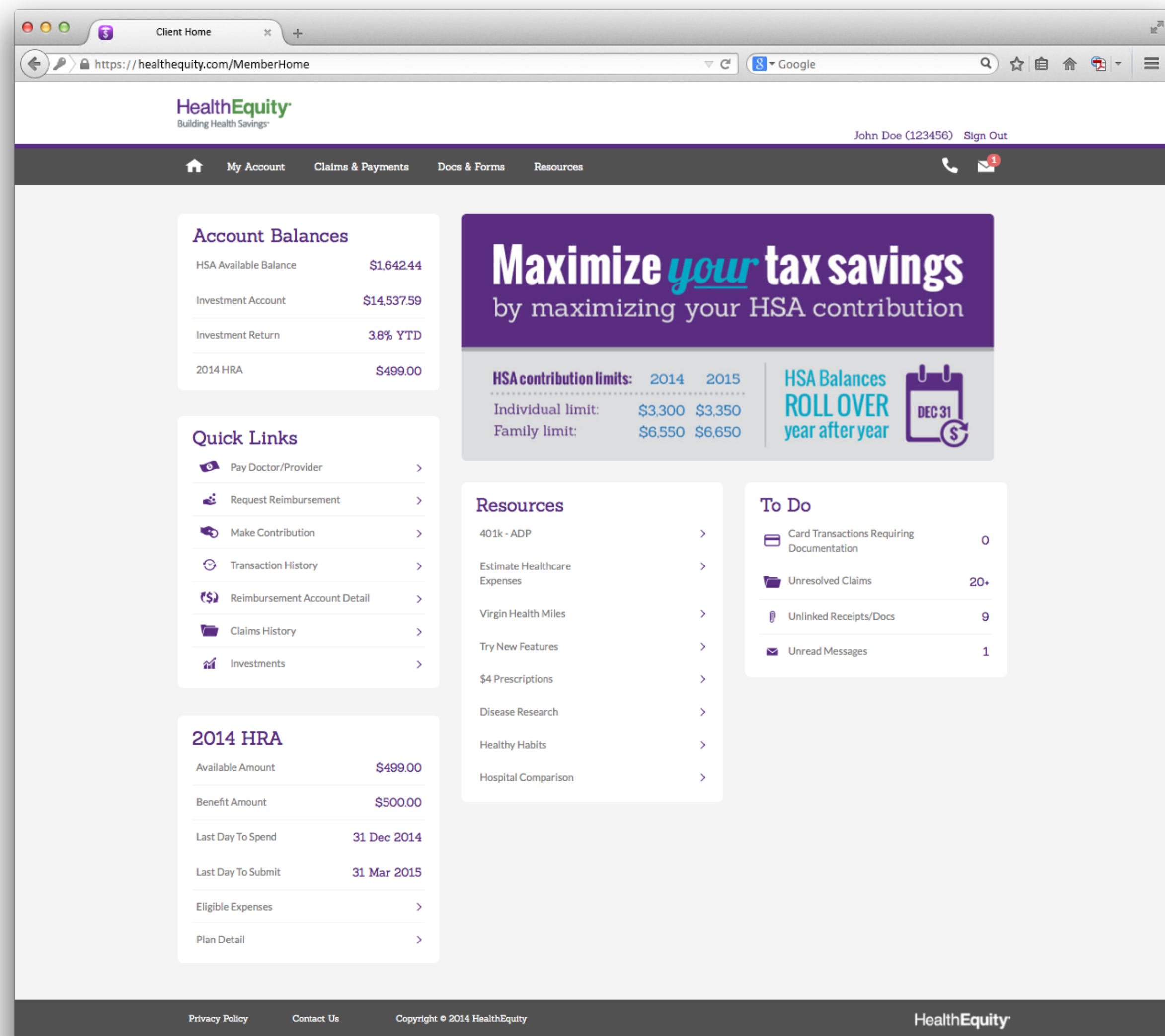
Online member portal

Introduction

Your online member portal is a powerful tool that gives you access to all account management features. To access your account, visit www.myHealthEquity.com. The portal is best experienced using Internet Explorer (8.0 or later) and current versions of Firefox, Chrome and Safari.



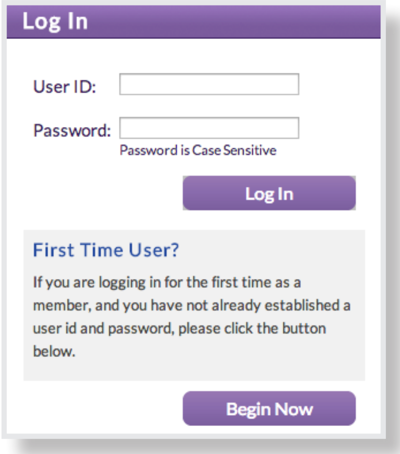
sample screenshot

Portal guide

Using the HealthEquity member portal, you can check your balance, review transactions, view insurance claims, invest in mutual funds, pay providers and submit for reimbursement online.

Member portal login page

Logging into your member portal is easy. Simply follow the steps below to access your HealthEquity account.



sample screenshot

Logging in to your portal the first time:

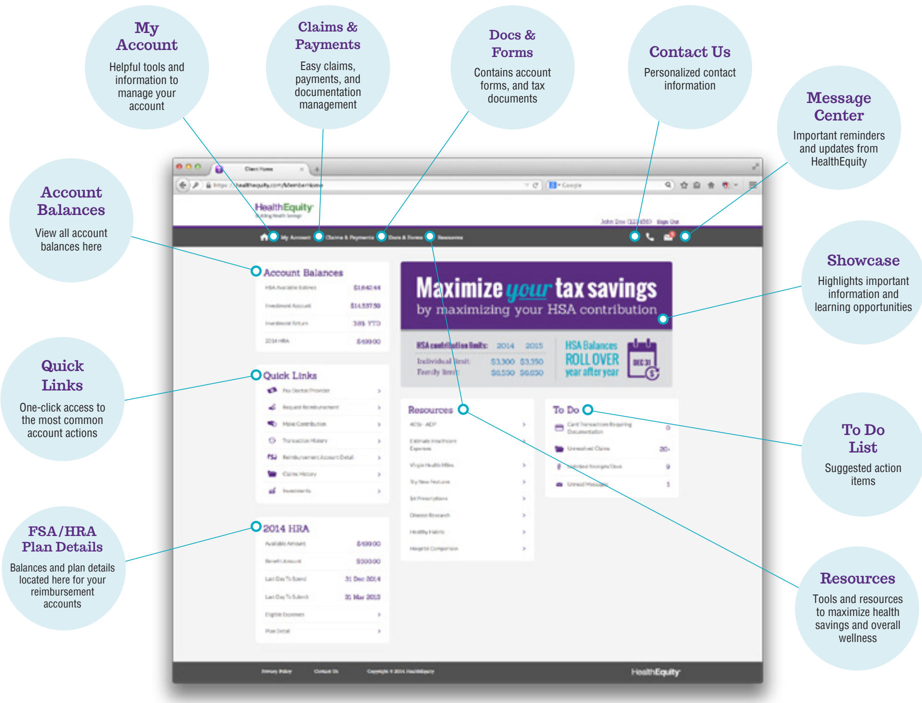
1. Go to www.myHealthEquity.com, click ‘Begin Now.’
2. Enter the information requested on the ‘Find your account’ screen.
3. Enter the information asked for on the ‘Verify your identity’ screen.
4. On the ‘Set up your login’ screen:
   - Pick a user/login name of at least six characters with numbers and letters on the ‘Set up your login’ screen.
   - Choose a password of at least eight characters with an uppercase letter, a lowercase letter and a number.
   - Follow password creation recommendations as listed in the log in screen.
5. On the ‘Your email settings’ screen, enter your email address.
6. Click the box to agree to the terms of the website and save the agreement.

Logging in to your portal after your first login:

1. Go to www.myHealthEquity.com.
2. Log in with the username and password you created the first time you logged in.

Home page dashboard

Welcome to the HealthEquity member portal home page. This interactive and dynamic dashboard provides you with all the information you need to easily manage and build your health savings.



sample screenshot

Dashboard widgets

The home page dashboard gives you quick and easy access to key information and common account actions. This provides for a complete account overview at a glance by using informative widgets containing your account's most important details:

Account balance

Your account balance is the first item on the home page dashboard. If you have invested any money, or have another account such as an FSA or HRA, these balances are displayed here with your HSA balance. To view balance details, click on each type of account to view your transaction history.

Quick links

In a hurry? The 'Quick Links' panel expedites common account action items such as making payments, requesting reimbursement, making contributions, viewing claims, and accessing your investments. This allows for simplified account management with one click of the mouse.

FSA/HRA plan info (if applicable)

If you elect for an LPFSA or HRA to supplement your HSA, there is a widget for each additional account on your dashboard. Including current balance and important plan dates, click on the links provided for a comprehensive overview of your reimbursement account(s).

Resources

The ‘Resources’ widget displays the tools and links you need to become a better consumer of health care, and improve your overall wellness. Specific tools vary based on your insurance/employer plan specifications. Refer to your online member portal to view your available resources.

To do

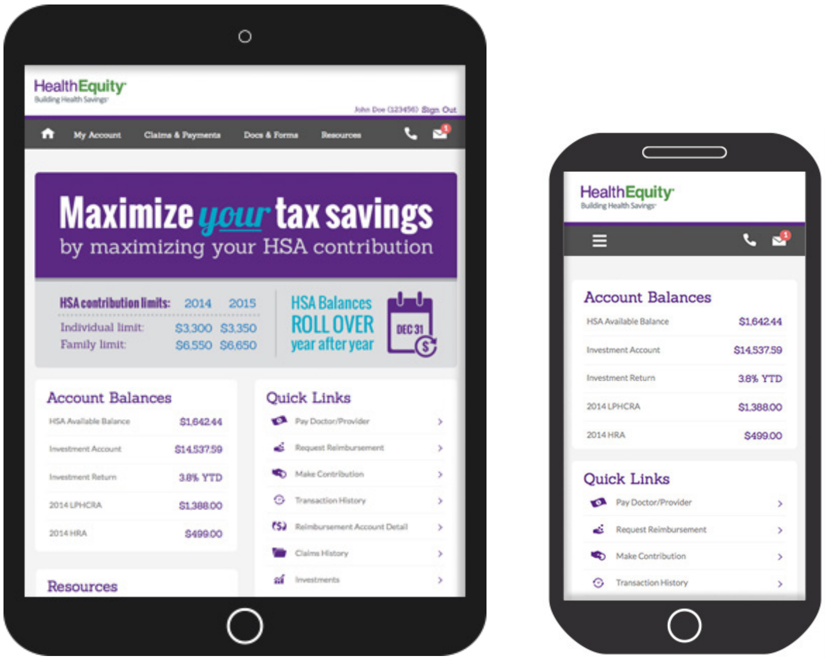
With suggested action items, your ‘To Do’ list features helpful reminders and alerts to keep you up to date with your account. The ‘To Do’ list includes important alerts, any open claims that might require payment, unlinked receipts located in the Documentation Library (see page 26), and any unread messages in the Message Center. Clicking on each item takes you to the page where you can view/resolve any incidents.

Intuitive navigation

The member portal navigation provides a new intuitive and user-friendly interface for easy, self-service account management. Simply hover your mouse over the tabs to view the complete list of sub-menu options. Clicking on a specific link will take you directly to the desired page. For common action items, view the ‘Quick Links’ widget on the home page dashboard for faster access.

Responsive web design

Customized to all viewing devices, the HealthEquity member portal dashboard is optimized for desktop, laptop, tablet, and mobile access. Including an ever-present navigation bar, your tabs and other helpful features remain visible as you scroll.



sample screenshots

My account

The ‘My Account’ tab gives you access to information and settings regarding your health savings account.

Account balance:

From the ‘My Account’ tab, you can review your account balance. Occasionally, pending contributions or distributions might cause a difference between the ‘Ledger Balance’ and ‘Available Balance’. Always refer to the ‘Available Balance’ for the most accurate account balance.

Profile:

‘Profile’ is where you can review and edit your profile settings, including personal information, login credentials, and system preferences.

If you have not done so already, you can add your banking information directly on the ‘Profile Details’ page for EFT contributions and reimbursements:

1. Go to the ‘Account Information’ section.
2. Click on the blue ‘Add/Edit’ button under ‘External Accounts.’
3. Enter your bank account’s routing number, account number, financial institution name and indicate how the account will be used.
    - If solely used for reimbursement, account verification is not required. If you will be contributing from this account, HealthEquity will first need to verify your account.
    - You can add as many accounts as you would like, however, if you will be adding the same account to multiple HSAs (i.e. yours and a spouse’s account), HealthEquity requires a voided check to be submitted to verify the account information.

HSA:

From this menu, you are able to access account details such as current interest rates and transaction history, as well as make contributions and view contribution history.

The Make Contribution page allows you to make post-tax contributions to your HSA from a personal banking account. If you do not have a verified bank account on file, it will prompt you to add your banking information. To make a contribution outside of payroll:

1. Go to the ‘HSA’ menu located under the ‘My Account’ tab.
2. Click ‘Make Contribution.’
    - If you want to set up contributions to come out of your account automatically each month, use the ‘Click here to set up automatic contributions’ instead.
3. Select an EFT account.
4. Enter the amount you want to contribute.
5. Select the year you’d like to contribute toward.
6. Click ‘Contribute.’

Verify your account

To verify the account, HealthEquity will make a small deposit into your account. Once the deposit has been made, return to the HealthEquity member portal to verify the amount received. As soon as it is verified, you can either initiate a one-time contribution or recurring monthly contributions.

Statements & tax forms:

View your monthly statements, year-end statements, and tax statements here at any time. Select a year to view a statement and click the link to download and print. Adobe Reader is required to view all account statements. You are able to download Adobe Reader by clicking the icon on this page.

Investments:

Grow your balance even more by investing in our available mutual funds. The 'Manage Investment' page creates a user-friendly platform for you to build a portfolio and manage your investments with the click of a mouse. For more information about investing with HealthEquity, see page 12.

Manage cards:

The 'Card Manager' page allows you to view and activate cards from the member portal. To request additional cards or to report your card lost or stolen, contact Member Services (additional fees may apply).

Add individuals:

'Add Individuals' will allow you to add beneficiaries and dependents to your account, and to authorize any users you would like to have access to your account.

'Authorized Account Users' lists those associated with your account. For anyone other than the primary account holder to receive specific account information over the phone, the primary account holder must first authorize them. An authorization form is located under the 'Docs & Forms' tab.

To add a beneficiary to your account:

1. Select 'Beneficiaries' from the 'Add Individuals' menu located under the 'My Account' tab.
2. Select your marital status.
    - If you are married but designating someone other than your spouse to be the primary beneficiary and you live in a community property state, HealthEquity requires a signature from your spouse on our Beneficiary Designation Form, located under 'Docs & Forms.'
3. Enter in required information, which includes: Name, DOB, SSN, and address for each individual.
    - You can add both primary and contingent beneficiaries, up to 4 each; if you would like to add more than the portal will allow, please complete the Beneficiary Designation Form and submit it to HealthEquity.

Insurance information:

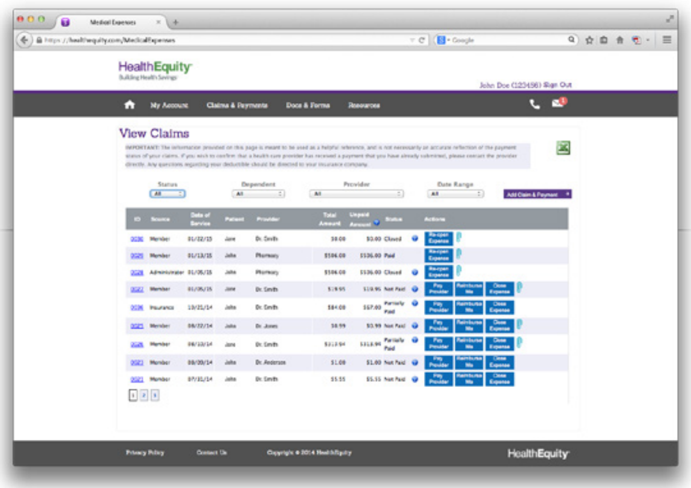
Insurance Information contains specific insurance information like provider, policy number, coverage type, deductible, and employer, when available. If your information is not listed here, contact your insurance company for specific coverage details.

Claims & payments

Claims:

Occasionally you might receive an email notification of a new claim received for you or one of your dependents. This is usually due to the fact that your health insurance has chosen to integrate with HealthEquity, meaning that when your doctors and pharmacies bill your insurance company, the insurance sends a copy of that claim to HealthEquity. Each claim listed gives you a breakdown of services, what was applied to your deductible and the estimated patient responsibility.

When your insurance pays the expense, the claim will display in the HealthEquity member portal as “Closed.” When the insurance shows that there is a patient responsibility, HealthEquity’s system will give you the option to ‘Pay Provider,’ ‘Reimburse Me,’ or ‘Close Expense.’ Selecting ‘Pay Provider’ will issue a payment directly to the provider from your HealthEquity account. If you pay out-of-pocket for that expense, you can use your HealthEquity funds to reimburse yourself by clicking ‘Reimburse Me.’ If you paid the provider with your HealthEquity debit card, or do not want to use your HealthEquity funds to pay that expense, simply click ‘Close Expense.’



sample screenshot

To view/pay a claim:

1. Go to the ‘View Claims’ page located under the ‘Claims & Payments’ tab.
2. To send a check to a provider or reimburse yourself for expenses you paid out-of-pocket, select the action buttons that accompany open claims.
   - Provider information is usually included on claims sent to us by your insurance, but we recommend verifying the address before submitting for payment.
   - If you pay with your HealthEquity debit card, the payment status of the claim will not update automatically on the ‘View Claims’ page; you can manually match the transaction to the claim by following the prompts when clicking ‘Close Expense.’

Claims marked as ‘Private’

You may see claims in the member portal that are marked ‘Private.’ HealthEquity protects personal health information and does not display details of claims for any dependent without their consent. To access ‘Private’ claim information, a Dependent Privacy Access form must be completed by your dependent(s) and submitted to HealthEquity. Forms are available under the ‘Docs & Forms’ tab in the HealthEquity member portal.

Pay doctor/provider:

The 'Pay Doctor/Provider' page allows you to make payments to your provider for expenses incurred for procedures performed. To pay your provider, simply:

1. From the 'Claims & Payments' tab, select 'Pay doctor/provider.'
2. Select to have the funds come out of your HSA and then select 'Enter claim record and send payment' before clicking 'Next.'
3. Select 'Pay Provider' to send payment directly to a provider.
4. Choose to enter new expense or select an existing expense if HealthEquity has received claim information from your insurance.
    - Clicking 'New' will allow you to enter specific claim details such as patient and date(s) of service.
5. The 'Payment Detail' page will allow you to enter the amount of the expense, as well as the provider's billing information, such as invoice number or account number.
    - Clicking 'Next' will take you to a review page to confirm the payment before it is sent.

In the event that recurring payments need to be sent to a provider, on the 'Payment Detail' page, enter the entire balance of the expense in the 'Unpaid Amount' box. Under 'Payment Amount,' select the option for 'Scheduled Payments.' You will be able to specify the number of payments you would like to send, the amount of each payment, and the dates you would like them to be made. If you want each payment to be equal and sent on the same date each month, the 'Divide Payments' button will do the computing for you.

Request reimbursement:

Easily reimburse yourself from your HSA for payments you made out-of-pocket:

1. From the 'Claims & Payments' tab, select 'Request Reimbursement.'
2. Select to have the funds come out of your HSA and then select 'Enter claim record and send payment' before clicking 'Next.'
3. Select 'Reimburse Me.'
4. Choose to enter new expense or select an existing expense if HealthEquity has received claim information from your insurance.
    - Clicking 'New' will allow you to enter specific claim details such as the provider originally paid, patient, and date(s) of service.
5. The Payment Detail page will allow you to enter the amount of the expense, as well as how you would like to be reimbursed.
6. If you have not done so already, you can add your banking information (for EFTs) directly on the member portal by clicking 'Add Account.'
    - Clicking 'Next' will take you to a review page to confirm the payment before it is sent.

If you would like to schedule reimbursements, instead of completing the 'Amount' section, select the button for 'Scheduled Payments.' You will be able to specify the number of reimbursements you would like, the amount of each reimbursement, and the date you would like them to be paid out.

Set up an EFT (electronic funds transfer)

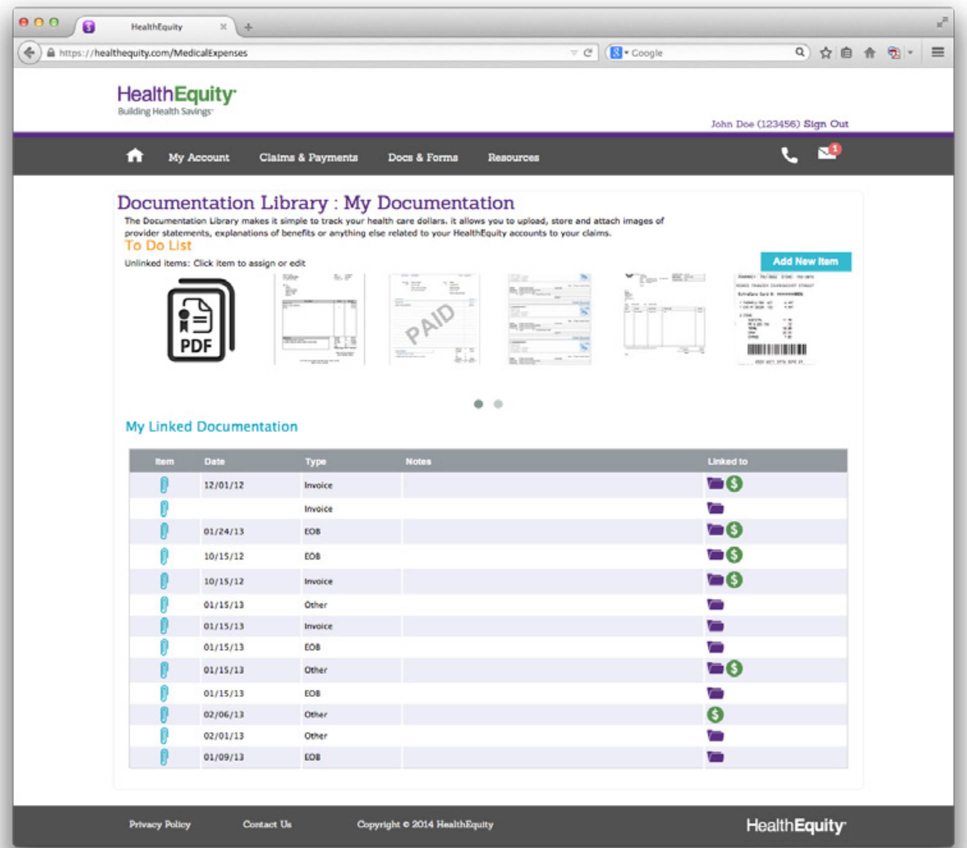
1. Select 'Profile Details' from the 'Profile' menu under the 'My Account' tab.
2. Under 'Account Information,' click the 'Add/Edit' button. (You will need a copy of a personal check for reference).
3. Enter the requested information.
4. Select an account purpose.
5. Click 'Authorize.'

Your account will need to be verified (see page 22) to make contributions.

HealthEquity

Documentation Library:

The Documentation Library, also located under the ‘Claims & Payments’ tab, is a convenient way to store and manage your receipts, EOBs, invoices, etc. By uploading your medical documentation here, not only is everything kept in one central location, but you can access the documents for years to come; eliminating the need to hold onto originals that are easily lost or damaged. While this action is not required, it’s a powerful tool for electronic record keeping.



sample screenshot

Getting started:

By selecting ‘View Receipts & Documentation’ from the ‘Claims & Payments’ tab, you will be taken to a page to either upload or view your medical documents. Any uploaded documentation that has not been linked to a claim or payment will display in the ‘To Do List.’ Images that have already been linked will display under ‘My Linked Documentation.’ Hovering over the paper clip icon will allow you to preview the image. To view specific details, click on the icon. To see which claim or payment an image is linked to, click on the icons to view more specific information.

Add new documentation:

To upload a new document:

1. Click 'Add New Item,' where you will be able to browse for the file.
2. Specify the date of expense, type of documentation ('Receipt,' 'EOB,' 'Invoice,' 'Other').
3. Add any applicable notes.
4. Check the box confirming quality of the image and click 'Submit.' This will take you to a page with a preview of the documentation, as well as the ability to 'Create New Claim,' 'Link to Claim,' 'Link to Payment,' 'Update,' or 'Delete.'

Create new claim:

By creating a new claim, you will be able to request either a provider payment or a reimbursement using the same process located in the 'Pay Doctor/Provider' and 'Request Reimbursement' sections (page 25).

Link to claim or payment:

By selecting 'Link to Claim' or 'Link to Payment,' you will be able to associate the uploaded image to an existing claim or payment. When linking to a transaction, if the payment you are looking for does not appear, select 'Show All Transactions.' Once linked, the specific claim or payment will display underneath the image details section.

To do list:

Any documentation that is not linked to a claim or payment will appear in the 'To Do List.' To complete the linking process, click on the image, and select one of the action buttons ('Create New Claim,' 'Link to Claim,' 'Link to Payment').

Docs & forms

Account documents and statements are located under the 'Docs & Forms' tab, including account maintenance forms, tax documents, and monthly account statements. You can also access any uploaded receipts and medical documentation using this tab.

For a complete list and description of each available form, refer to your personal member portal.

Resources

The 'Resources' tab provides useful tools and resources to help you maximize your health savings and overall wellness.

For a complete list of available resources, refer to your personal member portal.

Save now, cash in later

The Documentation Library is a powerful tool to track your reimbursable expenses in the event that you would like to delay reimbursement and cash in later. See page 16 for more details.