

FIVE WAYS HEALTHEQUITY HELPS PEOPLE BUILD HEALTH SAVINGS



- 1. Anytime live service.**
Health care savings account experts and Member Services specialists available 24 hours a day, seven days a week, 365 days a year.
- 2. Personalized savings strategies.**
Advice and tools to find lower cost drugs and potentially costly gaps in care.
- 3. No or low account fees.**
No setup or inactivity fees—ever. No monthly fees for accounts with month-ending balances of \$1,500 or more¹.
- 4. Tax-free interest.**
Balances earn tax-free interest and HealthEquity-managed cash deposits are FDIC insured to the greatest extent allowed by law.
- 5. Free investing.**
No start-up fees, no investment account fee, and unlimited free trading in select mutual funds for accounts with a minimum balance².

HealthEquity is your single source for health care accounts, including HSA, HRA, FSA, VEBA, and retiree—so HealthEquity can help you build health savings alongside more traditional health plans.

Is your bank or benefits provider a true partner in building health savings™? If not, it's time to learn about HealthEquity. **Ask your health insurer or benefits adviser about HealthEquity, visit www.healthequity.com, or call 877.694.3942.**

¹Accounts with month-ending balances less than \$1,500 incur a nominal monthly fee. This fee is often paid by the sponsoring health plan or employer where such a sponsor exists.

²Consult your HR representative or your health plan for your minimum balance.

WHAT HAVE CUSTOMERS DONE WITH HEALTHEQUITY LATELY?

1.

Individuals and Families

Contributed an average of \$166 per month to their HSAs and saved nearly \$750 per year in income taxes in 2010. Compare drug prices, use preventive care, and carefully review medical bills more often than typical consumers.

2.

Health Plans

Renewed 95% of their HSA business and grew covered lives with HealthEquity by 166% from 2009 to 2011. Cut vendor management costs and complexity by using HealthEquity as a single source for all health accounts.

3.

Employers

Grew participation in HSAs by an average of 35% since the beginning of 2009. Many increased satisfaction with benefits while actually reducing year-over-year medical claims, leveraging HealthEquity's call center and web portal to promote consumer health tools to employees.

To learn more, ask your health insurer or benefits adviser, and grow your membership today.
Visit HealthEquity at www.healthequity.com or call 877.694.3942.

About HealthEquity, Inc.

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 (HSA, HRA, FSA, VEBA) administration and investment platforms backed by 24/7/365 service, personalized savings strategies, and consumer education.

HealthEquity partners—more than 20,000 employers and 60 national health plans—spend less on benefits and get more by leveraging HealthEquity's acclaimed service and education.

As of Oct. 1, 2011, HealthEquity manages more than \$640 million in health savings assets. All HealthEquity-managed cash deposits are FDIC insured to the greatest extent allowed by law.

Founded by Dr. Stephen Neeleman, a practicing trauma surgeon and author of *The Complete HSA Guidebook*, HealthEquity is based in Salt Lake City and has customers and sales representatives nationwide.