

Health Savings Account (HSA) Administration Comparison Guide

Feature	HealthEquity, Inc.	PNC	Wells Fargo Health Benefit Services
Phone Number	866.889.8584 (account holders and groups) 877.949.6727 (brokers)	866.966.4729	866.884.7374 (account holders) 866.449.9929 (brokers and groups)
Address	HealthEquity, Inc. 15 W Scenic Pointe Dr, Ste 400 Draper, UT 84020	<u>New Applications and Deposits:</u> <u>Overnight:</u> PNC Bank Health Savings Account Services 101 Sabin St. Pawtucket, RI 02860 <u>First Class:</u> PNC Bank Health Savings Account Services PO Box 9776 Providence, RI 02940-9776	Wells Fargo Health Benefit Services NW5613 PO Box 1450 Minneapolis, MN 55485-5613
Interest Rates (check Web sites or call for most current rates)	Tiered Interest based on balance: http://www.healthequity.com/MMOhio	Tiered Interest based on balance: https://www.pnc.com/hsa Mutual Funds available at \$2,000	Wells Fargo Interest Rates Available online Mutual Funds available at \$2,000
Available Investments	Mutual fund options are available for balances over \$1,000 13 Fund Options to choose from in several different categories. More details are available at: http://www.healthequity.com/MMOhio	Nine funds are currently offered: <ul style="list-style-type: none"> • Vanguard Short-Term Investment Grade Fund (Investor Share, VFSTX) • Harbor Bond Fund (Institutional Class, HABDX) • Victory Diversified Stock Fund (Class A, SRVEX) • Artisan Small Cap Fund (ARTSX) • Dodge & Cox International Stock Fund (DODFX) • Oppenheimer Small Cap Fund 	13 Wells Fargo Advantage Fund options to choose from. The funds range from a conservative money market fund to more aggressive allocation funds.

		(OPMSX) <ul style="list-style-type: none"> • Davis New York Venture Fund (NYVTX) • Managers Intermediate Duration Fund (MGIDX) • Neuberger Berman Regency Fund (NBRVX) 	
Online Enrollment (In place of paper application if available)	The group is able to register online. The group official will then be able to enroll employees in the HSA via the employer portal.	Each employee opening an account will need to complete an online or paper application. Group officials cannot enroll employees online.	Only group official needs to complete a form to start process. A customized link is prepared for the group to use for enrollment. See Employer Implementation guide below
Website Address and Tools	https://medicalmutualofohio.healthequity.com/HE.aspx For Employers <ul style="list-style-type: none"> • Ability to make online contributions for both current and previous tax years • Ability to setup logins for an unlimited number of users based on roles • Enhanced reporting capabilities • Ability to enroll new participants and update or terminate coverage • Ability to view members account enrollment status online • Ability to send alerts or messages to employees • Access to all contribution and past payment history • Ability to receive and pay administrative fee invoices online For Employees <ul style="list-style-type: none"> • 24/7/365 live support from HealthEquity Member Services specialists • A personalized member web portal designed to make the health care account easy-to-use • Ability to schedule contributions to the HSA directly from a checking or savings account • Ability to deposit claim reimbursements directly into a personal checking/savings account at no charge • Ability to process reimbursements over the phone 	Smart-hsa.com/medmutual <ul style="list-style-type: none"> • Online enrollment • Download forms • Account balance • Account history • Transaction information • Electronic transfers to and from a linked personal bank account • Employer portal to assist employers with HSA management and payroll contributions 	Wellsfargo.com/hsa Broker support Helpline, sales tools and materials Helpline – 866.449.9929 Commercial Electronic Office for employers – <i>Online portal for employer HSA management – able to upload contribution and eligibility files</i> Health Account Manager (SM) for individuals <ul style="list-style-type: none"> • Account activity • Card activity • Set up direct deposit account • Investment elections/realignments • Transfers to and from investments • Make a one-time contribution • Schedule recurring contributions • Educational tools • Download forms • HSA calculators

	<ul style="list-style-type: none"> • Ability to make payments directly to medical providers online • Ability to participate in investment offerings at no cost once a balance of \$1,000 is reached in the HSA 		<ul style="list-style-type: none"> • Tax information • Single sign-on
Group Funding Options	<ul style="list-style-type: none"> • Use Contribution Defaults – Using your Employer Portal, you save the amounts you contribute to your employee accounts and can reuse each time you fund employee accounts. • Upload a Contribution File - Using your Employer Portal, upload a file with the employer and/or employee contribution amounts the employees' HSAs. • Pre Paid Deposits (PPD) – Obtain routing and account numbers for each participating employee from a report on your Employer Portal if you sign up for this free funding option. 	<ul style="list-style-type: none"> • ACH deposit via the Employer Payroll Portal • Direct deposits established through your payroll provider • Checks via U.S. mail to the above address (should be sent with a spreadsheet of individual account contributions) 	<ul style="list-style-type: none"> • ACH • Wire Transfer • U.S. Mail – Deposits should be sent to deposit address listed above, with check and spreadsheet containing specific employee information.
Program Profile/ Comments	<ul style="list-style-type: none"> • FDIC-insured interest-bearing account • Selection of mutual funds with minimum balance • Free Visa[®] HSA debit cards • 24/7/365 member services • Group enrollment educational tools, support and training (866.889.8584) • Online reports for groups 	<ul style="list-style-type: none"> • FDIC-insured interest-bearing account • Nine mutual funds available above minimum balance • Free HSA debit card • HSA checks upon request (\$9.50 charge) • Live support, dedicated HSA customer, employer and broker service • 24-hour automated information • Balance inquiry through ATM • Quarterly statements • Employer Web portal 	<ul style="list-style-type: none"> • FDIC-insured interest-bearing account • 13 mutual funds available with minimal balance • Pre-selection of investment options available before minimum balance reached • Visa HSA debit cards • Live customer support available Monday – Friday (7 a.m. to 8 p.m., CT) • Quarterly statements for employees • Monthly reports for groups • Assigns service person to group