



About HealthEquity®

HealthEquity®, Inc. is a personal health care financial services company. They specialize in health care accounts, such as Health Savings Accounts (HSAs), supplemented with superior health care account and consultant services to help members understand and manage the financial side of health care.

Optima Health has partnered with HealthEquity® to provide HSA services for Optima's high-deductible health plans. Through this partnership, Optima members now have access to a fully integrated health savings account coupled with a qualified high deductible health plan. This solution will enable members to integrate claims information and payment, track expenses and maintain tax documentation, and manage and grow investment of HSA funds.

Why choose HealthEquity®?

Members will have access to HealthEquity's easy-to-use personal health care financial services platform including:

- **Seamless Integration.** HealthEquity® has successfully produced a truly integrated experience:
 - Easy enrollment
 - Automatic population of claims into the member's account, allowing for better, simpler record keeping
 - Ability to have claims paid automatically from the HSA
 - Ability to schedule payments based on future contributions
 - Email notification when a claim is ready to be paid

- **24/7 Access to Consultant Services** by phone to help members understand and manage the financial side of health care:
 - Help members understand what is owed and what to pay
 - Members decide the best way to pay health care expenses
 - Online tools to help research costs
 - Pharmaceutical price comparisons
 - Tax considerations of having a tax-advantaged HSA

- **A Superior User-Friendly Experience** to help you do the best job of saving and spending your health care dollars:
 - Payment online or by phone
 - Competitive interest rates
 - Free investment trading
 - Free debit card

Optima Health is the trade name of Optima Health Insurance Company. Optima Equity HSA qualified high deductible PPO is underwritten by Optima Health Insurance Company. Benefit exclusions and limitations apply. For costs and complete details about coverage ask your broker or employer. The information provided in this document is not tax or legal advice. The tax treatments vary for each situation. Please consult your tax and or legal counsel for tax implication of your unique situation.