



RA-Funding remittance options

Option 1: Reserve account invoicing*

- Based on total annual plan liability and the frequency of invoicing, HealthEquity requests a percentage to be held on the client’s behalf as a reserve. Pre-funds are collected before the start of each plan year.
- Funds are auto-debited two business days after invoice is generated.

Invoicing Frequency	Reserve Amount
Daily	Maintain 3% (auto-debit is required)
Weekly	Maintain 10% balance of annual plan liability without a debit card; 15% with card
Monthly	Maintain 20% balance of annual plan liability (not available with a card)

Option 2: Pay-as-you-go

- Each day if claim(s) are payable, an invoice is generated, and your account is auto-debited two business days later (not available with a debit card).

Option 3: Fully funded

- HealthEquity will invoice you for the total annual plan liability at the beginning of the plan year.
- Funds are due upon receipt of invoice.
- If auto-debit is set up, funds are debited two business days after invoice is generated.

Option 4: Funding based on allocation files (HRA/DCRA)**

- HealthEquity will invoice you as deposits are added to the member’s account.
- Funds are due upon receipt of invoice.
- If auto-debit is set up, funds are debited two business days after invoice is generated.

*Reserve account invoicing: Based on total annual plan liability and the frequency of invoicing, HealthEquity requests a percent to be held on the employer’s behalf as a reserve. Reserve account funds are tracked by plan year, at the beginning of your new plan year HealthEquity will request funds for a new reserve account. Funds will be returned to you after runout. As claims are processed each day, HealthEquity pays them from this reserve fund. Employer receives a replenishment request email notification (according to invoicing frequency) asking that the reserve amount be brought back up to the target percentage. This method provides the fastest means of claims payment and is preferred.

** Funding based on allocation files: Employers wishing to fund their plan liability in coordination with their payroll calendar select this option. Using the funding wizard on HealthEquity’s employer portal, employers upload a file or enter funding amounts. An invoice is generated and viewable on the portal for these funding amounts. Funds on deposit is used daily to pay claims.