

Dear member,

Congratulations on opening your HealthEquity health savings account (HSA). Discover our powerful resources designed to simplify and maximize your health savings.

- **Easy tools**

You will find intuitive online account management features on the HealthEquity member portal.

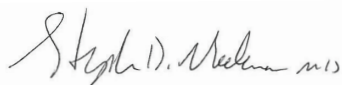
- **Convenience**

We supply a HealthEquity Visa® Health Account Card to conveniently pay for eligible medical expenses.

- **Account mentors**

We provide a unique member experience delivered by a helpful team, available every hour of every day.

We look forward to building health savings with you,



Stephen Neeleman, M.D.
HealthEquity Founder and Vice Chairman

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

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.

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Account mentors

Helpful support, available every hour of every day

Our member services team based in Salt Lake City provides a unique customer experience delivered by knowledgeable specialists. They offer education and insight to maximize your savings.

HealthEquity®

15 W. Scenic Pointe Dr.
Draper, UT 84020

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YOUR HSA

..... powered by

HealthEquity

Health savings account (HSA)



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HealthEquity®

GET STARTED

1 Activate your debit card

Instructions are included with your card.

2 Log on

Visit www.MyHealthEquity.com to create a username and password.

3 Go green

Select e-statements and save a monthly paper statement fee.

4 Add a beneficiary

Ensure your account savings benefit your loved ones in the event of your death.

5 Learn more

Visit www.HealthEquity.com/learn. You will find a list of qualified medical expenses, rules for your debit card, contribution tips, and more.

6 Start saving

Decide how you will begin building your health savings:

- Payroll deductions
- Transfer from an existing HSA
- Direct contributions by EFT

Let's go!

BUILD SAVINGS

Paycheck deposits

If your account is offered as a benefit from your employer, you may make regular pre-tax contributions from your paycheck. Talk to your HR department for assistance.

Electronic fund transfers (EFT)

Using EFT, you can make a one-time contribution or schedule regular, automatic transfers from your personal bank account to your HSA. Log in to your HealthEquity account to set up an EFT.

Transfer an existing HSA

Do you already have an HSA with another administrator? Transfer your existing HSA balance to HealthEquity and consolidate your savings. Download Transfer Request Forms at www.HealthEquity.com/form.

Interest and investments¹

Watch your account balance grow as it earns interest or invest in a variety of mutual funds.

¹Investments 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.

HOW YOU WIN

HSA funds roll over year after year

Unlike older flexible spending accounts, whatever you don't spend from your HSA, stays in your account. The funds are yours to keep until you need them.

HSAs are triple tax-advantaged²

1. PRE-TAX CONTRIBUTIONS

When you make pre-tax contributions to your HSA, you reduce your taxable income by the amount you contribute.

2. TAX-FREE EARNINGS

Your money earns interest while it is in the account and you do not pay taxes on the interest earned.

3. TAX-FREE DISTRIBUTIONS

Distributions from your HSA for qualified medical expenses are tax free.

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 professional regarding your state's specific rules.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions.

INCREASE YOUR HSA CONTRIBUTIONS

Make the most of HSA tax advantages by maximizing your contributions. HSA elections are flexible and you can change the election amount at any time. You can adjust the amount of your paycheck deduction or recurring EFT as often as you'd like. Speak to your HR representative for more details.