

WINNING with ·an· HSA

Health savings accounts (HSAs)



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 FDIC-insured 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 potential²

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.

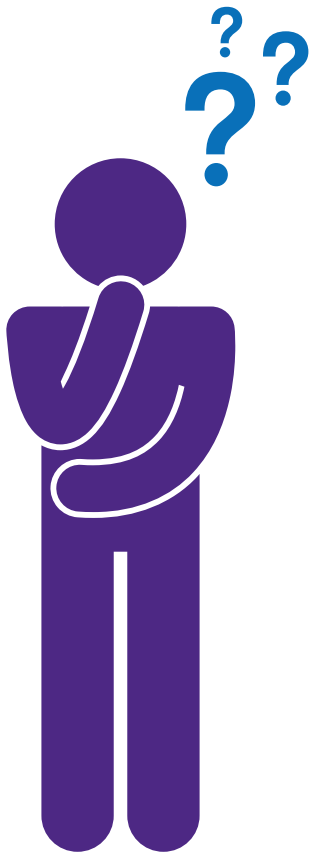
HealthEquity[®]

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Learn more at:
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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 Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. 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. Before making any investments, review the fund's prospectus.



HOW HSAs WORK:

- 1 Select an HSA-qualified health plan**
 Enroll in an HSA-qualified plan. These plans typically cost less than traditional plans and provide tax saving opportunities. HealthEquity will work with your employer or health plan to automatically set up your account and supply a HealthEquity Visa® Health Account Card¹ to conveniently pay for eligible expenses.
- 2 Add money to your HSA**
 Fund your HSA through pre-tax payroll deductions or transfer money into your account through the HealthEquity member portal. To take full advantage of tax savings² and to build a reserve for the future, it is suggested that you maximize your contributions as set by the IRS. The contribution limits for 2018 are \$6,900 for family coverage, and \$3,450 for single coverage.
- 3 Watch your HSA grow**
 Your FDIC-insured HSA earns tax-free interest. Maximize your tax-free earning potential by investing HSA funds using the convenient online investment tool.³
- 4 Use your HSA for qualified medical expenses**
 HSA funds can be used for a variety of qualified medical, dental and vision expenses.

¹ This card is issued by The Bancorp Bank, pursuant to a license from 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.

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Account mentors

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 us today.

Call for a personal assessment today:

844.281.0927

Or sign up for your own HSA at:

Healthfirst.HealthEquity.com

