

2009–2010 SERVICE REPORT CARD

Subject: HSA, HRA, and FSA Account Administration
Based on Data from Q1 2009 through Q3 2010

SERVICE	21-MONTH AVERAGE	SERVICE-LEVEL GUARANTEE
Enrollment	99%	Accept and process 98% of electronic enrollment data files within two (2) business days of receipt of appropriately formatted files and within three (3) business days of appropriately completed paper enrollment applications.
Claims processing	99.9%	Process 98% of e-claims within two (2) business days of receipt by the web or EFT and within five (5) business days of receipt by paper.
Account reimbursement	100%	Complete 98% of member reimbursement requests within five (5) days of receipt of appropriately completed requests.
Account contributions/ deductions	100%	Complete 98% of contribution/deduction submissions within two (2) business days of receipt by the web or EFT and within five (5) business days of receipt by paper with appropriately completed allocation instructions.
Card processing	100%	Process HSA card transactions within one (1) business day of card usage. Re-issue HSA cards within two (2) business days of receipt of appropriately completed request forms.
Customer service call response times	23.64 seconds	Answer all member calls in 30 seconds or less.
Call abandonment rate	1.71%	Have fewer than 5% of calls disconnect after 15 second greeting while waiting in the call queue.
Web site uptime	99.9%	Provide greater than 99.5% average uptime*

*With the exception of (i) planned maintenance and other planned outages, (ii) problems with the client's equipment or facilities, (iii) any outages due to the acts or omissions of client or its members, and (iv) any other outages due to causes beyond the control of HealthEquity or which are not reasonably foreseeable by HealthEquity (including, without limitation, interruption or failure of telecommunication or digital transmission links, hostile network attacks, network congestion or other failures).



HealthEquity's Promise to Meet or Exceed Service-Level Standards

Many of HealthEquity's employer customers came to HealthEquity after experiencing substandard health savings administration from a bank or other third-party administrator. They chose HealthEquity because health savings administration is what HealthEquity does. And, HealthEquity does it with exceptional 24/7/365 service and complete integration between the account and the health plan.

For three years running, HealthEquity has met or exceeded all service-level standards for employer and employee customers.

Who Is HealthEquity?

HealthEquity is the nation's oldest and largest dedicated health savings trustee. It helps individuals and families build health saving 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.

**Discover how a partnership with HealthEquity can benefit your company and its employees.
Contact your personal HealthEquity sales support representative today.**