

EASY ACCESS to your ACCOUNT WHEREVER you are.



HealthEquity mobile app¹
available for FREE at:

- Apple® App Store®
- Google Play™



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



HealthEquity®

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Non-Int_Winning_with_HSAs_July_2019

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HSAs ARE AN EASY WIN

in today's complex healthcare system



How an HSA works

An HSA paired with an HSA-qualified health plan allows you to make tax-free¹ contributions to an federally-insured² savings account. Balances earn tax-free interest and can be used to pay for qualified medical expenses. HSA-qualified health plans typically cost less than traditional plans and the money saved can be put into your HSA.

HSAs empower savings:

- Lower monthly health insurance premiums
- Money put into your HSA is not taxed
- You earn tax-free interest on HSA balances
- HSA funds used for qualified medical expenses are not taxed
- You can invest your HSA funds for increased tax-free earning potential³

HSA funds remain yours to grow

With an HSA, you own the account and all contributions. Unlike flexible spending accounts (FSAs), the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave your employer.

You can win with an HSA

Regardless of your personal medical situation, an HSA can empower you to maximize savings while building a reserve for the future. Contrary to what many may think, healthy individuals aren't the only users who benefit from an HSA.

¹ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² Your HSA cash balance is held at an FDIC-insured or NCUA-insured institution and is eligible for federal deposit insurance, subject to applicable requirements and limitations.

³ 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.

Watch your HSA grow

Your federally-insured HSA earns tax-free¹ interest. Maximize your tax-free earning potential by investing HSA funds using the convenient online investment tool.²

Use your HSA for qualified medical expenses

HSA funds can be used for a variety of qualified medical, dental and vision expenses, including:

- Acupuncture
- Birth control
- Chiropractor
- Contact lenses
- Dental treatment
- Prescription eyeglasses
- Fertility enhancement
- Hearing aids
- Lab work
- Medical supplies
- Physical exams
- Prescriptions
- Orthodontia
- Radiology
- Stop-smoking programs
- Surgery (non-cosmetic)
- Therapy
- and more...



You will receive a HealthEquity debit card³ for easy access to your funds.



For an expanded list of qualified medical expenses, visit:
HealthEquity.com/qme

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³ HealthEquity® Visa® Health Account Card is issued by The Bancorp Bank; member FDIC pursuant to a license from Visa 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.

SAVE ON PREMIUMS

When it comes to choosing a healthcare plan, you really have one decision to make: High premium or low premium?

Health Savings Account (HSA)-qualified health plans (sometimes called high-deductible or consumer choice health plans) offer the lowest premiums, enabling you to unlock immediate savings. The difference could be thousands of dollars every year.

KEEP YOUR PREMIUM SAVINGS

Healthcare premium payments disappear forever. But you can use your HealthEquity HSA to keep that money instead.

Choose a low premium health plan. Then just put the extra money you would have paid toward traditional premiums into your HSA. Voila! Long-term health savings.

Want to go bigger? Don't forget IRS annual contribution limits.

	Individual Plan	Family Plan
2021	\$3,600	\$7,200
2022	\$3,650	\$7,300
Members 55+ can contribute an extra \$1,000		

You have until the annual tax-filing deadline to max your contributions for the previous tax year.

MAXIMIZE TAX SAVINGS

Every dollar you contribute pre-tax to your HSA reduces your annual taxable income.

Plus, you automatically earn tax-free interest on your money. Anytime healthcare expenses come up just pay from your HSA and you're good to go. You never pay taxes or penalties when you use HSA dollars for qualified medical expenses.

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See the savings for yourself

Try our plan comparison tool to see how much an HSA-qualified health plan will save you this year.

Visit CompareMyHSA.com



HSA dollars are yours to keep

Unlike flexible spending accounts (FSA), you never lose your HSA dollars. Money in your account rolls over year after year, even if you change health plans or employers.



Spend smarter

HSAs cover thousands of qualified medical expenses, including doctor visits and over-the-counter medications. See a full list of eligible expenses.

Visit HealthEquity.com/QME



HSA triple-tax advantage¹

- 1 Make tax-deductible contributions
- 2 Grow tax-free earnings
- 3 Enjoy tax-free distribution²



HSAs: THE NEW RETIREMENT STRATEGY

Supplement your retirement

The average American couple will need \$265,000¹ to cover out-of-pocket health care costs in retirement. An HSA can help fill this Medicare gap as well as dental, hearing and vision expenses. Qualified medical expenses remain tax-free,² even into retirement. In addition, after age 65, you can use your HSA much like a 401(k) and withdraw funds for any purpose.³

Invest⁴ your HSA to maximize your tax-free earning potential

Once your account balance reaches \$2,000,⁵ you can increase your earning potential by investing any funds over that amount in mutual funds. A comprehensive line-up of mutual funds is offered with options designed to fit your individual needs.

Take the guesswork out of investing with AdvisorTM (Powered by: HealthEquity ADVISORS, LLC)

You can manage investments on your own or let Advisor⁶ do all of the work. Advisor powered by HealthEquity Advisors, LLC can provide web-based guidance designed to diversify your portfolio and can even manage the trading of mutual funds for you. Investment advice and portfolio management is based on your personal risk preferences, age and financial goals. Additional fees apply.



For more information about investing with Advisor, visit:

HealthEquity.com/Advisor

¹ 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/pdft/notespdf/EBRI_Notes_Hlth-Svgs.v38no1_31Jan17.pdf)

² HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

³ After age 65, if you withdraw funds for any purpose other than qualified medical expenses, you will be subject to income taxes. Funds withdrawn for qualified medical expenses will remain tax-free.

⁴ 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.

⁵ Thresholds may vary.

⁶ Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLCTM, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.



ACCELERATE LONG-TERM SAVINGS

So now you're saving on premiums, building health savings and also saving big on taxes. What's next?

Add some sizzle to your savings by investing in low-cost mutual funds.³ It's easier than ever to invest. Just log into your account and a helpful step-by-step tutorial will walk you through the process. Do it yourself or let intelligent technologies do the work.



Savers have access to two powerful advisory tools brought to you by HealthEquity Advisors, LLC™



GPS

Tap into algorithm-based guidance and recommendations

GPS suggests investment options based on age, investment objectives, investment experience and more. This option gives members the opportunity to ultimately select their own investments based on targeted advice.



AUTOPILOT

Let intelligent technologies manage your entire portfolio

Member inputs create a risk profile, then **AutoPilot** will automatically rebalance member portfolios based on specified factors. **AutoPilot** empowers even the most inexperienced members to invest confidently.



Be retirement ready

Your HealthEquity HSA works to compliment your 401(k). After you're 65, you can distribute HSA dollars for any expense—you'll just need to pay ordinary income taxes. Of course, if you use that money for qualified medical expenses, you never pay taxes at all.⁴

It's not just an HSA—it's your nest egg.

YOU CAN WIN WITH AN HSA

An HSA can benefit Americans from all walks of life and empower savings now and for the future. Contrary to popular belief, you do not have to be healthy or wealthy to benefit from an HSA – just wise! To see how different types of healthcare consumers win, see the link below.

See how you can personally benefit from an HSA:
HealthEquity.com/Me

SAVER



SHOPPER



SURVIVOR



MINIMALIST



Who are you?

TAX SAVINGS. HEALTH SAVINGS. WOW SAVINGS.

Take control of your health
and grow your money. See
the power of an HSA-qualified
health plan combined with
a HealthEquity HSA.



Account mentors

HealthEquity team member
Salt Lake City, Utah

**We are available to help,
every hour of every day**

We understand the significance of your benefits selection. Our team of specialists based in Salt Lake City is available 24 hours a day, providing you with insight to help you optimize your health savings account. Call today.

866.346.5800

HealthEquity.com/HSAlearn