



HEALTHEQUITY AND ASURIS

HSA Enrollment and Rollover 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. 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.

HSA Rollover Guide

Rolling Over Your Employees' HSA Funds

To roll your employee's HSA funds over from your current administrator to HealthEquity as your new administrator:

1. HealthEquity first needs to establish an account for each employee.
 - ▶ See the enrollment portion of this guide for instructions on enrolling your employees in an HSA.
2. Have employees complete the included [HealthEquity Rollover/Transfer Request Form](#).
 - ▶ Your current administrator will accept this form. For any assistance, call HealthEquity at 866.382.3510.
3. Fax your employees' completed Rollover/Transfer Request Forms to HealthEquity at 520.844.7090.

What's Next?

Once HealthEquity receives your completed Rollover/Transfer Request Forms, it will send the rollover request to your current administrator. It may take four to six weeks for funds to be transferred to HealthEquity.

HSA Rollover FAQs

Q. When can HSA funds be rolled over to my employees' accounts?

A. Your employees first need to be set up in the HealthEquity HSA system. See the enrollment portion of this guide for instructions on how to enroll your employees in a HealthEquity HSA.

Q. What do I need to do to roll over my employees' accounts?

A. For your employees to transfer the existing HSA funds from another administrator to HealthEquity, the employee needs to complete the [HealthEquity Rollover/Transfer Request Form](#).

Q. Where do I send the completed Rollover/Transfer Request Forms?

A. Fax the completed forms to HealthEquity at 520.844.7090.

Q. How long does the rollover process take?

A. Once HealthEquity receives the completed Rollover/Transfer Request Forms, it will send the request to the member's current administrator. It may take four to six weeks for the funds to be transferred to HealthEquity.

ROLLOVER/TRANSFER REQUEST FORM

The Rollover/Transfer Request Form can be used to:

- 1) Rollover funds into your HealthEquity HSA which have already been distributed to you from another custodian, or to
- 2) Transfer monies directly from another custodian into your HealthEquity HSA. We recommend you contact your current custodian to ensure that all of their requirements for transferring funds are met. If your current custodian allows this form, it can be mailed to 15 West Scenic Pointe Drive, Suite 400, Draper, Utah 84020 or faxed to 801-727-1005. If you have questions, please call us at 888-348-6800.

Part I - Account Holder Information - Please Print

Customer Full Legal Name:	Social Security Number:	Date of Birth:	
Address:	City:	State:	ZIP:
Contact Phone:	Health Insurance Company:		
Email Address:	Coverage Effective Date:	Coverage Type: <input type="checkbox"/> Single <input type="checkbox"/> Family	

Please select one of the following:

- I already have an HSA at HealthEquity. Account No. _____
- I am currently selling up an HSA through my employer.
Employer Name: _____ Phone: _____
- I am enclosing an enrollment form together with this transfer form to establish a new HSA.

Part II - Rollover Amount \$ _____ (Do not complete for Transfer)

Part III - Transfer Information (Do not complete for Rollover)

This request is for a custodian-to-custodian transfer or an employer-to-custodian transfer. The monies currently held by another custodian are to be directly transferred to an HSA at HealthEquity.

Current FSA/HSA/IRAMA/MSA Custodian Information

Financial Institution (or Employer Name for FSA/HRA):	Phone:		
Address:	City:	State:	ZIP:
Current HSA/IRAMA/MSA/FSA Account Number:	Dollar Amount to be transferred (if known): \$ _____		
This transfer <input type="checkbox"/> WILL <input type="checkbox"/> WILL NOT close my existing account.			

Please indicate the current account type that the monies will be coming from:

- IRA (Individual Retirement Account) FSA (Flexible Spending Account)
- MSA (Medical Savings Account) Another HSA (Health Savings Account)
- HRA (Health Reimbursement Account)

Part IV - Account Holder Signature (Do not complete for Rollover)

I authorize the transfer of the HSA assets in the manner described above, and certify that all of the information provided by me may be relied upon.

Account Holder - Signature Required:	Date:
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Notary Seal (when required by current custodian):

CURRENT CUSTODIAN INFORMATION:

Check Option: Make a check payable to HealthEquity and mail it along with this form to:
HealthEquity Inc.
15 West Scenic Pointe Drive, Suite 400
Draper, UT 84020

RULES AND CONDITIONS APPLICABLE TO ROLLOVERS AND TRANSFERS

(Retain this page for your information)

ROLLOVERS

A rollover is a way to move money or property from a Medical Savings Account (MSA) or existing Health Savings Account (HSA) to a HealthEquity HSA. The Internal Revenue Code (IRC) limits how many rollovers may be taken, how quickly rollovers must be completed, and how the custodian must report the transaction. By properly completing this form you are certifying to the custodian that you have satisfied the rules and conditions applicable to your rollover and that you are making an irrevocable election to treat the transaction as a rollover.

1. Timelines

The funds you receive from an MSA or HSA must be deposited into an HSA within 60 days after you receive them. When counting the 60 days, include weekends and holidays. Receipt generally means the day you actually have the funds in hand. For example, the 60 days would begin on the day you pick up the check from the Custodian or you receive the check in the mail. The 60 day rule is set by the IRS and cannot be changed by HealthEquity.

2. Twelve-Month Restriction

You are entitled to one distribution per year per HSA which may be rolled over. Twelve (12) months must pass after receipt of one distribution which you rollover before you may take another distribution from the same HSA to rollover. The focus is on distributions out of an HSA.

TRANSFERS

HSA/MSA - If you instruct the custodian of your HSA or MSA to transfer funds directly to the custodian of another HSA, the transfer is not considered a rollover. There is no limit on the number of these transfers. You do not need to include the amount transferred in income, deduct it as a contribution, or include it as a distribution on Form 8889, line 12a.

IRA - Beginning in 2017, individuals can make a one-time transfer from their IRA to an HSA, subject to the contribution limits applicable for the year of the transfer. Additional information can be found at www.irs.gov.

FSA/HRA - The Tax Relief and Health Care Act of 2006, Pub. L. No. 109-432, enacted December 20, 2006, allowed employers to amend their health FSAs or HRAs, with balances on September 21, 2006, for a one-time roll over to an HSAs by 2012. The guidance clarifies the requirements for making these rollovers, which must be made directly to the custodian or trustee of the HSA. Under the guidance, a health FSA with a grace period or HRA must be amended and a rollover selected by an employee before year end. The balance amount must be transferred to the HSA by March 15 of the following year. The ability to make these transfers will facilitate the transition to an HSA-eligible health plan when employees are covered by an HRA or FSA.

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 \$3,050 and the maximum contribution for family coverage is \$6,150. 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

†This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

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