



FLEXIBLE SPENDING ACCOUNTS (FSAs):

A simple way to save.

See back page for additional information on your plan.

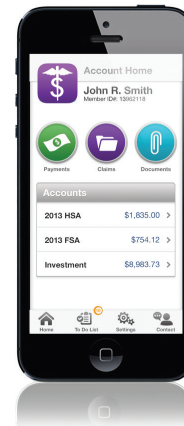
Welcome!

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 pretax
- Funds used for qualified medical expenses are not taxed as income

GET STARTED

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



HEALTHEQUITY MOBILE APP

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

Available at:
iTunes App Store
Google Play

Expert friends

Helpful support for you,
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:



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.
- 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: |

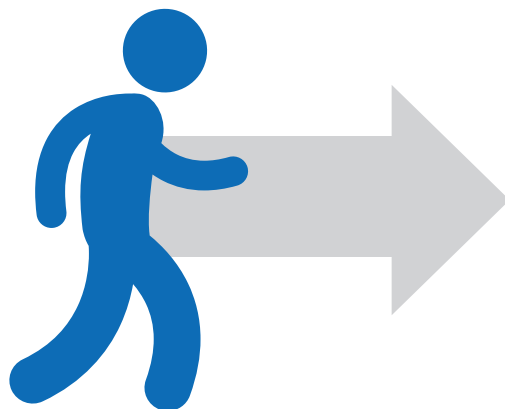
Please refer to your plan documents for complete details.

*HealthEquity Visa® Reimbursement Account Card is issued by the Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

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HealthEquity®
Building Health Savings™

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www.HealthEquity.com



Let's go!

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