

HealthEquity®

15 West Scenic Pointe Drive
Draper, UT 84020



FLEXIBLE SPENDING ACCOUNTS (FSAs):

A simple way to save.

See back page for additional information on your plan.

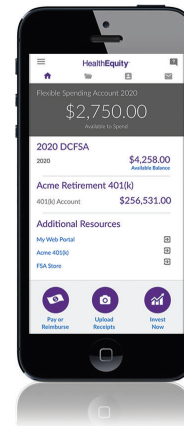
Welcome!

Your flexible spending account (FSA) has successfully been opened at HealthEquity. Your FSA can be used to help pay for qualified medical expenses, as outlined on the back of this letter. FSAs help you save in these ways:

- Your entire elected amount for the year is available to use at the beginning of the plan year
- FSA funds deducted from payroll are pre-tax
- Funds used for qualified medical expenses are not taxed as income¹

GET STARTED

Managing your account is easy! We provide the tools and resources needed to help you maximize your benefits. Log in to your account to check your balance, submit eligible claims and upload receipts or documentation.



HEALTHEQUITY MOBILE APP²

Manage your account on-the-go with HealthEquity's free mobile app

Available at:
iTunes App Store
Google Play

Friendly support

available every hour of every day

Our team of specialists based in Salt Lake City are available 24 hours a day, providing you with the insight and tools you need to optimize your health accounts. Call us anytime.



¹FSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

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

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions. For those participating in a flexible spending account or health reimbursement arrangement, in addition to restrictions imposed by law, your employer or plan sponsor may limit what expenses are eligible for reimbursements. It is the member's responsibility to ensure that expenses submitted are qualified under the law, and if applicable, your employer's plan.

FSA details

HOW IT WORKS:

- 1 VISIT MEDICAL/DENTAL/VISION/RX PROVIDER**
Visit your provider and present your insurance ID card.
- 2 PROVIDER BILLS FOR SERVICES**
Your provider will send claims to your insurance company for processing or may bill you directly.
- 3 PAY YOUR PROVIDER**
HealthEquity provides two convenient methods to pay a provider:
 - Use your HealthEquity® Visa® Reimbursement Account Card*. If you don't have your card already, it will arrive in a separate mailing.
 - Pay online using the HealthEquity member portal or mobile app.¹
- 4 QUALIFY YOUR EXPENSE**
In some instances, you may be asked to provide an itemized receipt or explanation of benefits (EOB) to verify that an expense is eligible.

Your FSA
Account name:
Election amount:
End date to incur expenses:
End date to submit expenses:
Rollover:
Eligible expenses:

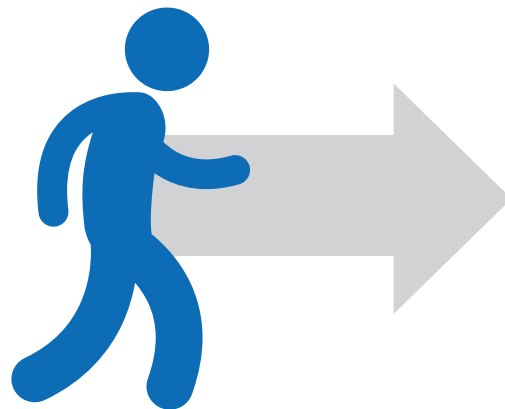
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* This card is issued by The Bancorp Bank, member FDIC pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back,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

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Let's go!

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