

# Adobe Aetna Medical plans & HealthEquity HSA Information Sessions July 2018

## Agenda and logistics

- Live sessions: July 17 (Austin) and July 18 (Culver City)
- Join either session remotely – information is on your calendars
- Agenda:

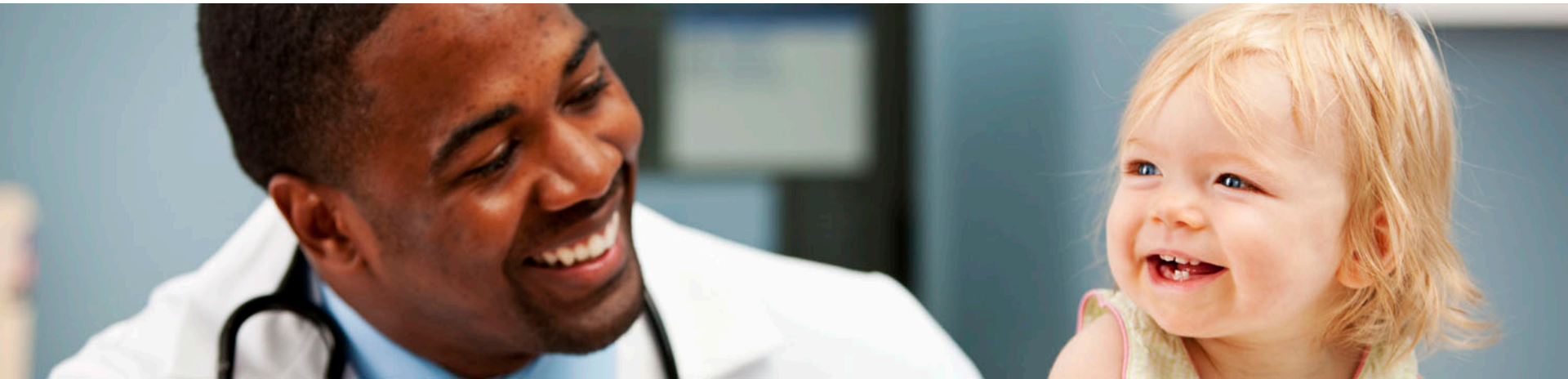
40 minutes	<b>Aetna:</b> HealthSave & HealthSave Basic: How the plans work and transitioning to Aetna
30 minutes	<b>HealthEquity:</b> How Health Savings Accounts (HSA) work
20 minutes	<b>Aetna &amp; HealthEquity:</b> Live Q&A in-room and Connect questions

- Adobe Benefits contact list: [Who to contact when](#)

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions

# HealthSave (HSA) & HealthSave Basic Information Session

July 2018



# Aetna Medical Plans

Aetna HealthSave (HSA)

Aetna HealthSave Basic  
(HSA Qualified)

Aetna HealthSave OOA (HSA)

## Common Features across Aetna Plans:

- Network is Open Access Choice POS II
  - **Utah uses: “Utah Connected Network”**
- Option to see Network & Out of Network providers but **will pay more out of pocket** for Out of Network
- No PCP election or referrals required for Specialists
- Mental Health & Substance Abuse is through Aetna Behavioral Health and integrated with medical plans
- Pharmacy coverage provided by Aetna: all pharmacy costs apply to the out of pocket maximum
- **Teladoc phone and online visits**
- Castlight access at no cost to employee



# Aetna HealthSave (HSA)

Adobe HSA Contribution ( <b>HealthEquity</b> )* <i>Funding is prorated by enrollment/change month: Magento 50% for 2018</i>	<b>\$850</b> Employee only / <b>\$1,700</b> Family <i>Use HSA dollars to help you pay deductible and coinsurance!</i>
Deductible – In Network	\$1,350 Employee only / \$2,700 Family
Deductible – Out of Network	\$2,700 Employee only / \$5,400 Family
Coinsurance – In Network	90% after deductible
Coinsurance – Out of Network	70% after deductible
Out of Pocket Maximum – In Network	\$2,800 Employee only / \$6,500 Family
Out of Pocket Maximum – Out of Network	\$5,400 Employee only / \$10,800 Family
Preventive Care – In and Out of Network	100% In Network / 100% after deductible Out of Network
Office Visits / Behavioral Health / Infertility	After deductible: 90% In Network; 70% Out of Network
Pharmacy**	After deductible, then copays: \$15 / \$45 / \$65 <i>(subject to the out of pocket maximum)</i>

*\*This plan is integrated with an employer HSA contribution, thus, enroll in this plan only if you're HSA-eligible. You must open HQY HSA to receive Adobe HSA contribution. Adobe contribution is prorated for mid-year enrollments.*

*\*\* Medications on the preventive list bypass deductible*

# Aetna HealthSave Basic (HSA Qualified)

Adobe HSA Contribution ( <b>HealthEquity</b> )*	None <i>(an HSA is opened <b>only</b> if employee contributes)</i>
Deductible – In Network	\$1,600 Employee only / \$3,200 Family
Deductible –Out of Network	\$3,200 Employee only / \$6,400 Family
Coinsurance – In Network	80% after deductible
Coinsurance – Out of Network	60% after deductible
Out of Pocket Maximum – In Network	\$4,200 Employee only / \$7,350 Family
Out of Pocket Maximum – Out of Network	\$7,200 Employee only / \$14,400 Family
Preventive Care – In and Out of Network	100% In Network / 100% after deductible Out of Network
Office Visits / Behavioral Health / Infertility	After deductible: 80% In Network; 60% Out of Network
Pharmacy**	After deductible, then copays: \$15 / \$45 / \$65 <i>(subject to the out of pocket maximum)</i>

\*Contribute to HSA only if you're HSA-eligible.

\*\* Medications on the preventive list bypass deductible

# 2018 Rx Plan Design

**Remember for the Aetna HealthSave (HSA) and HealthSave Basic plan, Rx is subject to the deductible, then you pay co-pays up to the maximum out of pocket.**

## 2018 After Deductible Rx Co-payments

Retail generic:	\$15	Mail Order:	\$30
Brand (preferred list):	\$45	Mail Order:	\$90
Brand (non-preferred):	\$65	Mail Order:	\$130

Specialty Medications are required to be filled through Aetna Specialty Pharmacy:

- Medications include injectable, infused, select oral therapies.
- Patient support programs staffed by clinical team of patient care coordinators, pharmacists and registered nurses 24/7
- For more information visit Aetna Navigator or [www.AetnaSpecialtyRx.com](http://www.AetnaSpecialtyRx.com).



# Aetna HealthSave... As Easy as 1-2-3

1. **All expenses are subject to the deductible:** Medical, Rx (non-preventive), Behavioral Health
2. **Once deductible is satisfied,** medical and behavioral health claims pay at coinsurance level (e.g. 90% or 80% in-network), Rx pays are copay level – all coinsurance and Rx copays apply to the out of pocket maximum
3. **You choose when to use your HSA** (if you have one) to cover qualified expenses
  - Adobe provides a contributions to HealthSave (HSA) plan participants\*. (*HealthSave Basic plan has no employer HSA contributions.*)
  - Eligible employees can contribute funds to the HSA, **up to the IRS annual limit.** *The Adobe contribution, if any, counts toward your IRS limits.*

## 1. The Deductible

All expenses covered under the plan apply to the deductible\* as required by law

\*Preventive List medications bypass the deductible

## 2. Base Medical/Rx Plan

After the deductible is met, you pay a percentage of any additional Medical/BH services you receive (coinsurance), up to your annual out-of-pocket maximum – pharmacy copays apply to the out of pocket maximum as well.

## 3. Health Savings Account

You may contribute you own dollars to the account on a pre-tax basis

**Bonus:** Unused amounts in your bank account stay with you, rollover to the next plan year. Should you leave Adobe, you take them with you! No limit to the rollover amount!

*\*The HealthSave (HSA) plan is integrated with an employer HSA contribution, thus, enroll in this plan only if you're HSA-eligible. You must open HQY HSA to receive Adobe HSA contribution. Adobe contribution is prorated for mid-year enrollments.*



# When do I pay?

## Medical / Behavioral Claims:

- Show your providers your Aetna ID card
- They will generally bill Aetna first, on your behalf
- Billing Aetna first ensures you get the negotiated rate & your deductible / coinsurance credit
- Once Aetna process the claim, we advise your provider how much is your member responsibility
- The provider will bill you your portion
- Pay with your HSA or out of pocket

## Pharmacy Claims:

- Show the pharmacy your Aetna ID Card
- Claims are processed “real-time”
- You will receive your negotiated rate
- Once your deductible is met, you only pay a copay.
- Pay with your HSA or out of pocket right at the pharmacy





# We're here to help!

## Health Concierge

- Explain in detail how your benefits work
- Walk you through how all the member tools work
- Help solve claim issues
- Helps explain all programs available to you
- Webchat available through Aetna Navigator
- Help locate providers

## Care Managers

- Single nurse serves as your “point person”
- Assistance for acute (short-term) or chronic (ongoing) health care needs
- One nurse for your whole family (if needed)
- Helps coordinate care
- Completely free and voluntary, however please take the call

800-884-9565

[Aetna Navigator](#)



# Medical & Rx Ways to Save



- Use the Member Payment Estimator before elective services
- Use Walk-In Clinics and Urgent Care Centers over Emergency Room whenever possible (*Access current listing at anytime on Aetna Navigator or on the App*)
- When needing lab services, utilize **Quest Diagnostics** whenever possible.
- For Rx:
  - Ask if there is an over-the-counter (OTC) equivalent, generic, or preferred brand in class available
  - Utilize Mail Order when possible for maintenance medications – you will pay 2 copays\* for a 3 month supply of medicine
  - Utilize **Price-a-Drug** before any new prescriptions and check those you use now for generic additions or lower cost tier options

# Medical & Rx Ways to Save

**Use Network Providers:** Lower deductibles, lower out of pocket maximums, negotiated rates, no balance-billing

## Out-of-Network Providers Cost More

*Example assumes deductible has been met*

	In network	Out of network
<b>Total billed charges from doctor</b>	\$500	\$500
<b>Aetna adjusted rate</b>	\$150 (negotiated rate)	\$300 (recognized charge)
<b>Plan pays</b>	\$135 (90% of negotiated rate)	\$210 (70% of recognized charge)
<b>Your coinsurance</b>	\$15 (10% of negotiated rate)	\$90 (30% of recognized charge)
<b>Additional amount you may owe</b>	\$0	\$200 (amount of total charge above recognized charge)
<b>Total amount you pay</b>	\$15	\$290 (amount recognized charge plus coinsurance)

## From minor to major health concerns, **Teladoc & Best Doctors** have you covered

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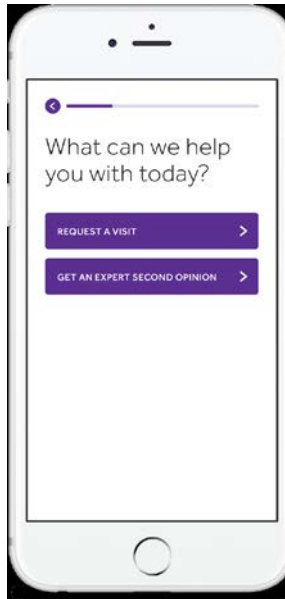
### General Medical

Anytime, anywhere, our network of 3,000+ high-quality, board-certified physicians is available 24/7 to address a wide range of common conditions.

**General medical visits cost \$40**

### Dermatology

Resolve skin issues by connecting with a licensed dermatologist online. You'll receive an accurate diagnosis within two business days. **Dermatology visits cost \$75**



### Behavioral Health

You don't need to wait weeks to talk to a therapist. Our network of psychiatrists, psychologists, therapists and social workers listen and are available to provide treatment and prescriptions, when appropriate.

**Behavioral health visits vary from \$80 to \$160 a session, depending on the type of provider**

### Best Doctors

Make medical decisions with confidence. Whether you're dealing with a chronic condition, questioning surgery or facing a life-threatening illness, Best Doctors can guide you in the right direction.

To learn more, go to [benefits.adobe.com](https://benefits.adobe.com) > Health & wellbeing > [Finding quality care](#) > [Teladoc](#)

Save time, money and hassle with virtual visits through Teladoc. Here's how it works:

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Step 1.  
**Medical history**



Individual is required to complete their medical history online, by phone, or by faxing a paper form prior to requesting a consultation.

Step 2.  
**Request consult**



They simply log on to their account or call Teladoc, 24/7/365, to request either a telephone or video consultation.

Step 3.  
**Talk with a physician**



A board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an in-person visit.

Step 4.  
**Resolve the issue**



The physician recommends the right treatment for their medical issue. If a prescription is necessary, it is electronically sent to the individual's pharmacy of choice.

Step 5.  
**Continuity of care**



The physician documents the results of the consultation in the individual's medical history. Consultation information can be sent to the individual's primary care physician upon request.

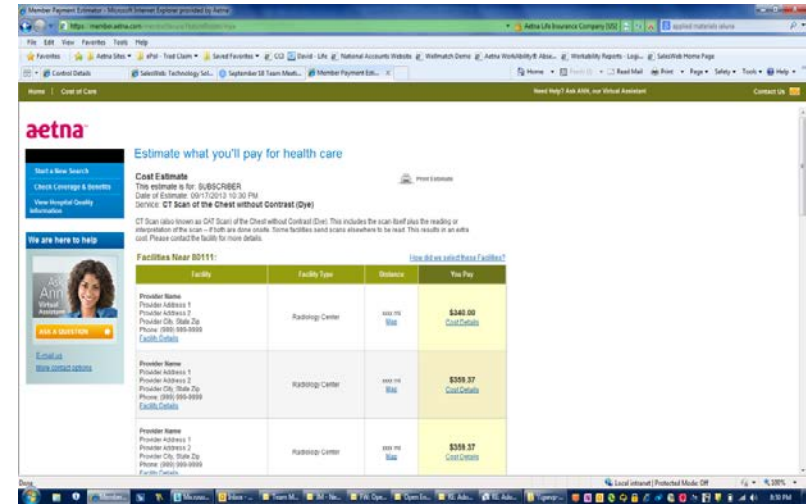
Step 6.  
**Reconcile Account**



Teladoc collects the appropriate copay from the individual and sends a claim to Aetna.

# Know before you go!

- **Aetna Member Payment Estimator**
- **Real-time out-of-pocket estimates** for the most common medical, non-emergency health care services
- **Compare costs before you receive care including:**
  - Physician office visits – such as routine exams and specialist visits (In- and out-of-network)
  - Surgical procedures – including maternity services, ear tube insertion and cataract/lens surgeries (*in-network only*)
  - Diagnostic tests and procedures –including upper GI endoscopies and colonoscopies (*in-network only*)

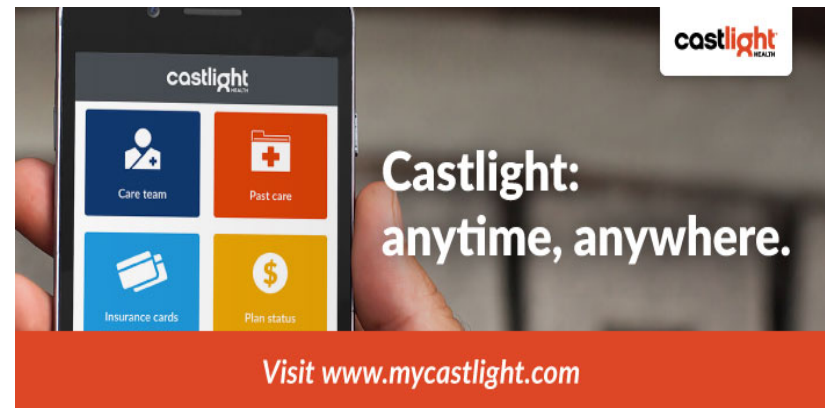


The screenshot shows the Aetna Member Payment Estimator website. The main heading is "Estimate what you'll pay for health care". Below this, it shows a "Cost Estimate" for a subscriber. The date of estimate is 09/17/2013 10:30 PM. The service is "CT Scan of the Chest without Contrast (Chest)". The cost estimate is \$340.00. The website also lists "Facilities Near 00111" with a table showing details for three facilities.

Facility	Facility Type	Distance	You Pay
Provider Name: Provider Address 1: Provider City, State Zip: Phone: (800) 555-5555 <a href="#">Facility Details</a>	Radiology Center	100 mi <a href="#">Map</a>	\$340.00 <a href="#">Cost Details</a>
Provider Name: Provider Address 1: Provider Address 2: Provider City, State Zip: Phone: (800) 555-5555 <a href="#">Facility Details</a>	Radiology Center	100 mi <a href="#">Map</a>	\$359.37 <a href="#">Cost Details</a>
Provider Name: Provider Address 1: Provider Address 2: Provider City, State Zip: Phone: (800) 555-5555 <a href="#">Facility Details</a>	Radiology Center	100 mi <a href="#">Map</a>	\$359.37 <a href="#">Cost Details</a>

## Castlight

- See personalized cost estimates before you go to the doctor that take into account your health plan and whether you've met your deductible.
- Search by a number of factors, like price, quality, distance—even user reviews!
- Get the Castlight mobile app and take your health care information with you.

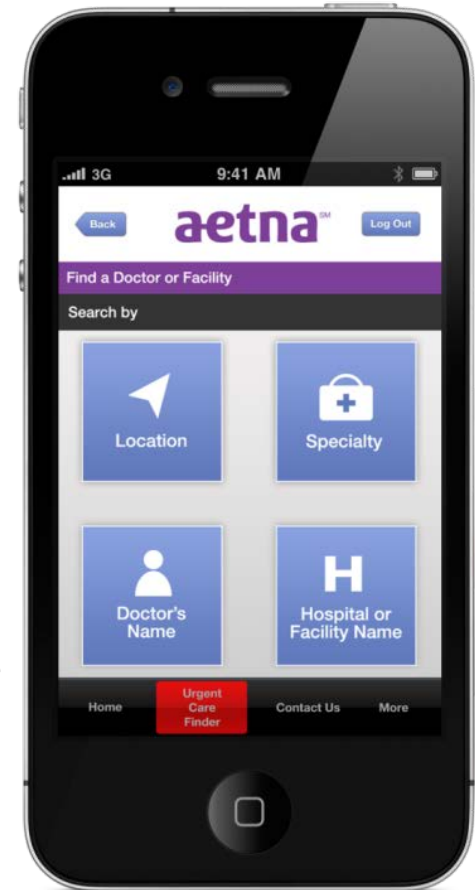




# Aetna App/Mobile

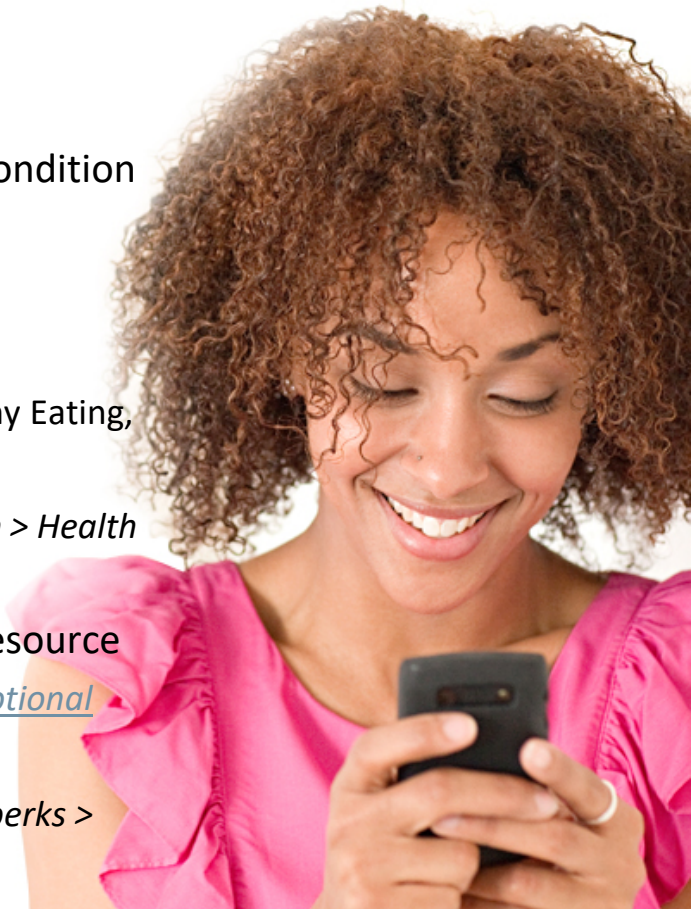
## Functionality:

- Register Now
- **View your member ID card information**
- **Search Doctor or Facility**
  - Get turn-by-turn directions to the office with the built-in Global Positioning System (GPS)
  - Call the doctor's office with the tap of a finger
  - Transfer the doctor or facility contact information right to your address book
- **View Coverage and Benefit Information:**
- **High level summary of Medical Plan balances (as appropriate)**
  - Deductible and co-insurance data summary to include: plan limits, amounts applied to date, and remainders
- **Look up Claims**
  - See the status of your five most recent claims or conduct a search for more specific needs
  - Summary of claims, payments and account balances
- **View your Personal Health Record** including Alerts & Reminders, Emergency Information, Medications, and Tests & Procedures (as appropriate)
- **Check Drug Prices** - provides both Aetna Rx Home Delivery and local retail pharmacy costs based on coverage and benefits.



# Aetna Tools & Programs

- Aetna Navigator (24/7 member access)
- Digital ID Card, view and print
- Personal Health Record w/ Member Health Engagement Plan
- Beginning Right (Maternity Management)
- Informed Healthline 1-800-556-1555 (24/7 Nurseline)
- Care Managers for clinical support whether its an acute condition or ongoing
- Healthy Lifestyle Coaching
  - 6 week group coaching experience for:  
Weight Management, Stress Management, Nutrition/Healthy Eating, Physical Activity, Tobacco Cessation, Preventive Health
- **AbleTo coaching and therapy program** (*benefits.adobe.com > Health & wellbeing > [Emotional wellbeing](#)*)
- **Autism Advocate** – Dedicated assistance with a trained resource for your family (*benefits.adobe.com > Health & wellbeing > [Emotional wellbeing](#)*)
- **Fertility support** (*benefits.adobe.com > Employee discounts & perks > [Personal & family services](#)*)



# What should you do first?

- Look up your doctors [here](#)
  - Once you are enrolled, look up your doctors on [aetna.com](http://aetna.com) or via the mobile app
- If you're taking a medication please call into Health Concierge at [800-884-9565](tel:800-884-9565) to check on the formulary status of your medication
- Transition of Care may be applicable if:
  - 20+ weeks pregnant
  - Currently receiving treatment for Chemo/Radiation
  - In the process of a multiple surgery procedure
  - Recently had surgery
  - Currently in treatment for Behavioral Health or Substance Abuse



# Thank you



**Adobe**

**aetna<sup>®</sup>**

# HSA informational session

## July 2018





# Why choose an HSA?

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**AN EASY WIN**  
**in today's**  
**— COMPLEX —**  
**HEALTHCARE**  
**SYSTEM**

## Save now:

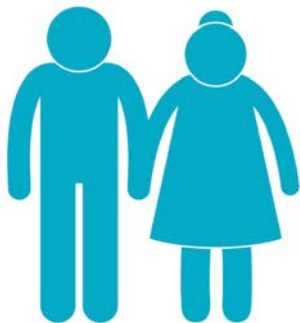
- HSA contributions aren't taxed
- Qualified medical expenses are tax-free<sup>1</sup>

## Save for the future:

- HSA funds roll over year after year
- You keep the money even if you change jobs or insurance plans
- Tax-free interest earned
- Simple investment options



# Healthcare costs in retirement



**401(k) and HSA  
together can offer  
the optimal retirement  
planning solution**

**AVERAGE COUPLE NEEDS  
\$265,000\***

to cover out-of-pocket healthcare costs during retirement

~~**\$318,000**~~

~~gross withdrawal from  
a traditional 401(k)\*\*~~

**OR**

**\$265,000**

tax-free withdrawal  
from an HSA

\*The average American couple will need \$265,000 to have a 90 percent chance of having enough money to cover out-of-pocket health care costs in retirement. Based on median prescription drug expenses. Source: Employee Benefit Research Institute ([https://www.ebri.org/pdf/notespdf/EBRI\\_Notes\\_Hlth-Svgs.v38no1\\_31Jan17.pdf](https://www.ebri.org/pdf/notespdf/EBRI_Notes_Hlth-Svgs.v38no1_31Jan17.pdf))

\*\*The example scenario above provides estimated assuming a 20% combined federal and state tax rate.

# Who is eligible to add funds to an HSA?

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To contribute yourself or receive employer contributions to an HSA, the IRS requires that:

- You are covered **ONLY** by an HSA-qualified health plan
  - Other health coverage may disqualify you (including Medicare, Tricare, or a traditional health plan)
- You do not have access to a full purpose healthcare FSA (even through a spouse)
- You aren't claimed as a dependent on anyone's tax return

*If you are not eligible, you must not add funds yourself nor receive funds from Adobe. If you become ineligible for an HSA during the year, contact HealthEquity immediately to discuss steps you must take to avoid tax consequences. (NOTE: When you first enroll, you are asked to certify your HSA-eligibility as part of the enrollment process. If you are already enrolled, your HSA certification rolls over to the new year each year but you should review at least annually during Open Enrollment.)*

# Adobe contributes to your HSA!

- If you enrolled in the **Aetna HealthSave (HSA) medical plan\*** Adobe contributed to your HealthEquity HSA:
  - Adobe's Individual Contribution: **\$850**
  - Adobe's Family Contribution: **\$1,700**

*For 2018, you will receive 50% of the above annual amounts in a lump-sum.*

*If you enroll or switch from individual coverage to family coverage after January, you will receive a prorated amount based on start date. See Rewards Guide for proration schedule.*

**You can use HSA dollars to help you pay your medical plan deductible and coinsurance!**

- If you elected the **Aetna HealthSave Basic medical plan**, there's no Adobe HSA contribution

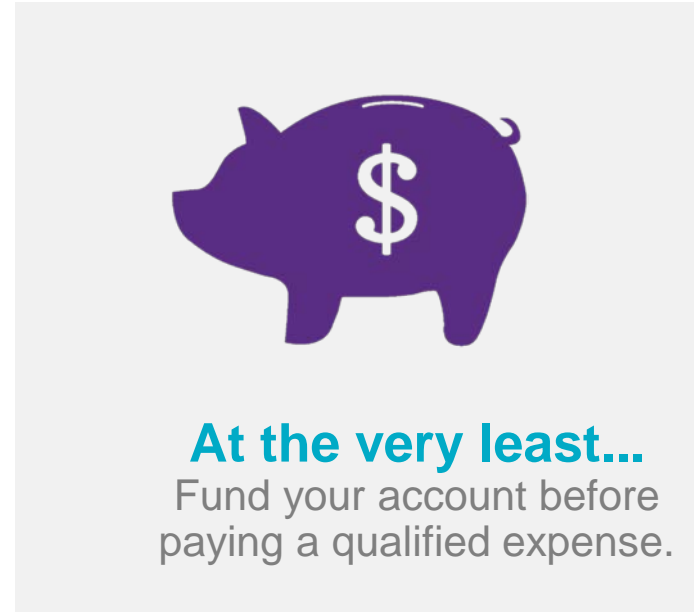
**\*NOTE:** The HealthSave (HSA) medical plan is integrated with an employer HSA contribution thus, **enroll in this plan only if you're HSA-eligible.** You must open a HealthEquity HSA to receive Adobe HSA contributions. (For most individuals the account can be opened seamlessly when they enroll on the Adobe Benefits Enrollment Site, however, in cases where more information is required in order to open your HSA account, you must provide requested information to HealthEquity.



# How to add funds to your HSA

With both the Aetna HealthSave (HSA) and Aetna HealthSave Basic medical plans, you have the option to contribute to the HSA\*

- **Pre-tax contributions through payroll (current year only)**
  - *Change your payroll deductions any time (subject to Payroll cut-off dates) on the Adobe Benefits Enrollment Site*
- **You can make contributions (post-tax) until April 17 for the previous tax year**
  - *Coordinate this option directly with HealthEquity and with your tax advisor*



\* Just be sure you are eligible to contribute to an HSA

Don't leave  
**money**  
on the **TABLE** for the IRS

**Put money into your HSA**

## **Maximize your HSA contributions in 2018:**

Single-coverage: **\$3,450**  
save up to \$690 in taxes!<sup>1</sup>

Family-coverage: **\$6,900**  
save up to \$1,380 in taxes!<sup>1</sup>

Catch-up contribution,  
age 55+: \$1,000

**IRS limits apply to HSA contributions from all sources.**

*Adobe's HSA contributions, if any, count toward your overall annual IRS contribution maximum.*

# How much can you contribute?

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You may contribute up to the max in the HSA as long as you...

- Stay in the HSA plan for the next year. This is called the testing period.

If you are not sure whether or not you will stay in the HSA plan, take the IRS maximum and...

- Divide by 12 then
- Multiply that number by the full months in the plan

Examples to follow...



**For more info...**  
Consult IRS publication 969



# How much can you contribute?

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Family coverage: (use this if you are planning to NOT reenroll in the HSA for 2019)

- First full month AUGUST
- 5 months to contribute. ( $\$6,900 / 12 = \$575$ )
  - Possible TOTAL contribution:  $\$575 \times 5 = \$2,875$ 
    - Adobe contribution = \$850
    - Employee contribution = \$2,025

Individual coverage: (use this if you are planning to NOT reenroll in the HSA for 2019)

- First full month AUGUST
- 5 months to contribute. ( $\$3,450 / 12 = \$287.50$ )
  - Possible TOTAL contribution:  $\$287.50 \times 5 = \$1,437.50$ 
    - Adobe contribution = \$425
    - Employee contribution = \$1,012.50

# How an HSA works



## Qualified medical expenses:

Exams, prescriptions, procedures, vision, dental and more

**Visit [HealthEquity.com/QME](https://HealthEquity.com/QME)**

*\*If you are enrolled in the HealthSave (HSA) medical plan*

# How it works

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## At the doctor's office...



# How it works

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## At the pharmacy...

**1**

Obtain  
prescription

**2**

Pharmacy  
verifies  
coverage

**3**

Pay with  
HSA

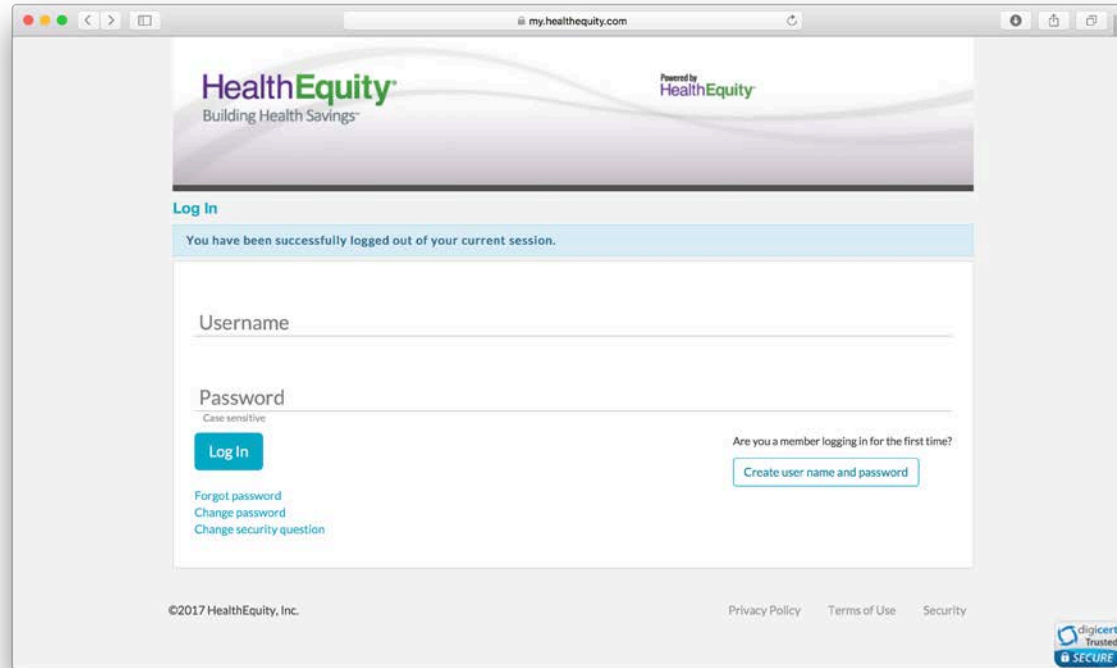
# Next steps

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- Approximately 7 - 10 business days after we receive your enrollment information, you'll receive your HealthEquity HSA card
- For those who enroll this week, you can expect your card the week of August 1
- Upon receipt of your card, go to MyHealthEquity.com to register. *(You'll be able to manage your account online, including options for using your HSA funds to pay for healthcare expenses.)*
- At that time, you'll be able to see Adobe's funding which will be:
  - Adobe's Individual Contribution: **\$425**
  - Adobe's Family Contribution: **\$850**
- Designate a beneficiary for your HSA

**HealthEquity  
HSA account  
mentors are  
available to  
help around-  
the-clock,  
every day!  
877.713.7680**

# Member portal login: MyHealthEquity.com



The screenshot shows a web browser window with the address bar displaying "my.healthequity.com". The page features the HealthEquity logo with the tagline "Building Health Savings" and a sub-header "Powered by HealthEquity". Below the header, there is a "Log In" link and a message: "You have been successfully logged out of your current session." The login form includes fields for "Username" and "Password" (labeled "Case sensitive"). A blue "Log In" button is positioned below the password field. To the right of the password field, there is a link: "Are you a member logging in for the first time?" with a corresponding "Create user name and password" button. Below the "Log In" button, there are links for "Forgot password", "Change password", and "Change security question". The footer contains the copyright notice "©2017 HealthEquity, Inc.", links for "Privacy Policy", "Terms of Use", and "Security", and a "digicert Trusted SECURE" badge.

HealthEquity  
Building Health Savings

Powered by  
HealthEquity

Log In

You have been successfully logged out of your current session.

Username

Password  
Case sensitive

Log In

Are you a member logging in for the first time?

Create user name and password

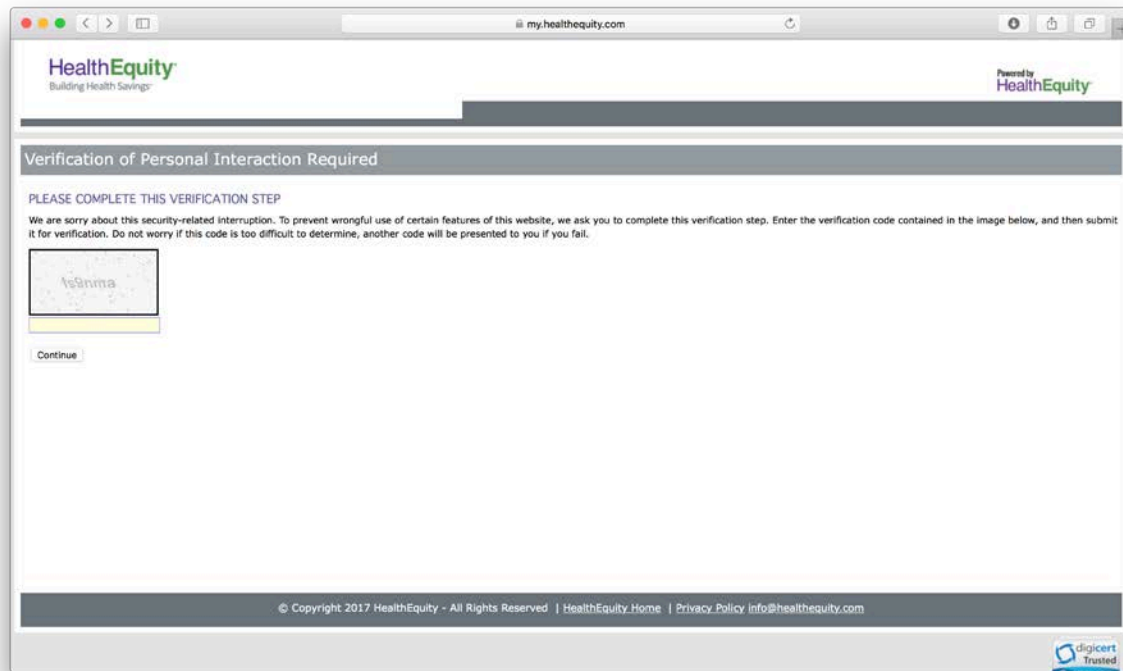
[Forgot password](#)  
[Change password](#)  
[Change security question](#)

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digicert  
Trusted  
SECURE



# Verification



# First time user login

The screenshot shows a web browser window at [my.healthequity.com](http://my.healthequity.com). The page features the HealthEquity logo and a navigation bar. A grey banner at the top reads "Account Activation: Find your account". Below this, a progress bar shows four steps: 1. Find your account (active), 2. Verify your identity, 3. Set up your login, and 4. Your email settings. The main content area is titled "Welcome to HealthEquity! Help us find your account" and contains input fields for "First Name", "Last Name", "Zip Code", and "Birth Date". A "Next" button is located at the bottom right of the form. The footer contains copyright information: "© Copyright 2017 HealthEquity - All Rights Reserved | HealthEquity Home | Privacy Policy info@healthequity.com".

HealthEquity  
Building Health Savings

Powered by  
HealthEquity

Account Activation: Find your account

1. Find your account
2. Verify your identity
3. Set up your login
4. Your email settings

Welcome to HealthEquity!  
Help us find your account

First Name

Last Name

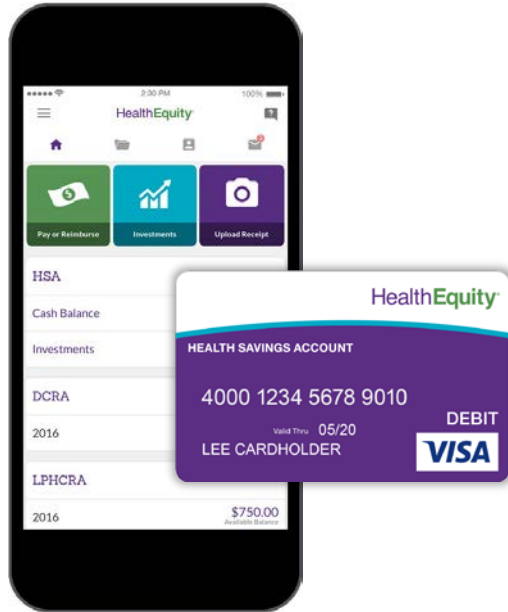
Zip Code

Birth Date

Next

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# Powerful tools



- Debit card<sup>1</sup> access
- Use the mobile app<sup>2</sup> or member portal to:
  - Check your balance
  - Review transactions
  - Review claims
  - Submit new claims or documents
  - Send payments and reimbursements
  - Access tax documents

1. The HealthEquity® Visa® Health Account 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.

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

# Account mentors

- Available around-the-clock,  
every day
- Helpful support for members
- Based in Salt Lake City

**877.713.7680**

**[www.healthequity.com/ed/adobe](http://www.healthequity.com/ed/adobe)**



2016  
Silver Stevie  
Customer Service  
Team of the Year



2013, 2015, 2016  
Utah Business Magazine  
Best Companies  
To Work For



2015, 2016  
Salt Lake Tribune  
Top Workplaces

**HealthEquity®**



Melissa  
HealthEquity team member