

TOP 5
things
to look for in an **—**
HSA PROVIDER



AS AN EMPLOYER,

you are focused on growing your business. You are always on the lookout for the best options and opportunities for yourself, your employees and your business. This includes things like software and tools to help you improve your business efficiency and profitability. One of your greatest assets is your employees, but benefits can be expensive and difficult to manage.

What are the best options you can provide within budget? How do you balance what's best for your business with the desire to support your employees and provide valuable benefits? HSAs can be a great tool for providing high value without excessive costs, but not all HSAs are created equal. When considering HSA benefits for your employees, we suggest you focus on a few key features of HSA providers.



1. HSA-CENTERED

Since health savings accounts were made available generally, there have been plenty of providers who recognize the value HSAs provide for business owners. Some financial institutions simply add HSAs as an additional product. This means that large institutions offer HSAs as just another line of business.

You deserve better. You should consider selecting a health savings account (HSA) provider whose core business is HSAs and who focuses on providing the best HSA experience for your employees. HealthEquity has long been focused on providing the most comprehensive health savings account solution in the industry. Other providers may have features that look similar on the surface, but their attention is divided to support other unrelated lines of business. HealthEquity's focus is on providing the best HSA for you and your employees.

2. SMART INVESTMENT OPTIONS

Due to the number of different HSA offerings in the marketplace, the investment options offered are equally as numerous, and may not be in the best interest of potential investment returns. Companies without a singular focus on HSAs may offer investments out of convenience or use lineups with high underlying expenses. This means that if their primary line of business is actively managed mutual funds (which tend to have higher underlying expenses), those same funds are offered as part of the HSA investment lineup.



HealthEquity CATEGORY AWARDS¹

Investment quality
Interest rates
Easy access
Health/Wealth
account integration

Your HSA provider should offer the best investment opportunities to maximize the potential of compounding account growth.

Because HealthEquity endeavors to give our members the best chance to grow their HSA funds while keeping fees low, our investment philosophy is geared towards a passive strategy that utilizes efficient, low-cost, high quality index funds. This approach optimizes a family's ability to use HSAs to build a more secure financial future by keeping and growing more of their hard-earned savings.

¹ Investor's Business Daily | HealthEquity Category Awards¹ | Investment quality, easy access, health/wealth integration. Source: <https://www.investors.com/etfs-and-funds/personal-finance/best-health-savings-account-providers/>

Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and may not be eligible for federal depository insurance by the FDIC or NCUA or guaranteed by HealthEquity, Inc.. HealthEquity, Inc. does not provide financial advice. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

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3. REMARKABLE SERVICE

As a business owner, you try to focus on the management of your business, including day-to-day operations, accounting and management of employees. You want to provide the best service to both your clients and your employees. It is what sets great businesses apart from good businesses. It's important to search for an HSA provider that is both accessible and helpful to you and your employees. Your HSA provider's service offering is very important in supporting business activities related to the HSA, like managing contributions and employee enrollment statuses. Customer service is also critical to answer questions and provide resources for your employees so that you can focus more on your business and less on figuring out your benefits. And we all know that health incidents don't only happen during banking hours. HSA users need answers to their questions and assistance during moments of uncertainty and crisis.

HealthEquity's member services team is available every hour of every day, and our account mentors are dedicated to the support of your employees. They answer questions and provide personalized ongoing education. HealthEquity also offers self-service via Answers (answers.healthequity.com), our web-based knowledge database for members.



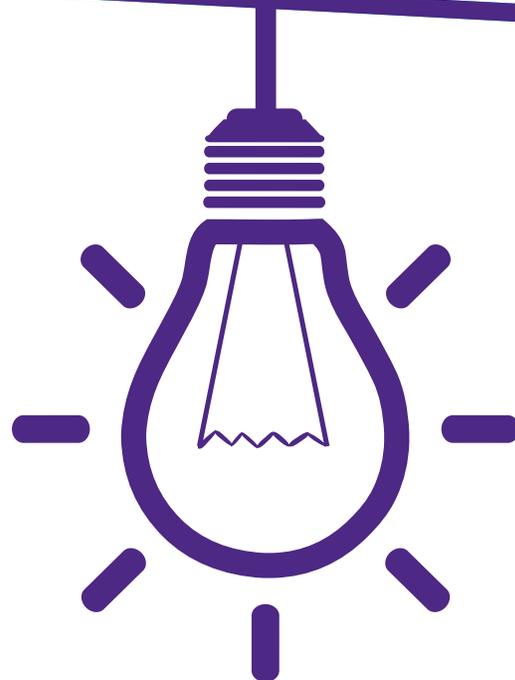
HealthEquity team member
Salt Lake City, Utah



4. MOTIVATING EDUCATIONAL RESOURCES

Educating your employees about their benefits can be daunting, and despite your best efforts, some information may fall through the cracks. What you really need is a partner to help you provide the support and information your employees need when they need it. Beginning with pre-enrollment information to tax and investment options, education resources should cover topics from basic knowledge to more advanced HSA topics.

At HealthEquity we empower our partners with educational resources and communication plans that provide employees with a strong understanding of health accounts. Again, our account mentors are available every hour of every day to assist in the journey with teachable moments built into their daily member interactions.



5. POWERFUL TOOLS

The right tools for the job makes work more efficient. You provide your employees with the resources they need to get their jobs done, and the HSA should be no exception. When considering their benefits, powerful tools can go a long way to promote good HSA habits and save money.

Along with a superior service offering and industry leading educational resources, your HSA provider should provide the proper tools to empower employees to make the most of their HSA. This includes things like a user-friendly web portal, online calculators, mobile applications, investment tools and debit card¹ to name a few.

Beginning with pre-enrollment tools such as our HSA Contribution Calculator, Future Balance Calculator and CompareMyHSA.com, members are supported with comprehensive and engaging tools to ensure understanding and success. After they open an HSA, members also have access to the member portal, which contains a wealth of resources for members, and the HealthEquity mobile app² for HSA access and information while on the go.

¹ The HealthEquity® Visa® Health Account card is issued by The Bancorp Bank; Member FDIC, pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

² Accounts must be activated via the HealthEquity website in order to use the mobile app.

GET STARTED

For more information about HSAs and HealthEquity, contact our sales team at:

877.949.6727

salesupport@healthequity.com



About us

HealthEquity is one of the nation's largest dedicated health savings custodians. The company's innovative technology platform and tax-advantaged accounts help members build health savings, while controlling healthcare costs. HealthEquity services more than 2.9 million health savings accounts for 87 health plan partners and employees at more than 34,000 companies across the United States.

HealthEquity offers a complete line of products

- Health savings accounts (HSAs)
- Health reimbursement arrangements (HRAs)
- Flexible spending accounts (FSAs)
- Health incentive accounts (HIAs)

learn more at:

HealthEquity.com