

Invest in your healthcare

HSA's are tax-advantaged accounts that let you put aside money for future healthcare costs while saving on taxes



Get the 'triple-tax advantage' only with HSA

- ✓ Tax-free contributions
- ✓ Tax-free account growth
- ✓ Tax-free spending for qualified medical expenses

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



Tax-free contributions

\$50 
earned income




HSA
Not taxed
Keep all your money
\$50
Spending power

Checking Account
Taxed
\$10 to Uncle Sam
\$40
Spending power

Save \$1,600+

Families that contribute the max to their HSA can save more than \$1,600 on qualified medical expenses.

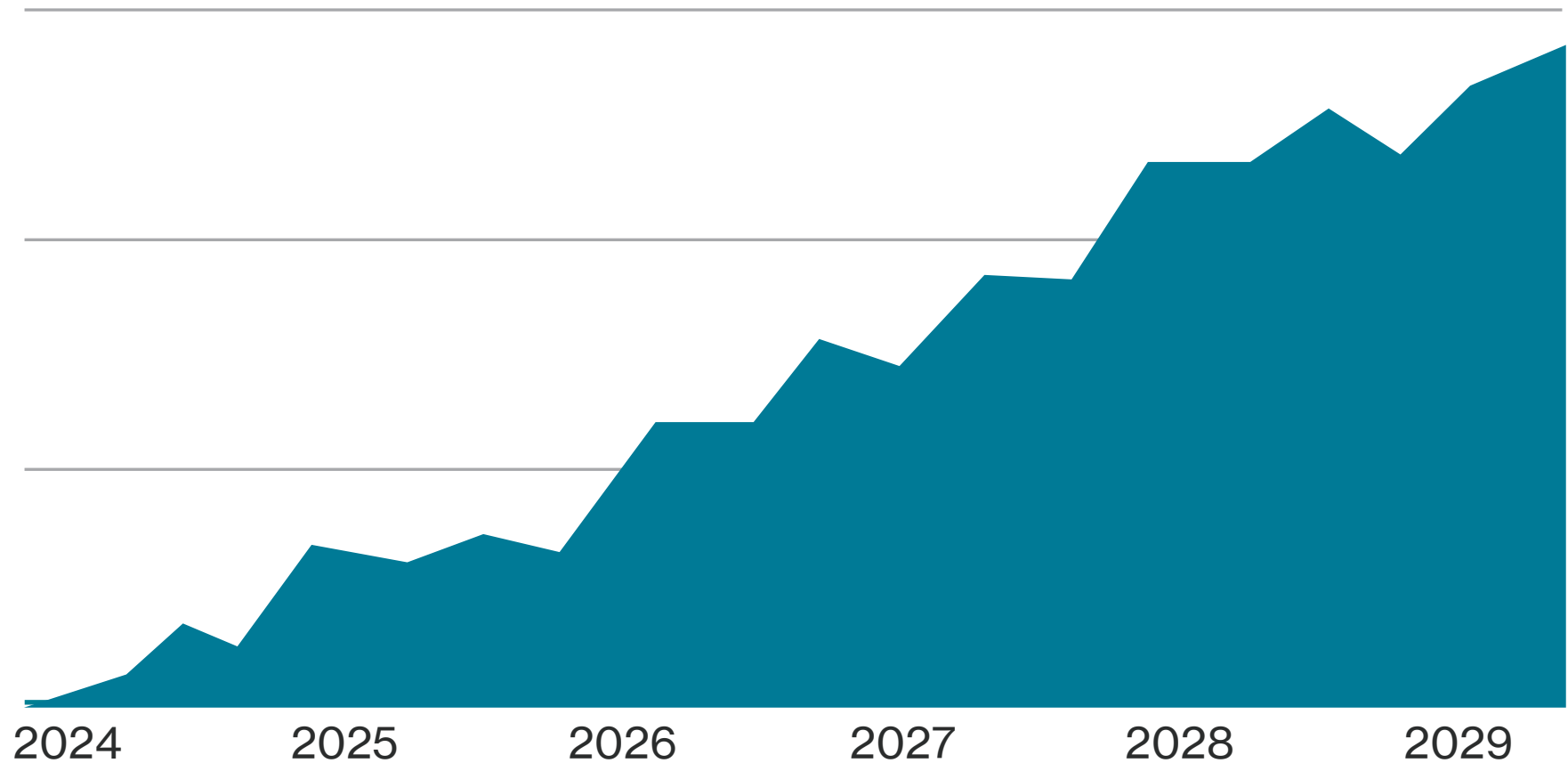
$$\begin{array}{r} \$8,300 \\ \times \quad 20\% \\ \hline \mathbf{\$1,660} \end{array}$$

The example used is for illustrative purposes only; actual savings may vary. The figure is based on average tax rate of 20%, including state, federal and FICA taxes. Savings based on contributing the maximum family amount of \$8,300.



Your HSA funds roll over year after year

— HSA balance



The examples used are for illustrative purposes only.

Tax-free spending on qualified medical expenses



Medical care

- Doctor visits and copays
- Hospital services
- Telehealth



Vision

- Eye exams
- Prescription glasses/contacts
- LASIK surgery



Dental

- Teeth cleaning
- Dental reconstruction
- Orthodontia



Personal health

- Over-the-counter pain relievers
- Period care products
- Crutches



Alternative care

- Chiropractic care
- Acupuncture
- Massage*



Mental health

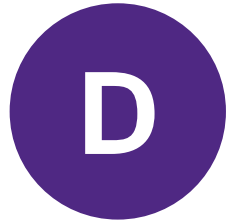
- Therapy sessions*
- Prescriptions
- Treatment for substance abuse disorder

*May require letter of medical necessity



**Who can you
spend your
HSA funds on?**

- A. Yourself
- B. Your spouse
- C. Your eligible tax dependents
- D. All of the above



All of the above

You can use your HSA to cover qualified medical expenses for you and your eligible tax dependents, even if they are not eligible for an HSA themselves.



Sign up for a high-deductible health plan (HDHP) to access an HSA

Lower premiums



Deductible

Out-of-pocket max

Coinsurance

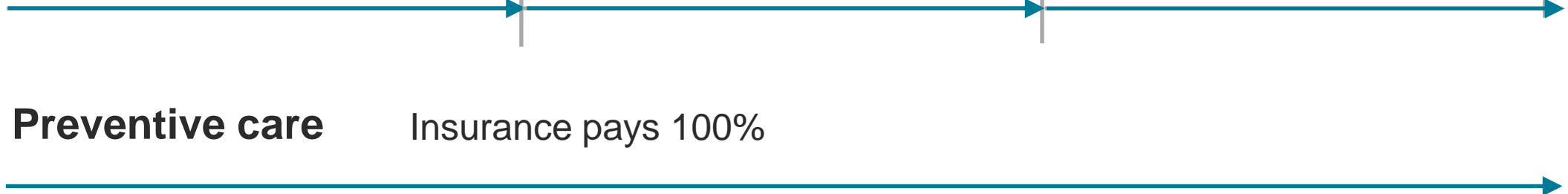
You pay 100%

You pay a fixed amount

Insurance pays 100%

Preventive care

Insurance pays 100%



The more you contribute the more you save

Coverage	Contribution limit
Individual	\$4,150
Family	\$8,300

Members 55+ can contribute an extra \$1000.

*Employer contributions will be included in your total maximum contribution limit.

Meet Camilla

Individual Plan

Contribution Limit \$4,150

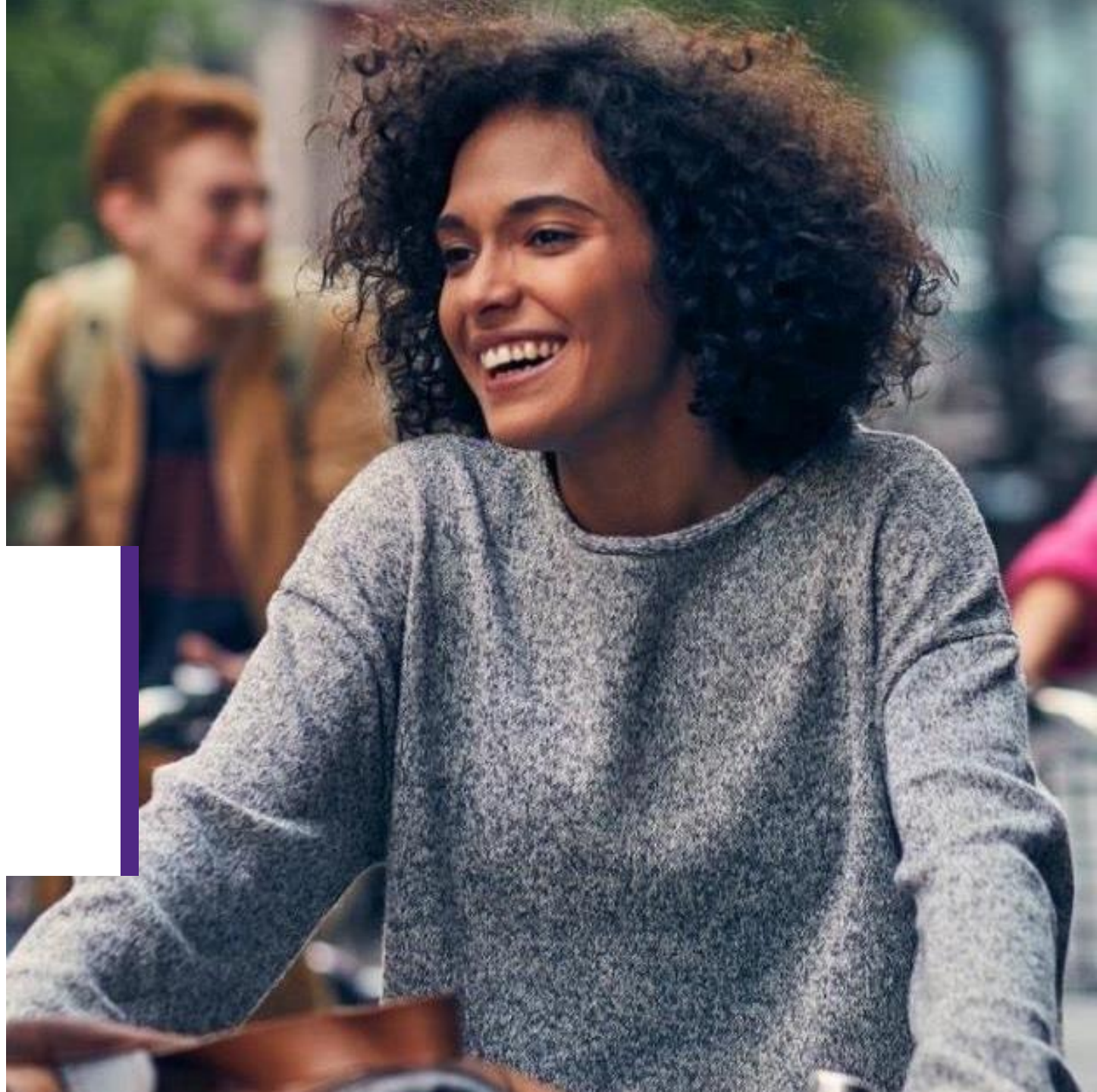
She decides to use the money she saves on premiums to fund an HSA.

Camilla contributes

\$2,400

Her annual tax savings¹

\$480



¹Assumes Camilla pays 20% of her income in federal, State and social security taxes. Actual tax savings may vary and will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details. | The example used is for illustrative purposes only.

Camilla's HSA savings

After months of contributing to her HSA, she received a \$700 bill, and is interested to see how much she saved.

Without an HSA

- + \$1,000 from paycheck
- \$200 to taxes
- \$700 hospital bill

\$100

leftover

With her HSA

- + \$1,000 from paycheck
- \$0 to taxes
- \$700 hospital bill

\$300

left to rollover

¹Assumes Camilla pays 20% of her income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details. The example used is for illustrative purposes only.



Meet Evan & Mia

Family Plan

Contribution Limit \$8,300

They decide to maximize their tax savings and start building their health savings.

Evan & Mia contribute

\$8,300

Their annual tax savings¹

\$1,660

¹Assumes Mia & Evan pay 20% of their income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details. The example used is for illustrative purposes only.



Evan & Mia's HSA savings

After \$5,000 in healthcare expenses for the year, they're curious how much they can rollover and invest¹ the following year.

Without an HSA

- + \$8,300 from paycheck
- \$1,660 to taxes
- \$5,000 in expenses

\$1,640
leftover

With her HSA

- + \$8,300 from paycheck
- \$0 to taxes
- \$5,000 in expenses

\$3,300
left to rollover

¹Minimum account thresholds may apply before being able to invest. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

*Assumes they pay 20% of their income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.



How do I get an HSA?

Sign up for a **HDHP** and meet these qualifications:

- ✓ No access to a healthcare FSA
- ✓ Not claimed as a dependent on anyone's tax return
- ✓ Not enrolled in Medicare





Which benefits make you likely to enroll in a HDHP + HSA?

- A. Pay lower healthcare insurance premiums
- B. Create a healthcare emergency safety net
- C. Invest your HSA in low-cost mutual funds
- D. Money in your HSA rolls over each year, every year



There's no wrong answer

HSA's let you keep your money and own your healthcare.



HealthEquity makes saving easy

- ✓ 24/7 Member Services via call or chat
- ✓ On-the-go access with our mobile app¹
- ✓ Fast, hassle-free payment and reimbursement
- ✓ Simple, automated investment desktop

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



HealthEquity®

Questions?

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