

HealthEquity[®] | Health Savings Account (HSA)

Harness the power of an HSA

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

Save \$2,000+

Families that contribute the max to their Health Savings Account (HSA) can save more than \$2,000* on qualified medical expenses.

*The example used is for illustrative purposes only; actual savings may vary. The figure is based on average tax rate of 30%, including state, federal and FICA taxes.

Savings based on contributing the maximum family amount of \$6,300.



Why choose an HSA?

1

Save on premiums

Unlock immediate savings with lower premiums while still enjoying the same doctors, networks and negotiated discounts.

2

Maximize tax savings

Your HSA earns tax-free¹ interest and you never pay taxes or penalties when you withdraw HSA dollars for qualified expenses.

3

Keep your money—forever

Money in your HSA rolls over year after year—even if you change employers or health plans.

4

Save for retirement

Invest² your HSA dollars into low-cost mutual funds, then watch your earnings grow tax-free.

¹HSAs 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. | ²Investments 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. 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 Funds withdrawn for qualified medical expenses will remain tax-free.

The only account with a triple-tax¹ advantage

1. Contribute pre-tax funds
2. Grow tax-free earnings
3. Enjoy tax-free distributions

¹HSAs 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.



The more you contribute – the more you save

2022 HSA Limits Below

IRS Contribution Limits

Employer contribution

Coverage level	Contribution limit	Tax savings*
Individual	\$3,650	\$1,095
Family	\$7,300	\$2,190
Age 55+	\$1,000 catch-up	\$300 extra

Annual contribution amount
\$500

*Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Actual savings will depend on your taxable income and tax status.



What expenses
are NOT qualified to
spend HSA funds on?

- A. Doctor's visits
- B. Lasik surgery
- C. Acupuncture
- D. Over-the-counter medication



These are all eligible expenses

Save by spending on eligible expenses



Medical care

- Doctor visits and copays
- Hospital services
- Prescriptions



Vision

- Eye exams
- Prescription glasses/contacts
- Lasik surgery



Dental

- Teeth cleaning
- Dental reconstruction
- Orthodontia



Personal health

- OTC pain relievers
- Feminine care products
- Personal protective equipment*

*If used for the primary purpose of preventing spread of COVID-19



Alternative care

- Chiropractic care
- Acupuncture
- Massage*

*May require letter of medical necessity

Learn.HealthEquity.com/QME

HSA qualifications

- ✓ Covered only by an HSA-qualified health plan
- ✓ No access to a full-purpose FSA
- ✓ Not claimed as a dependent on anyone's tax return
- ✓ Not enrolled in Medicare



Meet Camilla

Individual Plan |

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

Camilla
contributes

\$2,400

Her annual tax
savings¹ are

\$720

¹Assumes Camilla pays 30% 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 five months of contributing to her HSA, she received a \$700 hospital bill, and is interested to see how much she saved.

Without an HSA

+ \$1,000 from paycheck

- \$300 to taxes

- \$700 hospital bill

\$0
leftover

With her HSA

+ \$1,000 in HSA

- \$0 to taxes

- \$700 hospital bill

\$300
left to rollover

¹Assumes Camilla pays 30% 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 |

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

Mia and Evan contribute

\$7,300

Their annual tax savings¹ are

\$2,190



¹Assumes Mia & Evan pay 30% 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

+ \$7,300 from paycheck

- \$2,190 to taxes

- \$5,000 in expenses

\$110
leftover

With their HSA

+ \$7,300 in HSA

- \$0 to taxes

- \$5,000 in expenses

\$2,300
left to rollover

¹Minimum account thresholds may apply before being able to invest. Investments made 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. 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. 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.
^{*}Assumes Camilla pays 30% 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.





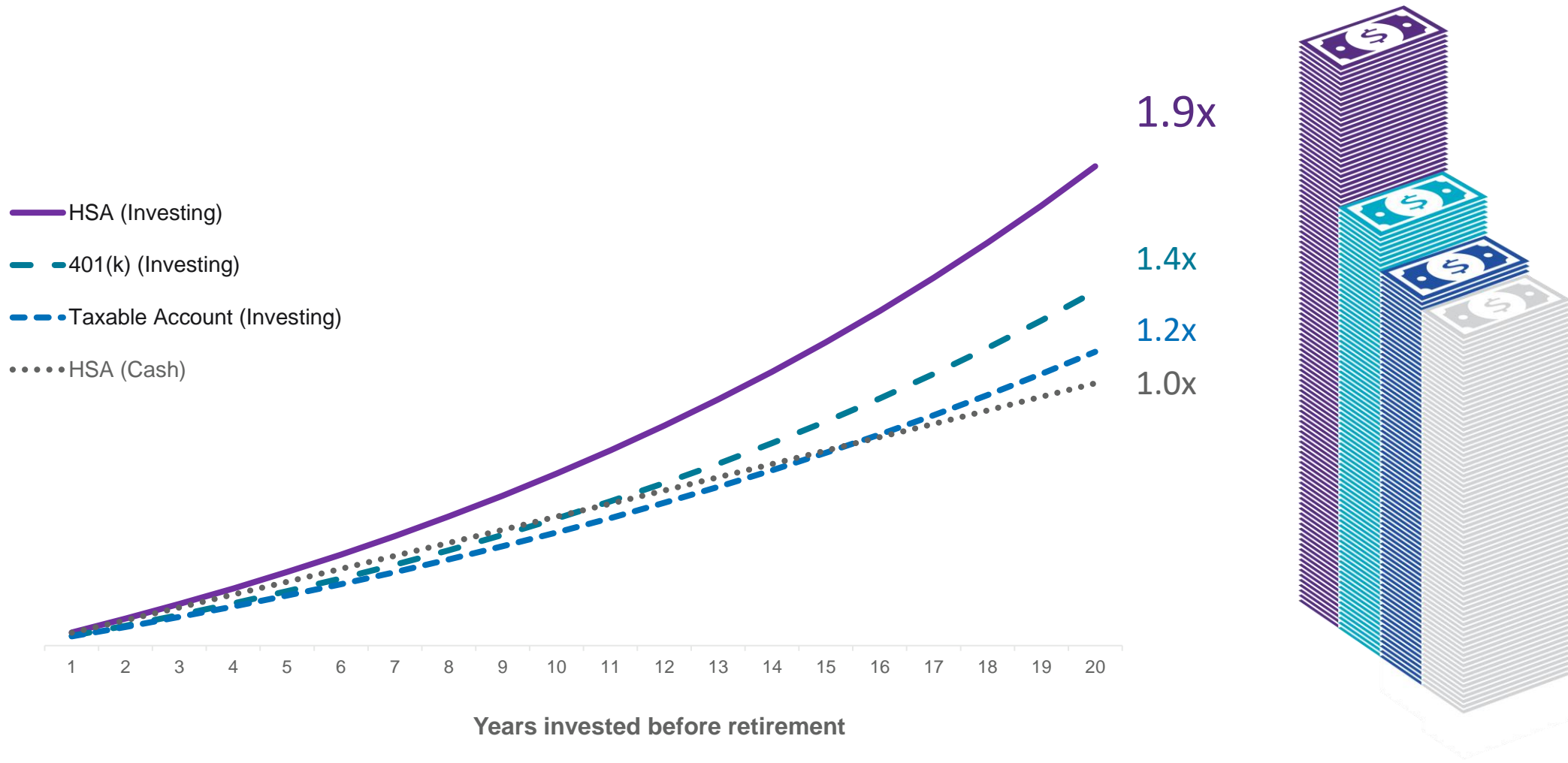
How are you preparing
now for medical costs
in retirement?

- A. Contributing to an 401(k)
- B. Contributing to an HSA
- C. Contributing to a Roth IRA
- D. Living a healthy lifestyle
through diet and exercise



The average couple will need \$270,000
to cover OOP healthcare costs in retirement

INVESTING HSA FUNDS CAN PRODUCE UP TO 90% MORE QME* FUNDS AT RETIREMENT



* QME stands for Qualified Medical Expenses identified in IRS Pub. 502 and the Cares Act of 2020. | Note: The example used is for illustrative purposes only. The example assumes the accountholder is: (1) saving and not spending the monthly contribution of \$416.67 (\$5,000 per year) (2) continuously investing the balance and the minimum investment threshold is met (3) that the chosen investments produce an average 6% return annually (4) pre-retirement all-in income taxes assumed to be 30% (5) post-retirement income tax assumed to be 20% with no assumed payroll taxes. | 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.

Build the ultimate retirement nest egg

1

Simplicity

Access the easy-to-use investment platform within your HealthEquity member portal.

2

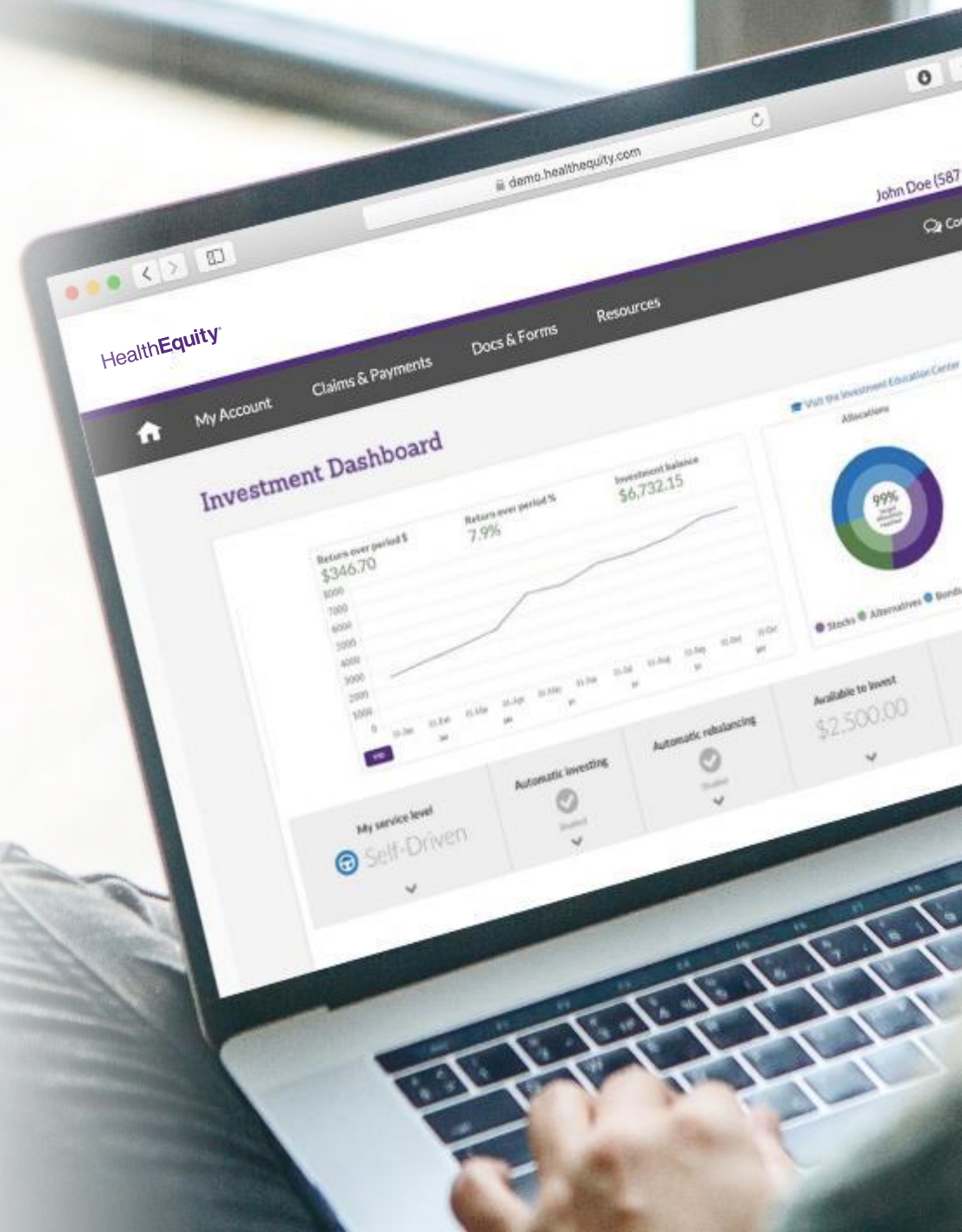
Low cost

Other than the monthly investment admin. fee and the respective mutual fund expense ratio there are no trading costs, commissions or fund minimums.

3

Confidence




Take advantage of web-based automated investing¹ advice and recommendations.



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Options for investors of all confidence levels

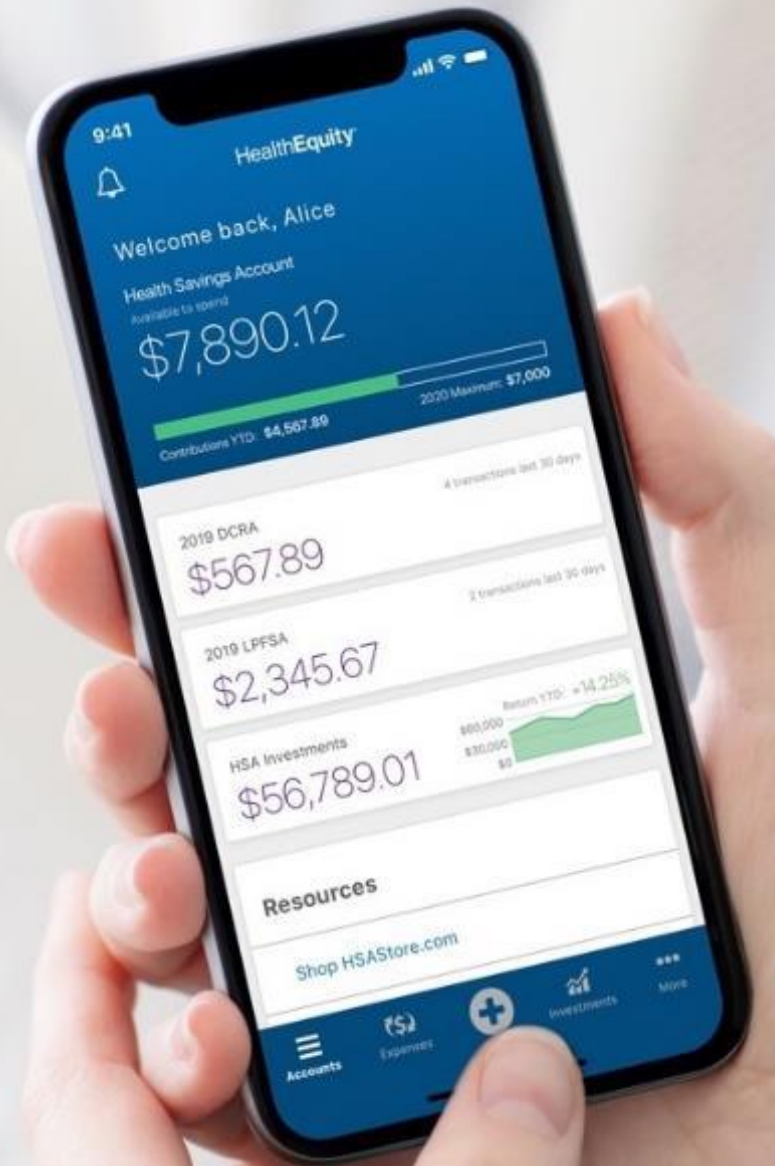
Whether you're ready to manage your own portfolio or need a little help – we provide access to tools to help you invest with confidence.

ADVISOR Powered by: HealthEquity Advisors	 AutoPilot Automated fund management based on personal risk profile.
	 GPS Guidance provided for fund management, implemented by account holder.
HealthEquity	 Self-driven Manage your own funds.

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. HSA holders may select mutual funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing.

Say goodbye to hassle with the HealthEquity app¹

- ✓ On-the-go access and history
- ✓ Photo documentation
- ✓ Send payments and reimbursements
- ✓ Manage debit card transactions
- ✓ Initiate claims and view their status



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

Questions?

We're here for you 24/7

866.735.8195

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