HSA Healthplan 2.0SM.

If you sign up for the Asuris HSA Healthplan 2.0SM medical plan, you'll automatically be enrolled in a HealthEquity HSA regardless of whether or not you meet eligibility requirements for an HSA. If you don't meet eligibility requirements for an HSA, please contact HealthEquity on the dedicated Member Services Line at 866.960.8055 to close your health savings account.

Welcome to Your HealthEquity® HSA

You'll receive your HealthEquity Visa health account card and *Welcome Kit* in the mail within a few weeks of the effective date of your Asuris HSA Healthplan 2.0SM.

Your employer's benefits team can help you with pre-payroll contributions to your HSA if available. You can also make contributions through your specific member portal or www.myhealthequity.com.

Contact HealthEquity on your dedicated Member Services line at 866.960.8055 anytime 24/7/365 if you have questions or need help.

Here are a few of the more commonly asked questions about HSAs. Your *Welcome Kit* will include more answers to questions and guidelines on how to use your HSA.

Q: HOW MUCH CAN I SAVE ON TAXES?

A: Tax savings depend on the amount you contribute to your HSA, medical expenses you incur, and your tax bracket. If you're in the 25% tax bracket and contribute \$1,000, you save \$250 in taxes! In addition your \$1,000 grows tax-free in your HSA. And when you incur costs, you have money you can withdraw with no tax penalty for qualified medical expenses.

Q: WHAT IS A QUALIFIED MEDICAL EXPENSE?

A: Qualified medical expenses are those that generally qualify for the medical and dental expenses income tax deduction as outlined in *IRS Publication 502—Medical and Dental Expenses*. See www.irs.gov/publications/p502/index.html for a current complete list.

Q: WHO CAN PUT MONEY IN MY HSA?

A: Anyone can contribute to your HSA. Only the account holder and the employer receive tax deductions on monies contributed. And only your contribution is tax-free.

Q: HOW MUCH MONEY CAN I CONTRIBUTE TO MY HSA?

A: In 2011, the maximum contribution as set by the IRS for an individual account is \$3,100 and the maximum contribution for family coverage is \$6,250. People over the age of 55 can make an additional "catch-up" contribution of \$1,000. These limits are the same regardless of the source of the contribution.

Q: CAN I TAKE THE MONEY OUT OF MY HSA ANYTIME I WANT?

A: Yes. You can take money out anytime tax-free and without penalty as long as it's to pay for qualified medical expenses. If you take money out for other purposes, you'll pay income taxes on the withdrawal plus a 20% tax penalty.

Q: CAN I USE THE MONEY IN MY HSA TO PAY FOR MY CHILDREN'S MEDICAL EXPENSES?

A: Yes. The money in your HSA can be used to pay for qualified medical expenses of any family member who qualifies as a dependent on your tax return. However, if the dependent isn't covered under your Asuris HSA Healthplan 2.0SM plan, his/her expenses won't be applied toward your deductible.

Q: CAN I ACCESS MY HSA ONLINE?

A: Yes. See your account balance, HSA card balance, claim transactions, and more online. Also pay providers, request reimbursements, and manage your personal information. Simply visit your specific member portal or myhealthequity.com.

Welcome

to Easy, Hassle-Free HSAs

HealthEquity and Asuris have partnered to offer you and your employees an integrated HSA. HealthEquity is the nation's oldest and largest dedicated health savings trustee.

With HealthEquity, you can expect:

Live member service any day, anytime.
Dedicated employer team that contacts each employer.
Dedicated employer portal.



www.healthequity.com
866.382.3510