



HEALTHEQUITY—HELPING YOU AND YOUR EMPLOYEES DISCOVER HASSLE-FREE HEALTH SAVINGS

HealthEquity is the nation's oldest and largest dedicated health savings trustee. It helps individuals and families build health savings while it helps employers spend less on benefits through innovative integrated health care account administration and investment platforms backed by 24/7/365 service, personalized savings strategies, and consumer education.

When you choose HealthEquity to administer your health savings and other health care accounts you enjoy:

▶ Enrollment and Claims Integration with Your Regence HSA Healthplan 2.0

With integration, you enjoy electronic eligibility for new enrollees and automatic coverage changes and terminations. And your account holders access claims, pay bills, and/or request reimbursements from a single online portal that makes account ownership hassle-free and reduces noise.

▶ Reduced Noise

HealthEquity consistently ranks at the top of the industry for member satisfaction* and has live Member Services specialists available 24/7/365. Happy members mean less noise for your benefits team.

▶ Ease-of-Use

With HealthEquity, you get a dedicated online employer portal where you can manage contributions, view reports, and access information anytime. Plus, you have access to the HealthEquity Client Services team to answer questions and help with any of your needs.

Pick the Regence HSA Healthplan 2.0 and Enroll Your Employees Today

Building health savings™ for your employees and your company is easy, simply:

1. Offer a Regence HSA Healthplan 2.0 to your employees.
2. Have your employees enroll in the Regence HSA Healthplan 2.0.
 - ▶ Regence 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 Regence for your employer portal to be set up.
4. Allow up to 10 days for a HealthEquity Client Services team member to contact you to answer your questions. Or call 866.382.3510 for immediate assistance.

For detailed instructions and answers to your questions, get a copy of the *HealthEquity and Regence HSA Enrollment Guide* from your Regence representative or benefits adviser today.

Capabilities/Offerings	Other Administrators	HealthEquity
FDIC-insured account	Yes	Yes
Debit card	Yes	Yes
Integrated enrollment for health plan and HSA	No	Yes
Integrated claims between health plan and HSA <ul style="list-style-type: none"> • Automatic population of claims into the HSA provides a consolidated view of claims with the HSA to simplify payment and management. • Member notified by e-mail when claims received. 	No	Yes
Online bill pay for claims paid directly from HSA	No	Yes
24/7/365 access to live Member Services specialists	No	Yes
Dedicated employer portal	Some	Yes

www.healthequity.com

866.382.3510

*As determined by internal survey results. Average overall satisfaction rating for November 2010 was 9.5 out of 10.
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HEALTHEQUITY[®] EMPLOYER SERVICE FEES

SERVICE	SERVICE FEE
Health Savings Account Activation and Setup (one-time fee)	No charge
HSA Monthly Administration per account per month (PAPM); includes standard HSA <ul style="list-style-type: none"> • Monthly maintenance fee • 24/7/365 live HealthEquity Member Services support • HealthEquity Visa[®] health account card* • Electronic tax reporting: 1099-SA and 5498-SA • Integrated PayChoice[™] payment platform • Integrated online investment options • Online contributions (clients and members) • Electronic member and client statements 	\$3.45 PAPM
Additional Employer Costs for HealthEquity Services as Requested by Employer	
<ul style="list-style-type: none"> • Returned deposited item, employer contribution refund request, manual processing fee** 	\$20 per item/request

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

**Contributions are managed online via the employer portal. A \$20 fee will apply only if you create and send paper instructions to HealthEquity for allocating contribution payments. There is no fee for paying online or for entering contribution instructions online and sending a paper check.

Fees for Health Savings Account Holders (HSA)

SERVICE	SERVICE FEE	FREQUENCY
Account Setup	Paid by plan sponsor	One-time
Monthly Maintenance Fee	\$3.45*	Per month
Replacement Card Fee	3 free; \$5 for each additional card if original is lost, stolen, or damaged, paid by member.	Per card
Reimbursement Check	\$2 for paper check. No fee for electronic funds transfer.	Per check
Check Directed to Provider	Free	
Return Deposited Item	\$20	Per transaction
Overdraft or Insufficient Funds	\$20	Per transaction
Stop Payment Request	\$20	Per request
Excess Contribution Refund Request	\$20	Per request
Investment Brokerage Account Fees (Note: Investments available for balances > \$2,000)	Free	
Investment Trading Fees	Free	
Account Closing	\$25	One-time
Paper Account Statement	\$1 per monthly statement requested (no fee for electronic statements)	Monthly

*Monthly maintenance fees are typically paid by the plan sponsor, but may be paid by the employer or account holder and billed back via the premium or monthly bill. If an individual account holder changes health plans or employers, the account may be charged up to \$4.95 per month to be billed directly to the account holder.