

HealthEquity®


# Wellesley College Benefits Open Enrollment



OE 2021

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# About HealthEquity

<b>Tagline</b>	Connecting Health and Wealth
<b>Who we are</b>	HealthEquity is a leading administrator of Health Savings Accounts (HSAs) and other Reimbursement and other tax-advantaged benefit accounts.
<b>Areas we serve</b>	For more than two decades we've empowered some of the biggest companies in the world—and savvy savers just like you. 
<b>Why choose us</b>	<p>Intuitive technology combined with remarkable service creates one amazing experience.</p> <ul style="list-style-type: none"><li>• Call or chat 24/7</li><li>• Go mobile and put your account at your fingertips</li><li>• Get access to tips and tricks to stretch your dollars further</li><li>• Join 12 million members</li></ul>

# HealthEquity Offerings

A small, light gray speaker icon with sound waves is positioned between the words "HealthEquity" and "Offerings".

# HSA | Health Savings Account

Discover how an HSA makes it easier than ever to spend smarter, save more, and invest in your healthcare.

Resources	Links
Learn site	<a href="https://healthequity.com/learn/hsa/">https://healthequity.com/learn/hsa/</a>
Qualified medical expenses	<a href="https://learn.healthequity.com/qme/">https://learn.healthequity.com/qme/</a>
On-demand HSA basics webinar	<a href="https://www2.healthequity.com/learn/webinars/harness-hsa">https://www2.healthequity.com/learn/webinars/harness-hsa</a>
On-demand HSA maximize webinar	<a href="https://www2.healthequity.com/learn/webinars/hsa-your-way">https://www2.healthequity.com/learn/webinars/hsa-your-way</a>
On-demand HSA investing webinar	<a href="https://www2.healthequity.com/learn/webinars/new-retirement">https://www2.healthequity.com/learn/webinars/new-retirement</a>
Plan Comparison tool	<a href="https://comparemyhsa.com/">https://comparemyhsa.com/</a>
Short HSA video	<a href="https://www.youtube.com/watch?v=9coQMwUBJig">https://www.youtube.com/watch?v=9coQMwUBJig</a>

# HSA contributions

- HSA contributions (employee and employer) are made pre-tax, they grow tax-free and can be withdrawn tax-free when used on qualified medical expenses
- Make sure you're covered only by an HSA-qualified plan and that you do not have other health coverage (including spouse's non-HSA plan, Medicare, Tricare, or a traditional health plan)
- Verify you don't have access to a healthcare Full-Purpose Flexible Spending Account (FSA), even through your spouse
- Cannot contribute to an HSA and Full-Purpose FSA in the same tax year

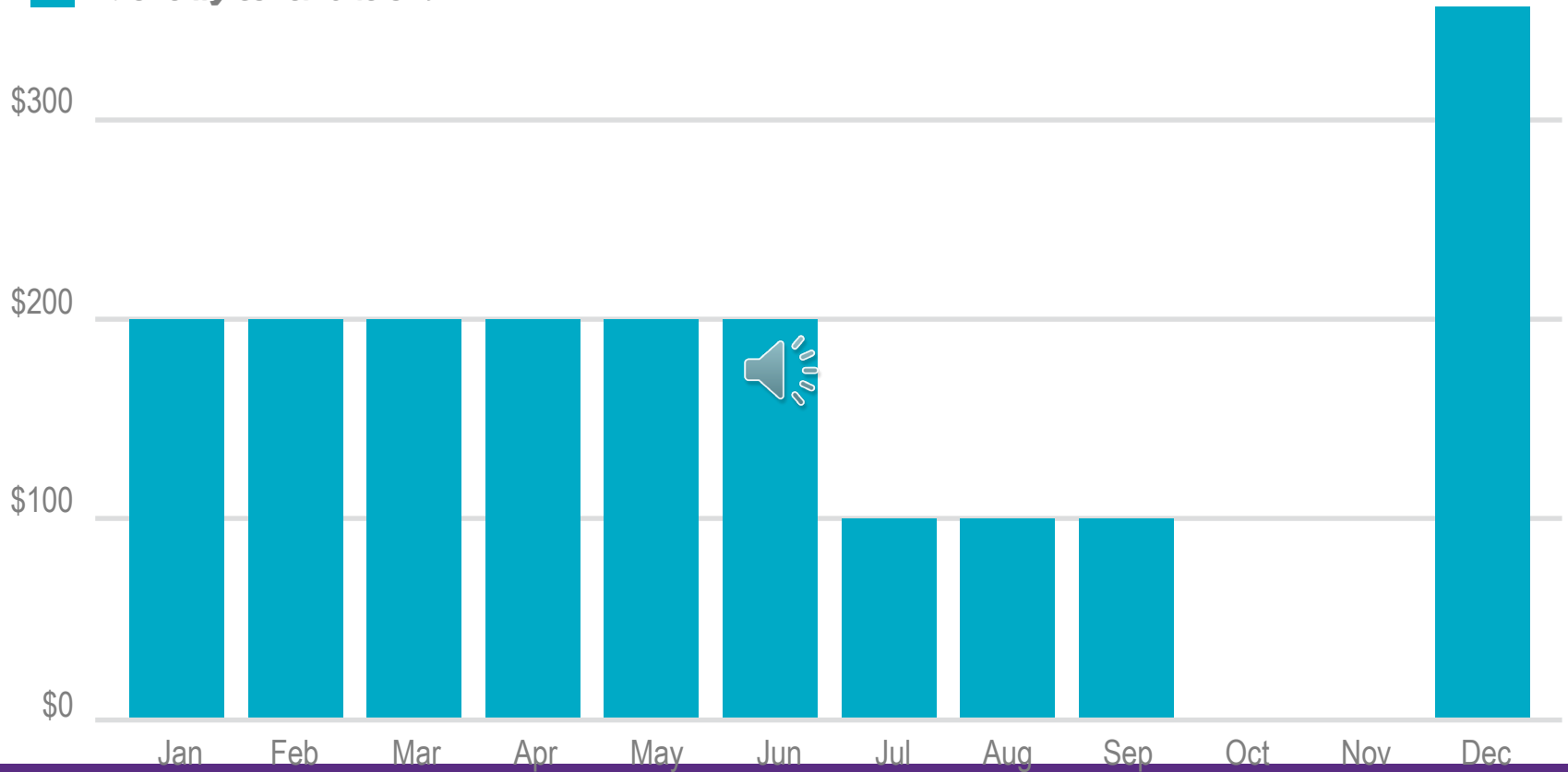
# 2021 HSA CONTRIBUTION LIMITS

COVERAGE LEVEL	CONTRIBUTION LIMIT	TAX SAVINGS*
<b>Single</b>	\$3,600	\$1,080
<b>Family</b>	\$7,200	\$2,160
<b>Age 55+</b>	\$1,000 catch-up	\$300 extra

EMPLOYER CONTRIBUTIONS
\$750
\$1,500

\*based on 30% savings

**Monthly contributions**



# HSA Investing

- HealthEquity uses low-cost and high-fund-quality funds
- Cash account earns low interest and is used for the healthcare card and reimbursement
  - Requires a minimum of \$1,000 in cash account before investing, which can be set up for auto investing
- Other varying risk mutual funds
- 3 options for investing:
  - Self-driven is no cost; GPS and AutoPilot are advisor programs and have low monthly advisory fees



# Elevate the HSA member experience.

The screenshot shows the HealthEquity member portal. At the top, there's a navigation bar with 'My Account', 'Claims & Payments', 'Docs & Forms', and 'Resources'. A 'Sign Out' link is in the top right. Below the navigation bar, the main content area is divided into several sections:

- Account Balances:** A table showing account details.

Account Balances	
HSA Available to Spend	\$2,455.46
HSA Contributions YTD	\$146.30
HSA Distributions YTD	\$0.00
Dependent Care FSA 2020	\$5,000.00
TRF-AD 401(k) Balance	\$1,722.95
- Quick Links:** A list of actions: Pay Doctor/Provider, Request Reimbursement, Make Contribution, Transaction History, and Investments.
- Investments:** A section showing 'Market Value' as \$0.00 and 'YTD Return' as NA.
- Maximize your tax savings:** A large blue banner with the text 'Maximize your tax savings by maximizing your HSA contribution'. Below it, a table shows HSA contribution limits for 2019 and 2020.

HSA contribution limits:	2019	2020
Individual limit	\$3,500	\$3,550
Family limit	\$7,000	\$7,100
- HSA Balances ROLL OVER:** A section with a calendar icon for 'DEC 31' and the text 'year after year'.
- To Do:** A list of tasks: 'Unlinked Receipts/Docs' (0) and 'Unread Messages' (2).
- Resources:** A section with a link for 'Qualified Medical Expenses'.
- 83% Overall Account Optimization:** A green progress bar showing 83% completion for 'Anastacio C. Tibbals'. Below it is a button 'Optimize Your HSA'.
- Are You Contributing Enough?:** A section with a piggy bank icon and text: '2019 Individual limit: \$3,500', '2019 Family limit: \$7,000', and '2020 Individual limit: \$3,550'.

Check account balances and view transaction history

Stay ahead of medical expenses with easily managed payments

Invest HSA assets

Stay informed with account notifications and education

Get answers with 24/7/365 Member Services support

Optimize your account with simple, guided steps

# FSA | HealthCare Flexible Spending Accounts

Go FSA and spend like a pro. We make it easy to use pre-tax money to pay for thousands of qualified medical expenses.

Resources	Links
Learn site	<a href="https://healthequity.com/learn/flexible-spending-account">https://healthequity.com/learn/flexible-spending-account</a>
Eligible expenses webpage	<a href="https://learn.healthequity.com/qme/">https://learn.healthequity.com/qme/</a>
On-demand webinar	<a href="https://www2.healthequity.com/learn/webinars/flexible-fsa">https://www2.healthequity.com/learn/webinars/flexible-fsa</a>
FSA quiz	<a href="https://learn.healthequity.com/quiz/fsa">https://learn.healthequity.com/quiz/fsa</a>
Tax worksheet	<a href="https://learn.healthequity.com/fsalearn/fsa/tax-worksheet">https://learn.healthequity.com/fsalearn/fsa/tax-worksheet</a>
FSASStore digital tool	<a href="https://fsastore.com/Digital-Open-Enrollment-HQY?utm_source=Health+Equity+Inc.&amp;utm_medium=TPA+Link+DigitalOE&amp;a_aid=5152285a1ffae&amp;utm_campaign=TPA+Partner">https://fsastore.com/Digital-Open-Enrollment-HQY?utm_source=Health+Equity+Inc.&amp;utm_medium=TPA+Link+DigitalOE&amp;a_aid=5152285a1ffae&amp;utm_campaign=TPA+Partner</a>

# LPFSA | Limited Purpose Flexible Spending Account

Give yourself flexibility and amazing tax savings. We make it easy to use pre-tax money to pay for qualified dental and vision expenses.

Resources	Links
Learn site	<a href="https://healthequity.com/learn/flexible-spending-account">https://healthequity.com/learn/flexible-spending-account</a>
On-demand webinar	<a href="https://www2.healthequity.com/learn/webinars/lpfsa">https://www2.healthequity.com/learn/webinars/lpfsa</a>

Used when also contributing to HSA plan in the same tax year.

# DCFSA | Dependent Care Flexible Spending Account

Turn caregiving into amazing tax savings. We make it easy to use pre-tax money to pay for dependent care expenses.

Resources	Links
Learn site	<a href="https://www2.healthequity.com/learn/dependent-care-reimbursement-accounts">https://www2.healthequity.com/learn/dependent-care-reimbursement-accounts</a>
Eligible expenses	<a href="https://www2.healthequity.com/learn/dependent-care-expenses">https://www2.healthequity.com/learn/dependent-care-expenses</a>
On-demand webinar	<a href="https://www2.healthequity.com/learn/webinars/dcfsa">https://www2.healthequity.com/learn/webinars/dcfsa</a>

# Commuter


Save potentially hundreds every year when you use pre-tax money to pay for qualified commuter expenses

Resources	Links
Transit and Parking	<a href="https://www.wageworks.com/employees/commuter-benefit-accounts/">https://www.wageworks.com/employees/commuter-benefit-accounts/</a>
Parking	<a href="https://www.wageworks.com/employees/commuter-benefit-accounts/commuter-parking-account/">https://www.wageworks.com/employees/commuter-benefit-accounts/commuter-parking-account/</a>
Transit	<a href="https://www.wageworks.com/employees/commuter-benefit-accounts/commuter-transit-account/">https://www.wageworks.com/employees/commuter-benefit-accounts/commuter-transit-account/</a>
On-demand webinar	<a href="https://www2.healthequity.com/learn/webinars/commuter">https://www2.healthequity.com/learn/webinars/commuter</a>

# Member Services



# Member Services Contact Info

Resources	
Phone number for potential members	844-341-6998 for HSA; 877-924-3967 for FSA/Commuter
Support hours	24 hours a day, 7 days a week
On-demand webinars with chat 	<a href="https://www2.healthequity.com/learn/webinars/">https://www2.healthequity.com/learn/webinars/</a> 7am-7pm MST 7 days a week until Nov. 15
HQY Support email	<a href="mailto:memberservices@healthequity.com">memberservices@healthequity.com</a>
HSA member portal	<a href="https://my.healthequity.com">My.healthequity.com</a>

# Social media

Resources	Links
HealthEquity Twitter	<a href="https://twitter.com/HealthEquity">https://twitter.com/HealthEquity</a>
HealthEquity Facebook	<a href="https://www.facebook.com/HealthEquityPage">https://www.facebook.com/HealthEquityPage</a>
HealthEquity LinkedIn	<a href="https://www.linkedin.com/company/healthequity">https://www.linkedin.com/company/healthequity</a>



# Encourage

**MAKE 2021  
THE YEAR OF  
HEALTH SAVINGS**

**TAX SAVINGS.  
HEALTH SAVINGS.  
WOW SAVINGS.**



Discover why more than 12 million members choose HealthEquity.

**YOUR  
HUB FOR  
AMAZING  
SAVINGS**

- Shop smarter
- Unlock tax benefits
- Be ready for a rainy day

ENROLL NOW

**SAVE  
LIKE  
A PRO**

ENROLL NOW

**HOW  
MUCH  
CAN YOU  
SAVE IN  
2021?**

ENROLL NOW