

Welcome CVT Districts...

HSA services overview

“We build health savings by meeting each member where they are, then educate, engage, and guide their journey to optimize their HSA.”

Steve Neeleman, Founder & Vice Chairman

HealthEquity[®]

Building Health SavingsSM

HealthEquity

2.1 MILLION  **HSAs**

NASDAQ LISTED **HQY** PUBLIC COMPANY

\$3.7 BILLION  in **AUM**
(assets under management)

32,000+ EMPLOYERS SERVED 

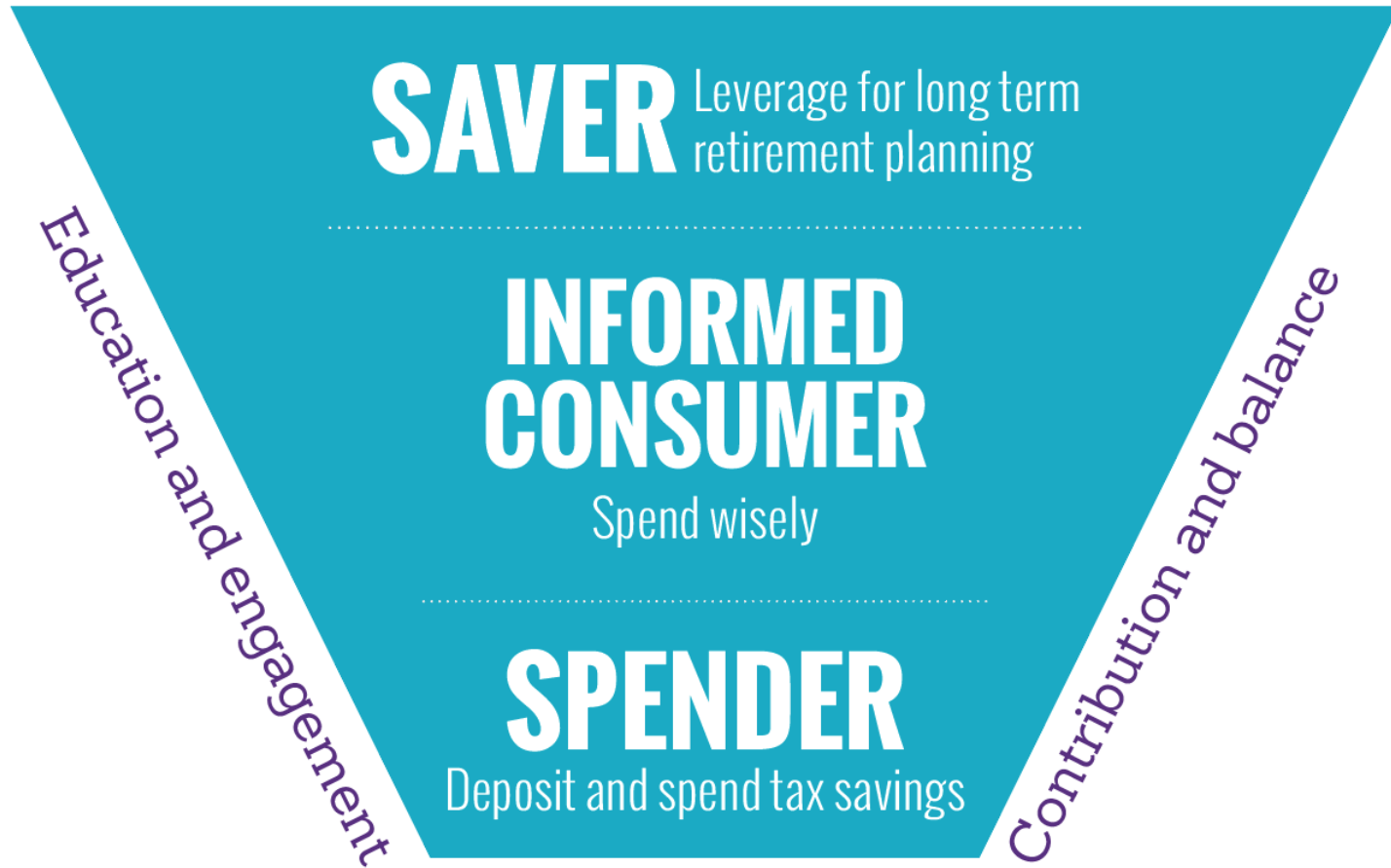
 **80** HEALTH PLAN PARTNERS

1st US TREASURY NON-BANK CUSTODIAN

-  **HSAs**
-  **HRAs**
-  **FSAs**

FINANCIAL STRENGTH & STABILITY 

Building Health Savings for life



CVT & HealthEquity

- HealthEquity is an HSA administrator option for the CVT Consumer Driven Health Plans
- HealthEquity & CVT have setup implementation & support for school districts
- School District chooses HealthEquity as an HSA provider option for employees, we do the rest.
- HealthEquity will train each district on Employer portal
 - How to use
 - Reporting
 - Eligibility
 - Contributions
- Questions? Call (866) 382-3510 client services
- Open Enrollment Support, Launch 10/1/2016



Every hour of every day



1 in 4 calls

occurs at night or on the weekend,
when sound advice can't wait

10% of members

reach out to us every month

\$135M contributed through campaigns

driven by member services outreach
campaign to increase AUM

Teachable moments

our advisors spend time with your members
educating them on not only HSAs but
consumerism, and how to use our tools.

Maximize your savings

2016 max contributions allowed by IRS:

- Single-coverage: \$3,350
- Family-coverage: \$6,750
- Catch-up contribution, age 55+: \$1,000



How employees can fund their HSA:

- Make *pretax contributions through payroll deduction, online, or directly to HealthEquity
- Fully fund your HSA on day one
- Make contributions anytime after your HSA is open

*State deductions are not allowed in CA, NJ, AL

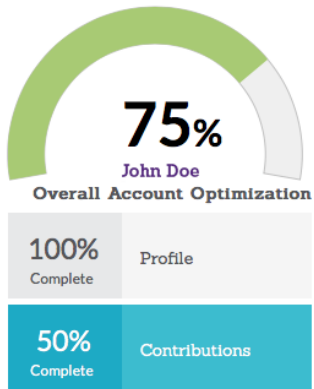
The most flexible tax advantaged account in America

- Contributions Pre-tax
 - Federal
 - State*
 - FICA (payroll only)
- Tax deferred growth of investments
- Tax free distributions
 - Qualified Medical Expense
 - Premiums for Medicare and COBRA
- Banked Benefit
 - Record your medical receipts
 - Post through HealthEquity app or website
 - Reimbursement is tax free to you at anytime in the future (you choose)
- Taxable distributions from 65 onward (taxed as ordinary income)



*State deductions are not allowed in CA, NJ, AL

HSA optimizer



Get the most out of your HSA

We've reviewed your account and identified steps you can take to improve its performance and maximize your savings. Complete the tasks in each section to increase your overall account optimization and discover money saving benefits you may have missed.

◀ Previous

Optimize your HSA contributions

Contributing the IRS maximum means more tax-free savings for you.

Watch "Add new horsepower to your financial plan"
3:14 Minutes

Watch Video

✔ Complete

Are you eligible to make contributions in 2016?

Yes

No

You are eligible if ...

- You are covered by a high deductible health plan.
- You are not covered by another health plan.
- You are not eligible to be claimed as a dependent on another persons tax return.
- You are not entitled to Medicare benefits.

• Gamification

• Motivates account action:

- Beneficiaries

- Contact info

- EFT accounts



Flexible mutual fund lineups

Metrics	Investor Choice
Number of funds	18
Management style	Passive
Fund expense average	Passive 0.14
Investment fee	0.30
Share class types	Institutional Admiral

No fund minimums, loads or sale charges, short-term redemption fees or trading costs

Powerful member tools

- Integrated healthcare platform
 - Eligibility
 - Contributions
 - Claims
- View claims data
- Pay claims or reimburse self
- Manage cash and investments
- Tools, alerts, savings and care opportunities
- Customized employee messaging capabilities

The screenshot displays the HealthEquity member portal. At the top, the logo reads "HealthEquity Building Health Savings" and the user is identified as "John Smith (000490) Sign Out". The navigation bar includes "My Account", "Claims & Payments", "Docs & Forms", and "Resources".

The main content area is divided into several sections:

- Account Balances:** A table showing HSA Available Balance at \$1,337.37, HSA Contributions YTD at \$4,350.00, and HSA Distributions YTD at \$484.35.
- Quick Links:** A list of actions including "Pay Doctor/Provider", "Request Reimbursement", "Make Contribution", "Transaction History", and "Investments", each with a right-pointing arrow.
- Resources:** A list of links such as "Prescription Discounts", "Live Doctor - Visit NOW", "Shop HSAstore.com", "Finance health care expenses", "Disease Research", "Medical Journal", "Prescription Pricing Tool", and "Preventive Health Care", each with a right-pointing arrow.
- To Do:** A list of tasks including "Unresolved Claims", "Unlinked Receipts/Docs", and "Unread Messages", each with a right-pointing arrow.
- Empowering Americans:** A banner featuring a family photo and the text "EMPOWERING AMERICANS to build health savings" and "maximize your savings - www.HealthEquity.com/learn".
- Congrats!** A purple banner with the text "CONGRATS! You can now begin investing & increase your earning potential." and an "INVEST NOW" button.

Results

The average HealthEquity HSA after 5+ years



\$3,685

Average cash balance
of members not investing

\$5,444

{ Average cash balance of
members who do invest

+ \$14,217

{ Average
investment balance

\$19,661

{ Total cash
+ investment balance

The average investing member has 5x the balance

Health Care Costs in Retirement



- The average couple will incur \$245,000* to cover medical expenses during retirement
 - This is \$350,000 gross withdrawal from traditional 401(k) plan to achieve net \$245,000 medical expense in retirement**
- or-
- Only \$245,000 tax free withdrawal from HSA



THANK YOU!

***Any
Questions?***

***Call (866) 382-3510
client services***

