ELEVATE YOUR BENEFITS WITH HRAs
Integrated health reimbursement accounts (HRAs)

THE POWERFUL & easy HRA SOLUTION

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A simpler approach to consumer-directed healthcare

Your health plan and HealthEquity together deliver a fully integrated approach to consumer-driven health care that combines industry-leading health reimbursement arrangements (HRAs) with your health plan design. It’s a solution with easy enrollment, less paperwork, and hassle-free claims.

It also means simplified account management; online tools, resources and education; plus the dedicated service and support that distinguishes our offerings.

HOW AN HRA WORKS:

Health reimbursement arrangements are employer-owned accounts that are used by employees for specific medical expenses, such as deductibles, copayments, coinsurance, dental or vision. Contributions are made solely by the employer and unused funds are returned to the employer at the end of the plan year or may be rolled over to a subsequent plan year.
Maximize benefits offerings
With today’s competitive work force, attractive benefit packages are essential to securing key talent. An HRA-enhanced health plan, supplemented with employer funds, maximizes benefits offerings while maintaining cost control.

Flexibility
HRAs are customizable to fit your specific benefits strategy. You can determine the employer funded amount, types of expenses allowed and eligibility requirements.

Encourage wellness
Help motivate employees to develop healthy behaviors by offering an HRA that provides an incentive for good lifestyle choices. You can reward preventative care, smoking cessation, prenatal care or other initiatives your company is passionate to promote.

Cost control
Employer contributions to an HRA are tax-deductible. In addition, HRA funding remains under the administration of the employer and unused funds are returned at the end of each year.

Easy transition to consumer-directed health care
HRAs are an approachable way to introduce the concept of consumer-directed health care to employees who are accustomed to traditional health plans. Employers are able to alleviate an employee’s personal responsibility for a high deductible.
Our advantage

As experienced partners of integrated health accounts, your health plan and HealthEquity offer a unique customer experience that is powerful and easy. As your partner, we deliver:

**Easy execution**

Complete data integration between HealthEquity and your health plan enables flawless execution before, during and after enrollment.

**Powerful resources**

Insightful support and education for partners through HealthEquity’s employer support team, employer web portal, and other tailored tools.

**Convenience**

Employers and members benefit from proprietary web capabilities featuring online payments and integrated claims data.

**Compelling insight**

We understand health care consumers and speak effectively to their values and experiences. Our tailored communications provide a clear, positive message that engages employees and increases understanding.

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**Account mentors**

Helpful support for our members, available every hour of every day

Our team of specialists based in Salt Lake City are available 24 hours a day, providing members with the tools and information they need to optimize their reimbursement accounts.
The unique relationship between your health plan and HealthEquity allows for true data integration. Unlike most other health account administrators who claim to have “integration,” our solution is complete. Our proprietary technology allows claims, eligibility, and other data to be imported directly into our flexible system. This results in a smooth experience with less paperwork and powerful tools.
We’ll take you there.

HealthEquity’s streamlined process makes implementing Reimbursement Account products easy for employers. Our powerful technology and expert implementation team ensure a flawless launch, with three easy phases:

1. **PREPARATION**
   - Employer selects health plan with HealthEquity reimbursement account

2. **INTEGRATION**
   - HealthEquity receives group application
   - Employer sends employee enrollment data to health plan
   - Health plan sends group setup to HealthEquity

3. **GO LIVE**
   - HealthEquity creates individual accounts for each employee
   - Health plan sends enrollment data to HealthEquity
   - HealthEquity sends welcome materials to employees
Offer the HealthEquity advantage today.

Maximize your benefits offerings by offering an HRA. To get started, contact your health plan representative or call HealthEquity at:

866.382.3510
EASY ACCESS to your ACCOUNT, WHEREVER you are.

HealthEquity Mobile app\(^1\) available for FREE at:
- iTunes App Store
- Google Play

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1. Must activate account via HealthEquity website in order to utilize mobile app.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the members’ responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.