

City of Avondale Payroll/Holiday Calendar 2020



Paydate 
Holidays 
Pay Period End 

January

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

June

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

July

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
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26	27	28	29	30	31	

August

Su	Mo	Tu	We	Th	Fr	Sa
						1
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9	10	11	12	13	14	15
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23	24	25	26	27	28	29
30	31					

September

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

October

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

- All City of Avondale designated Holidays are subject to change.
- Approved Holidays for fiscal year 2019/2020 are tentative and will be announced in June 2019, after final approval by the Mayor, Council and City Manager.



Support for everyday issues. Every day.

SupportLinc is the Employee Assistance Program (EAP) for Arizona Metropolitan Trust employees and their immediate family members.

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, SupportLinc will be there to help. The SupportLinc Employee Assistance Program (EAP) is a company-sponsored resource that helps you deal with life's challenges and the demands that come with balancing home and work. SupportLinc provides confidential, professional counseling for a wide array of personal and work-related concerns.

SupportLinc provides confidential, professional referrals and up to six (6) face-to-face counseling sessions per presenting issue for a wide array of personal and work-related concerns, such as:

Stress and Anxiety • Depression • Marriage and Relationship Problems • Grief and Loss • Substance Abuse • Legal Services • Anger Management • Work-Related Pressures • Education Guidance • Child Care Referrals • Financial Planning • Elder and Adult Care Referrals • Family Issues • Identity Theft Recovery

Referrals, Consultation and Other Resources

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you're likely to need guidance and referrals to expert resources. SupportLinc's work-life specialists are here to help. The program includes the following work-life services:

- **Legal Assist:** Free Telephonic or Face-to-Face Legal Consultation
- **Financial Assist:** Expert Financial Planning and Consultation
- **Family Assist:** Consultation and Referral Services for Daily Living Issues, Such as Dependent Care, Auto Repair, Pet Care and Home Improvement

Confidentiality

SupportLinc upholds strict confidentiality standards. Nobody will know you have accessed the program unless you specifically grant permission or express a concern that presents us with a legal obligation to release information.

Technology

eConnect®

- Scheduled Video, Telephonic and Web Chat Counseling Sessions on the SupportLinc Website
- Mobile App for On-The-Go Program Access

Additional Web-Based Services

- Thousands of Helpful Articles and Tip Sheets for Personal and Work-Related Topics
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- Skill Builders: 20-Minute eLearning Modules
- Bilingual Content (English and Spanish)

1-888-881-LINC (5462)

24 Hours a Day, 365 Days a Year

www.supportlinc.com

Username: azmt Password: linc123

SUPPORT  LINC
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- Thirty-minute face-to-face consultation with an attorney for each unique legal issue



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password: *resources*)
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- Repatriation of mortal remains



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all other locations
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- Important directives
- Express Assignment™ for expedited funeral home assignments



LegacyPlanningResources.com

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A doctor will review your medical history and contact you in minutes.



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New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 5-31-2020)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact _____.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

Here is some basic information about health coverage offered by this employer:

•As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

•With respect to dependents:

We do offer coverage. Eligible dependents are:

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

Yes (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? _____ (mm/dd/yyyy) (Continue)

No (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard*?

Yes (Go to question 15) No (STOP and return form to employee)

15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ _____

b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year? _____

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ _____

b. How often? Weekly Every 2 weeks Twice a month Monthly Quarterly Yearly

* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)



Account mentors

HealthEquity member services
Salt Lake City, Utah

**We are available to help,
every hour of every day**

We understand the significance of your benefits selection. Our team of specialists based in Salt Lake City is available every hour of every day, providing you with insight to help you optimize your health savings account. Call us today.

866.346.5800

GETTING STARTED

If you are new to HSAs, follow these steps to optimize your account and put you on the pathway to building health savings.

Activate your debit card

Once your HSA is opened, you will receive a member welcome kit including a HealthEquity Visa® Health Account Card.* Activation instructions are included in the envelope. You can also speak to one of our account mentors to activate your card and receive additional insight into your account.

Log on

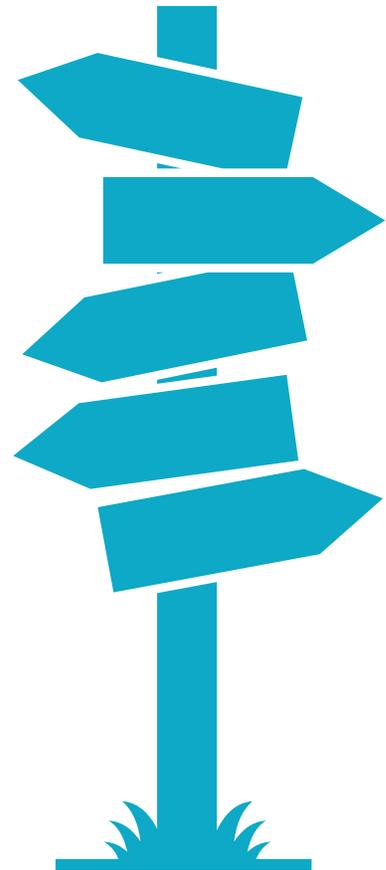
Sign in to the member portal by visiting www.MyHealthEquity.com. If it is your first time logging in, select 'Create user name and password' and follow the step-by-step process to verify your account. Once you are logged in, complete the following:

- Add a beneficiary to ensure your HSA benefits your loved ones in the event of your death.
- Elect to receive eStatements to avoid a monthly statement fee.
- Navigate the portal and familiarize yourself with its features and capabilities. A comprehensive portal guide can be found starting on page 18.

Start saving

Decide how you will begin building your health savings:

- **Paycheck contributions:** If your account is offered through your employer, you may make regular pre-tax¹ contributions from your paycheck.² Talk to your benefits department for assistance.
- **Transfer an existing HSA:** If you already have an HSA with another administrator, transfer your existing HSA balance to HealthEquity to consolidate your savings while taking advantage of other incentives. For more information, visit www.HealthEquity.com/DoubleIt.
- **Electronic funds transfer (EFT):** Using EFT, you can make a one-time, post-tax contribution or schedule automatic HSA contributions from your personal bank account. To set up an EFT, log in to your HealthEquity account. From the 'My Account' tab, hover over 'HSA' and select 'Make Contribution.'



¹ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² Some employers do not offer a pre-tax option. In that case, you include your HSA contributions as a deduction on your tax return. Consult a tax professional for more details.

* This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.



HOW IT WORKS

At the doctor's office...

1 Receive services

With an HSA-qualified plan, copays are not typically required at the time of service. Be sure to present your insurance ID card. If your healthcare provider requires a deposit, it will be applied to your invoice.

2 Provider bills health plan

Provider submits a claim to your health plan for services provided.

3 Health plan sends EOB

An explanation of benefits (EOB) is sent to you outlining the negotiated or allowed charges and summarizes your year-to-date deductible and co-insurance totals. In some cases, your health plan may send a copy of your claim to HealthEquity, which will appear in the member portal.

4 Provider sends invoice

The provider sends you an invoice, or statement, reflecting the allowed charges. Make sure the amount matches the EOB sent by your health plan. If not, contact your health plan.

5 Pay invoice with HSA

You can pay for qualified medical expenses with your HSA debit card or create an online payment that is sent directly to the provider or as a reimbursement to you.

At the pharmacy...

1 Obtain prescription

Obtain a legal prescription from your doctor for required medication and present it, along with your insurance ID card, at the pharmacy.

2 Pharmacy verifies insurance coverage

The pharmacy checks with your insurance on-the-spot to determine the amount you owe for the prescription.

3 Pay for your prescription

The pharmacy fills your prescription and you pay the determined amount owed. The expense is automatically applied to your deductible or coinsurance. Your HSA debit card is a convenient method of payment.

Over-the-counter medication

The IRS does not allow HSA funds to be used for over-the-counter (OTC) medicines without a prescription. You can ask your doctor to write a prescription for OTC medicines or supplies that you frequently use so that you can use your HSA to pay for these items.



Annual HSA contribution limits

2017:

Single coverage: \$3,400
Family coverage: \$6,750

2018:

Single coverage: \$3,450
Family coverage: \$6,900

Catch-up contributions

The IRS allows a \$1,000 catch-up contribution for individuals age 55+ each year.

YOUR HSA

Introduction

By selecting an HSA-qualified plan, you are eligible to contribute tax-free¹ money into a health savings account (HSA). Your HSA funds can then be used tax-free to pay for qualified medical expenses. In addition, your HSA contributions earn tax-free interest and carry over from year-to-year, even if you change jobs or retire.

Because HSA-qualified health plans typically cost less than traditional plans, the money saved can be contributed to your HSA.

HSA eligibility

There are specific requirements to open and contribute to an HSA. The IRS requires that you are covered by an HSA-qualified health plan, do not have other health coverage (i.e., traditional [non-HSA] health plan, Medicare, Tri-Care, VA benefits or even a flexible spending account), and are not claimed as a dependent on another person's tax return. There are some permitted coverages including certain accident or disease policies, as well as coverage for accidents, disability, dental care, vision care and long-term care. For more information on eligibility requirements see IRS publication 969.

Contributions

Anyone can make a contribution to your HSA (i.e. you, your spouse, your employer), but as the account owner, only you benefit from the contributions as a deduction on your personal tax return. You do not need to claim contributions to your HSA made by your employer or others as income on your federal tax return.

Contribution limits

The amount you can contribute each year depends on whether your health plan covers you (single) or yourself and others (family), as well as your age. Amounts are adjusted annually by the IRS.

Contribution deadlines

You can contribute to your HSA until the tax filing deadline for the year (without extension). It is important to note that payroll contributions are applied to the calendar year in which they are made. Contributions for the prior tax year should be made through EFT or by check.

Spouse and other tax dependents

Your HSA funds can be used to pay for your qualified medical expenses as well as those of your spouse and other tax dependents. This is true, even if the dependent is not covered under your health plan.

YOUR HSA (continued)

Direct payments to providers

After you have received an invoice from your provider and matched it with an EOB from your health plan, you are ready to make a payment. You can use the HealthEquity member portal to set up a direct payment using our online payment tool. We will send the payment to the provider and include all of the information necessary to apply the payment to your bill.

HSA debit card* payments

You can also use your HealthEquity debit card to make payments to your providers. This is especially convenient at the pharmacy. Most providers will also accept the card over the phone, online or written-in on the statement for payment. In order for your card to work, you must have the balance available in your HSA; no overdraft is available. The card will not work at ATMs and will only work at appropriate medical facilities. The card should always be run as 'credit' and no PIN is required. Lastly, be sure to keep all receipts as documentation of your purchases or upload them to the documentation library in the member portal.



Qualified medical expenses

Qualified medical expenses are designated by the IRS. They include medical, dental, vision and prescription expenses. See IRS publication 502 for a list of specific examples. Some highlights include:

- Alcoholism (rehab, transportation for medically advised attendance at AA)
- Artificial limbs and teeth
- Birth control pills and prescription contraceptives
- Contact lenses
- Eyeglasses and eye surgery
- Long-term care expenses
- Prescription medicines
- Orthodontia
- Telephone equipment and repair for hearing-impaired
- Therapy

Non-qualified medical expenses

The federal penalty for using HSA funds for non-qualified expenses is 20 percent if you are under age 65, plus the loss of tax-free¹ treatment for the distribution. Keep itemized receipts and copies of prescriptions for over-the-counter drugs in case of an IRS audit.

- Concierge services
- Dancing lessons
- Diaper service
- Elective cosmetic surgery
- Electrolysis or hair removal
- Funeral expenses
- Future medical care
- Health club dues
- Insurance premiums other than those explicitly included
- Medicines and drugs from other countries
- Nonprescription drugs

For an expanded list of qualified medical expenses, visit:

HealthEquity.com/qme

¹ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

* This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

INVESTING

Just like a traditional savings account, your HSA earns interest. HealthEquity offers tiered interest rates on HSA balances. Your monthly statement displays the current interest rate paid on your account, and rates are also available when selecting 'Interest Rates' from the 'HSA' menu under the 'My Account' tab. Just like the funds you contribute, interest earned on your HSA balance is not taxed.¹

How to invest:²

To invest in mutual funds, your HSA balance must meet a minimum threshold. To confirm your plan's threshold, visit the HealthEquity member portal or contact member services at 866.346.5800.

1. Log into the member portal.
2. Select 'Investments' from the 'My Account' tab.
3. Select which investment level suits your investment goals.

A. 'Advisor Auto-Pilot' and 'Advisor GPS' provide fund management and investment advice.	B. 'Self-Driven' allows you to manage your investments and trades yourself.
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By selecting 'Advisor Auto-Pilot' or 'Advisor GPS' you are directed to the Advisor™ investment tool powered by HealthEquity Advisors, LLC to define your investment and risk-profile settings.

If you selected 'Self-Driven' continue with these additional steps:

4. Choose the funds that meet your investment goals. Click the 'Add' button to add a fund to your investment mix.
5. To buy or sell shares from selected fund(s) in your portfolio, select 'Make a Trade.'
6. You have two options for buying and selling shares (making a trade):

A. Specify a set dollar amount to purchase shares based on target holdings	B. Specify a dollar amount to buy or sell from each specific fund
--	---
7. Once you make your selection(s), select 'Confirm.'
8. When prompted, confirm your trades and select 'Execute.'

note: Place your mouse over the fund symbol to see a hover menu from which you can access a fund's prospectus and research summary.

Investment services

Personalized guidance, powerful tools

Advisor™ provides web-based professional investment guidance and access to powerful online tools to maximize your tax-free¹ HSA earning potential. Our flexible options allow you to manage your funds or have us do all of the work for you.

For more information, visit: HealthEquity.com/Advisor

Disclaimer: not all features are available for all groups.

ADVISOR™
powered by: HealthEquity ADVISORS, LLC

¹ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity, Inc.. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return. Before making any investments, review the fund's prospectus.

INVESTING FAQS

Q What happens if my balance falls below the investment threshold?

A You will not be allowed to invest any more funds until your balance exceeds the investment threshold. Investment and HSA cash balances are treated as separate accounts, and there is no consequence to your investments if your available balance falls below the investment threshold. You do not have to sell your investments and you do not lose them.

Q Are my eligible medical claims paid for or reimbursed from my investment account?

A No. Investment account balances are separate from your cash balance. To use investment funds to pay for claims you must sell shares. The proceeds from the sale are automatically moved to your HSA cash balance within three to five business days.

Q How do I know my HSA cash balance vs. how much is invested?

A Log in to your member portal. Your HSA cash balance and investment balances will display in the 'Account Balances' section. You can also select 'Account Summary' from the 'My Account' tab.

Q Do I have to pay taxes on interest earned from my investments?

A No. All interest earned on your HSA and investment account within your HSA is tax-free,¹ provided it is used for qualified medical expenses. Any balances from investments sold are automatically moved into your HSA cash balance.

Q Does HealthEquity ever change available investment options?

A HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity Inc., actively monitors fund performance to ensure we are providing the best experience to our members. Any changes would be for the betterment of our members. HealthEquity reserves the right to add or remove funds at any time.

WHAT IF...

...I do not have enough money in my HSA to pay a medical expense?

If you need to pay a medical bill but do not have a sufficient balance to cover the expense, you have the following options:

1. Many healthcare providers will allow you to pay installments over a period of time. You can even set up recurring payments on the member portal once you have authorized installment payments with your provider. See page 25 for more information on setting up recurring payments.
2. You can pay for medical expenses out-of-pocket and reimburse yourself once your balance is sufficient.

As long as a qualified medical expense is incurred after your HSA is established, you can use your HSA funds to cover that expense.

...I leave my employer?

You own the HSA, so even if you leave your employer, the account stays with you. In fact, if you keep your HSA-qualified health plan (or enroll in another HSA-qualified health plan), you can still contribute to your HealthEquity HSA.

...I change my health plan?

If your new health plan is not compatible with an HSA, you will not be able to continue making contributions to your HSA. However, any funds you have contributed can continue to be accessed tax-free¹ to pay for the qualified medical expenses of you and your tax dependents.

You can also contribute additional funds to the account if you have not made the maximum eligible contribution based on how long you were covered, however leaving the plan early may result in excess contributions to your account. See IRS publication 969 for more details, and contact HealthEquity member services if you need help.

...I die?

Establishing a beneficiary for your account will save your loved ones a lot of difficulty in the event of your death. It is one of the first actions we recommend completing when you open your HSA.

A spouse beneficiary can assume ownership of the account without tax penalties or receive a taxable lump sum distribution. All other beneficiaries would receive a taxable lump sum. Taxes are assessed on the value of the account on the date of death.



PORTAL GUIDE

Using the HealthEquity member portal, you can check your balance, review transactions, view insurance claims, invest in mutual funds, pay providers and submit for reimbursement.

Member portal login page

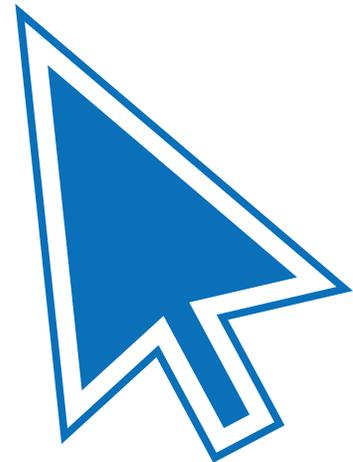
Logging into the member portal is easy. Simply follow the steps below to access your HealthEquity account.

Logging in to your portal the first time:

1. Navigate to the member portal at www.MyHealthEquity.com.
2. Click 'Create user name and password' located under the message 'Are you a member logging in for the first time?'
3. Enter the verification code that appears on the screen.
4. Enter your personal information (first name, last name, zip code and birth date) and click 'Next.'
5. Enter the last four digits of your social security number and the last four digits of your debit card number.
 - After entering the card number correctly, you can set up your account username and password.
 - Otherwise, leave that field blank and click 'Next.'
6. Enter a phone number for verification, select 'Text Me' or 'Call Me' and then click 'Next.'
7. You will receive a call or text with a temporary password. Enter the password and click 'Next.'
 - After entering the passcode correctly, you can set up your account username and password.
8. If you cannot verify your phone number, click 'I don't have a phone.' A popup message will appear stating that additional questions are required. Click 'Answer questions.'
9. You will be asked a few questions on subjects such as:
 - Vehicle ownership history
 - Education history
 - Job history
10. After answering these questions, you can set up your account username and password.

Logging in to your portal after your first login:

1. Go to www.MyHealthEquity.com.
2. Log in with the username and password you created during your first-time login.



MOBILE APP¹

HealthEquity available on-the-go

The HealthEquity mobile app provides easy, on-the-go access to all of your health accounts. This free app provides comprehensive tools to help you manage transactions and maximize your health savings.



Convenient, powerful tools:

On-the-go access

You can access your account from anywhere.

Photo documentation

Simply take a photo with your device to initiate claims and payments.

Send payments and reimbursements

You can send payments to providers or reimburse yourself for out-of-pocket expenses from your HSA.

Manage debit card transactions

Link your debit card transactions to claims and documentation.

View claims status

View the status of claims as well as link payments and documentation to claims.

Download
the **mobile app**
FOR FREE

Apple® App Store®²

Google Play™

¹ Accounts must be activated via the HealthEquity website in order to use the mobile app.

² All product and company names are trademarks (TM) or registered® trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.



NAVI-GATE® FOR MEMBERS

Pharmacy Benefit Information at Your Fingertips

Have questions about your pharmacy benefits with Navitus Health Solutions? Visit www.navitus.com for answers!

For information specific to your plan, visit Navi-Gate® for Members. Activate your account online using the Member Login link and an activation email will be sent to you. The site provides a wealth of information and is available 24 hours a day, seven days a week. Navi-Gate for Members allows you to access personalized pharmacy benefit information online.

Some of the features offered include:

MY PRESCRIPTION BENEFITS

View general information about your pharmacy benefit.

PHARMACY SEARCH

Find a participating pharmacy in your local area — search for 24-hour pharmacies, and it provides a map to help you find a pharmacy.

DRUG SEARCH

Learn about prescription and over-the-counter drugs, how they are used, warnings and more.

HEALTH INFO

Keep on top of important health news and information.

MAIL ORDER

Learn about available mail order options, if applicable to your pharmacy benefit.

WHAT'S MY COPAY?

Determine your estimated cost for specific prescriptions.

Navi-Gate for
Members Offers
Easier Access
to Your
Prescription
Benefit
Information



MEDICATION HISTORY

Medication history is displayed for enrollees and dependents in the form of a table for a specified date range.

DRUG INTERACTIONS

Understand how the effect of a particular drug is altered when taken with another drug or food. Contains thousands of drug interactions between prescriptions, over-the-counter drugs, as well as herbal, vitamin and nutritional products. Includes severity rankings so steps can be taken to lessen harmful effects.

Please contact Navitus Customer Care if you have any additional questions or concerns. We hope you find Navi-Gate for Members informative and useful.

TO ACCESS, GO TO: WWW.NAVITUS.COM > MEMBERS > MEMBER LOGIN



Traditional Mail Order service PATIENT PROFILE FORM

Thank you for choosing to use the Traditional Mail Order service offered by Costco Mail Order Pharmacy. Please complete, sign, and return this form only if this is your first time using our Mail Order Pharmacy. If you need additional copies of this form, please feel free to make a photocopy or contact Costco Mail Order Pharmacy at 1-800-607-6861. Our goal is to have your prescription order returned to you within 14 days. To avoid a delay in your order, please ensure you complete the entire form, front and back, provide payment information, and include a prescription(s) from your physician for the maximum days supply allowed (90-day supply for most maintenance medications).

SHIPPING INFORMATION Please tell us where we should ship your order(s).

LAST NAME	FIRST NAME	MI
SHIPPING ADDRESS (INCLUDE APT. NO. IF APPLICABLE)	CITY	STATE ZIP
PHONE NUMBER (INCLUDING AREA CODE)	COSTCO MEMBERSHIP NO. (OPTIONAL)	

YES NO

DO YOU WISH TO RECEIVE EMAIL REFILL AND RENEWAL REMINDERS?

INSURANCE INFORMATION

MEMBER ID NO.	RX BIN NO. (SEE YOUR PRESCRIPTION ID CARD)	GROUP NO.
POLICY HOLDER NAME	POLICY HOLDER DATE OF BIRTH (MM/DD/YYYY)	

HEALTH PROFILE Please fill in the appropriate box(es) below for each member of the family that is covered. If additional space is needed, please attach a separate sheet with additional information.

	CARDHOLDER	SPOUSE	DEPENDENT	DEPENDENT	DEPENDENT
LAST NAME					
FIRST NAME					
MIDDLE INITIAL					
DATE OF BIRTH (MM/DD/YYYY)					
EMAIL ADDRESS (OPTIONAL)*					
SEX	M <input type="checkbox"/> F <input type="checkbox"/>				

Drug Allergies Please check the appropriate box(es) where a drug allergy is known.

	CARDHOLDER	SPOUSE	DEPENDENT	DEPENDENT	DEPENDENT
No known allergies	<input type="checkbox"/>				
Erythromycin	<input type="checkbox"/>				
Penicillin	<input type="checkbox"/>				
Codeine	<input type="checkbox"/>				
Aspirin	<input type="checkbox"/>				
Sulfa	<input type="checkbox"/>				
Other	_____	_____	_____	_____	_____

Medical Conditions Please check the appropriate box(es) for known medical conditions.

No known diseases	<input type="checkbox"/>				
Diabetes	<input type="checkbox"/>				
Thyroid	<input type="checkbox"/>				
High blood pressure	<input type="checkbox"/>				
Asthma	<input type="checkbox"/>				
Glaucoma	<input type="checkbox"/>				
Epilepsy	<input type="checkbox"/>				
Other	_____	_____	_____	_____	_____

FORM CONTINUED ON REVERSE

*Each family member will need to provide a unique email address.

