

## FY25

# Corporate Social Responsibility Data Sheet

HealthEquity has reported information about our CSR programs, disclosures, and metrics with reference to voluntary frameworks and standards, including: the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB) - Software & IT Services Industry Standards, and the United Nations Sustainable Development Goals (SDGs). Relevant details and information can be found in the locations linked throughout the data sheet, including key policies and filings.

## ABOUT HealthEquity

We are a leader and an innovator in providing technology-enabled services that empower consumers to make healthcare saving and spending decisions. We use our innovative technology to manage consumers' tax-advantaged Health Savings Accounts (HSAs) and other consumer-directed benefits (CDBs) offered by employers. As part of our services, we provide consumers with payment processing services, personalized benefit information, the ability to earn wellness incentives, and investment advice to grow their tax-advantaged healthcare savings.



Headquarters  
Draper, Utah



HSAs  
~9.9 million



Total Accounts  
17 million



Network Partners  
200+

HealthEquity teammates  
2025

# CSR Data Sheet

HealthEquity has reported the information cited with reference to the following voluntary reporting standards, frameworks, and initiatives: The Global Reporting Initiative (GRI); the Sustainability Accounting Standards Board (SASB) Software & IT Services industry standards; and the United Nations Sustainable Development Goals (SDGs).

| Description                                                                                        |                                                                                                                                                                            | GRI      | SASB         | SDGs |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------------|------|
| <b>Organization Details and Reporting Practices</b>                                                |                                                                                                                                                                            |          |              |      |
| Organization Name                                                                                  | HealthEquity, Inc.                                                                                                                                                         | 2-1      |              |      |
| Location of headquarters                                                                           | Draper, UT                                                                                                                                                                 | 2-1      |              |      |
| Entities included in reporting                                                                     | For a full list of subsidiaries of HealthEquity, Inc., see <a href="#">Exhibit 21 in 2025 HealthEquity 10-K</a>                                                            | 2-2      |              |      |
| Reporting period                                                                                   | Fiscal Year 2025 – February 1, 2024 to January 31, 2025                                                                                                                    | 2-3      |              |      |
| Reporting frequency                                                                                | Annual                                                                                                                                                                     | 2-3      |              |      |
| Contact point                                                                                      | Kaitlin Augustine, ESG and CSR Manager, <a href="mailto:kaugustine@healthequity.com">kaugustine@healthequity.com</a>                                                       | 2-3      |              |      |
| Restatements of information                                                                        | N/A                                                                                                                                                                        | 2-4      |              |      |
| External assurance                                                                                 | HealthEquity did not seek external assurance for this data sheet                                                                                                           | 2-5      |              |      |
| Material topics                                                                                    | <a href="#">HealthEquity CSR website</a> *                                                                                                                                 | 3-1, 3-2 |              |      |
| Activities, value chain and other business relationships                                           | HealthEquity CSR website (Public Policy, Consumer Access, and Education section), <a href="#">2025 HealthEquity 10K</a> (pages 3-7)                                        | 2-6      |              |      |
| <b>Employees</b>                                                                                   |                                                                                                                                                                            |          |              |      |
| Total team members                                                                                 | 3,120, <a href="#">2025 HealthEquity 10K</a> (page 9)                                                                                                                      | 2-7      |              |      |
| Full-time team members                                                                             | 3,105, <a href="#">2025 HealthEquity 10K</a> (page 9)                                                                                                                      | 2-7      |              |      |
| Part-time team members                                                                             | 15, <a href="#">2025 HealthEquity 10K</a> (page 9)                                                                                                                         | 2-7      |              |      |
| Workers who are not employees                                                                      | HealthEquity engages contractors but they are not included in total team member count                                                                                      | 2-8      |              |      |
| Turnover                                                                                           | Total: 14%; Voluntary: 8%, <a href="#">2025 HealthEquity 10K</a> (page 10)                                                                                                 | 401-1    |              |      |
| Benefits provided to full-time employees that are not provided to temporary or part-time employees | See benefits eligibility by employment status in <a href="#">2025 HealthEquity Benefits Guide</a>                                                                          | 401-2    |              | 3, 8 |
| Employee engagement                                                                                | 78% favorable, 15% neutral, and 7% unfavorable, based on a participation rate of 88%, <a href="#">2025 HealthEquity 10K</a> (page 10)                                      |          | TC-SI-330a.2 |      |
| Career development                                                                                 | <a href="#">HealthEquity CSR website</a> (Team Member Experience section)                                                                                                  | 404-2    |              | 8    |
| Team member well being                                                                             | <a href="#">HealthEquity CSR website</a> (Team Member Experience section), <a href="#">2025 HealthEquity Benefits Guide</a> , <a href="#">HealthEquity Careers website</a> | 403-6    |              | 3, 8 |
| Inclusion & Belonging                                                                              | <a href="#">HealthEquity CSR website</a> (Inclusion & Belonging section), <a href="#">HealthEquity Careers website</a>                                                     |          |              | 5, 8 |

\*The phrase 'material topics' and details on 'material topics' contained herein are referenced solely from an Corporate Social Responsibility ("CSR") perspective and are intended to identify priority CSR issues under that context. Material topics are not related to "materiality" as that term is used by the U.S. Securities and Exchange Commission ("SEC") or any other regulatory reporting bodies. Material topics are not, unless specifically referenced as such in HealthEquity's SEC and other regulatory filings, considered to be material by the SEC or any other regulatory standards of materiality.

| Description                                                                 |                                                                                                                                                                                                                  | GRI   | SASB         | SDGs |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------------|------|
| <b>Governance</b>                                                           |                                                                                                                                                                                                                  |       |              |      |
| Governance structure and composition                                        | <a href="#">2025 HealthEquity Proxy Statement</a> (pages 3-4, 8-16), <a href="#">Corporate Governance Guidelines</a> , <a href="#">HealthEquity CSR website</a> (Corporate Governance & Ethics section)          | 2-9   |              |      |
| Nomination and selection of the highest governance body                     | <a href="#">2025 HealthEquity Proxy Statement</a> (pages 12-13)                                                                                                                                                  | 2-10  |              |      |
| Chair of the highest governance body                                        | <a href="#">2025 HealthEquity Proxy Statement</a> (page 8)                                                                                                                                                       | 2-11  |              |      |
| Role of the highest governance body in overseeing the management of impacts | <a href="#">2025 HealthEquity Proxy Statement</a> (page 14-16, 20-21)                                                                                                                                            | 2-12  |              |      |
| Delegation of responsibility for managing impacts                           | <a href="#">2025 HealthEquity Proxy Statement</a> (page 20-21)                                                                                                                                                   | 2-13  |              |      |
| Role of the highest governance body in sustainability reporting             | <a href="#">2025 HealthEquity Proxy Statement</a> (page 14-16, 20-21), <a href="#">Nominating, Governance and Corporate Sustainability Committee Charter</a>                                                     | 2-14  |              |      |
| Collective knowledge of the highest governance body                         | <a href="#">2025 HealthEquity Proxy Statement</a> (page 4, 8-13)                                                                                                                                                 | 2-17  |              |      |
| Evaluation of the performance of the highest governance body                | <a href="#">2025 HealthEquity Proxy Statement</a> (page 12)                                                                                                                                                      | 2-18  |              |      |
| Board Demographics                                                          | Age Group - <a href="#">2025 HealthEquity Proxy Statement</a> (page 3)                                                                                                                                           | 405-1 |              |      |
|                                                                             | Gender - <a href="#">2025 HealthEquity Proxy Statement</a> (page 3)                                                                                                                                              | 405-1 | TC-SI-330a.3 | 5    |
| Remuneration policies                                                       | <a href="#">2025 HealthEquity Proxy Statement</a> (page 36-66), <a href="#">2025 HealthEquity 10-K</a> (page 10)                                                                                                 | 2-19  |              |      |
| Process to determine remuneration                                           | <a href="#">2025 HealthEquity Proxy Statement</a> (page 36-66), <a href="#">2025 HealthEquity 10-K</a> (page 10)                                                                                                 | 2-20  |              |      |
| Annual total compensation ratio                                             | <a href="#">2025 HealthEquity Proxy Statement</a> (page 61)                                                                                                                                                      | 2-21  |              |      |
| <b>Strategies, policies, and practices</b>                                  |                                                                                                                                                                                                                  |       |              |      |
| Statement on sustainable development strategy                               | <a href="#">HealthEquity CSR website</a>                                                                                                                                                                         | 2-22  |              |      |
| Policy commitments                                                          | <a href="#">HealthEquity Code of Business Conduct and Ethics</a> , <a href="#">HealthEquity CSR website</a> (Corporate Governance and Ethics section), <a href="#">HealthEquity Corporate Governance website</a> | 2-23  |              |      |
| Embedding policy commitments                                                | <a href="#">HealthEquity Code of Business Conduct and Ethics</a> , <a href="#">HealthEquity Corporate Governance Guidelines</a>                                                                                  | 2-24  |              |      |
| Processes to remediate negative impacts                                     | <a href="#">HealthEquity Code of Business Conduct and Ethics</a> (page 5-7), <a href="#">Whistle Blowing Policy</a>                                                                                              | 2-25  |              |      |
| Mechanisms for seeking advice and raising concerns                          | <a href="#">HealthEquity Code of Business Conduct and Ethics</a> (page 6), <a href="#">Whistle Blowing Policy</a> (page 3), <a href="#">2025 HealthEquity Proxy Statement</a> (page 22)                          | 2-26  |              |      |
| Conflicts of interest                                                       | <a href="#">HealthEquity Code of Business Conduct and Ethics</a> (page 2-3), <a href="#">HealthEquity CSR website</a> (Corporate Governance and Ethics section)                                                  | 2-15  |              |      |
| Anti-corruption policies, procedures, and training                          | <a href="#">HealthEquity Anti-Corruption Policy</a> , <a href="#">HealthEquity CSR website</a> (Corporate Governance and Ethics section)                                                                         | 205-2 |              |      |
| Communication of critical concerns                                          | <a href="#">HealthEquity Code of Business Conduct and Ethics</a> (page 6), <a href="#">Whistle Blowing Policy</a> (page 3), <a href="#">2025 HealthEquity Proxy Statement</a> (page 22)                          | 2-16  |              |      |

| Description                                                  |                                                                                                                                                                                                                                                                                                  | GRI             | SASB                         | SDGs        |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------|-------------|
| Compliance with laws and regulations                         | HealthEquity does not disclose non-compliance unless deemed financially or otherwise material. For more information, see <a href="#">2025 HealthEquity 10K</a> and <a href="#">HealthEquity Code of Business Conduct and Ethics</a>                                                              | 2-27            |                              |             |
| Membership associations                                      | <a href="#">HealthEquity CSR website</a> (Public Policy, Consumer Access, and Education section)                                                                                                                                                                                                 | 2-28            |                              |             |
| Approach to stakeholder engagement                           | <a href="#">2025 HealthEquity Proxy Statement</a> (page 23), <a href="#">HealthEquity Corporate Governance Guidelines</a> , <a href="#">HealthEquity CSR website</a>                                                                                                                             | 2-29            |                              |             |
| Collective bargaining agreements                             | HealthEquity does not have team members covered by a collective bargaining agreement                                                                                                                                                                                                             | 2-30            |                              |             |
| <b>Public Policy, Consumer Access, and Education section</b> |                                                                                                                                                                                                                                                                                                  |                 |                              |             |
| Public policy, consumer access, and education                | <a href="#">HealthEquity CSR website</a> (Public Policy, Consumer Access, and Education section, <a href="#">Member Education Center</a> )                                                                                                                                                       |                 |                              | 3           |
| <b>Cybersecurity and Data Privacy</b>                        |                                                                                                                                                                                                                                                                                                  |                 |                              |             |
| Data Privacy                                                 | <a href="#">2025 10K</a> (pages 26-28), <a href="#">HealthEquity General Privacy Notice</a> , <a href="#">HealthEquity California Privacy Notice</a> , <a href="#">HealthEquity CSR website</a> (Cybersecurity and Data Privacy section), <a href="#">HealthEquity Security &amp; IT website</a> | 418-1           | TC-SI-220a.1                 | 16          |
| Data Security                                                | <a href="#">2025 HealthEquity 10K</a> (pages 26-28), <a href="#">HealthEquity CSR website</a> (Cybersecurity and Data Privacy section), <a href="#">HealthEquity Security &amp; IT website</a>                                                                                                   | 418-1           | TC-SI-230a.1<br>TC-SI-230a.2 | 16          |
| <b>Community Outreach and Engagement</b>                     |                                                                                                                                                                                                                                                                                                  |                 |                              |             |
| Programs                                                     | <a href="#">HealthEquity CSR website</a> (Community Outreach and Engagement section), <a href="#">HealthEquity Community Foundation website</a>                                                                                                                                                  | 413-1           |                              | 1, 2, 8, 11 |
| HealthEquity Community Foundation Grants Awarded             | \$40,000                                                                                                                                                                                                                                                                                         | 413-1,<br>203-1 |                              | 1, 2, 8, 11 |

**For more information, please contact:**

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HealthEquity®

**Connecting health and wealth**

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