

Offer a Modern HSA Experience

How Lively Helps Reduce Regulatory Burdens and Drive Profitability

Today, everyone expects robust, functional, and simple experiences from their financial institutions. Solutions must be tech-centered, automated, paperless, and of course, user-friendly. This includes the health savings account (HSA), which has seen growing adoption in response to rising healthcare costs.

At Lively, our team has years of experience assisting financial institutions to improve the profitability of their HSA business by driving new retail and commercial traffic through branches, strengthening core deposits, minimizing risk and compliance issues, and retaining current customers.

222%
HSA ACCOUNT
GROWTH IN THE
PAST 5 YEARS¹

Risk & Compliance Mitigation

Let us do the heavy lifting. HSAs come with regulatory nuances that are constantly evolving. We take on the responsibility of keeping up with them so our partners don't have to. From enrollment forms and fund transfers, to account maintenances and communications, and even tax reporting, we do it all with intelligent monitoring and careful due diligence. Your risk management and compliance teams can always be confident that everything is accurate and up-to-date.

We have the answers. HSAs are part of a complex ecosystem that can be hard to navigate. That's why we provide our partners with out-of-the-box marketing materials, and engage our account holders with ongoing education help them get the most from their HSAs. And our exceptional customer service team is always available via phone, chat, and email to answer questions.

These are just some of the ways we enable our partners to put their best foot forward in marketing the HSA and deliver a best-in-class experience, all without requiring you to engage in-house resources and budget.



Proprietary, Agile Technology

We built our technology from the ground up. Unlike legacy providers, our roadmap and innovation are not beholden to outside parties. Building and owning our technology allows us to be nimble and flexible to meet and exceed expectations.



Automated Contribution Compliance

Our system has contribution controls built in so account holders cannot over-contribute each calendar year. We back this up with detailed, ongoing HSA contribution and tax education to better equip our account holders.



Team of HSA Experts Standing By

The high quality of our customer support has become a trademark. Our HSA experts are always ready to engage and assist account holders. We go above and beyond because we know just how personal health and finance are.



Develop and Strengthen Relationships

Showcase your financial institution's dedication to user-centric design and technology-forward platforms with a top industry-rated HSA experience that's sure to impress those already in business with you, and unlock new opportunities within your footprint.

100% Paperless & Online

Nobody wants to waste time filling out paperwork. We enable automatic creation of new accounts for those eligible, and our platform is accessible online or on mobile, 24/7.

FDIC-Insured, Interest-Bearing Cash Accounts

As you hold the deposits at your institution, all of our mutual account holders receive FDIC coverage with interest rates based on their average daily balance.

Visa® HSA Debit Card

Account holders can quickly and easily request personalized debit card(s) free of charge. All transaction details are automatically logged for review in their account dashboards.

Personalized Investing with No Minimum

Our account holders have the option to invest their HSA funds with no minimum balance required or fees to access. Investments can be managed via their Lively accounts from day 1.

Receipt Upload & Categorization

Keeping track of paperwork is tedious. Our HSA platform allows account holders to electronically upload, organize, and store receipts, to make things simple in case of an audit.

100% Pricing Transparency, No Hidden Fees

Unlike traditional providers, whose HSAs are laden with fees for all kinds of transactions, we keep things simple with just one flat fee, so there are never any unwelcome surprises.

PROFITABILITY & REVENUE GROWTH

When you partner with Lively, we notify our referral partners and centers of influence situated in your geographic footprint, such as health brokers, CPAs, and financial planners. So they know they have a local, brick and mortar, trusted resource offering an industry-leading HSA solution that they can confidently direct business to.

These referrals help you effortlessly garner new retail and commercial business directly into your financial institution, to accelerate the growth of your deposit base and establish new cross-sell relationships for new and ongoing revenue streams.

NO COMPETITIVE INTEREST

Lively is not a financial institution. As such, we will not compete with your financial institution across any banking products and services you offer. Instead we offer a superior HSA solution with free access to investment options, and a wealth of specialized HSA knowledge to handle all account holder education and inquiries related to HSAs.

In other words, we free you up to focus on your core business. By partnering with Lively, you can both attract and accommodate those who want an HSA, without the regulatory and technological burdens of being in the HSA business.

MORNINGSTAR[®]

“TOP HSA PROVIDERS OF 2020”

Forbes

“THE FORBES FINTECH 50:
THE MOST INNOVATIVE FINTECH
COMPANIES IN 2020”

INVESTOR'S BUSINESS DAILY[®]

“11 BEST HSA ACCOUNT
PROVIDERS FOR 2020”

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