

# Harness the power of an HSA

[Client/organization name]

# The only account with a triple-tax<sup>1</sup> advantage

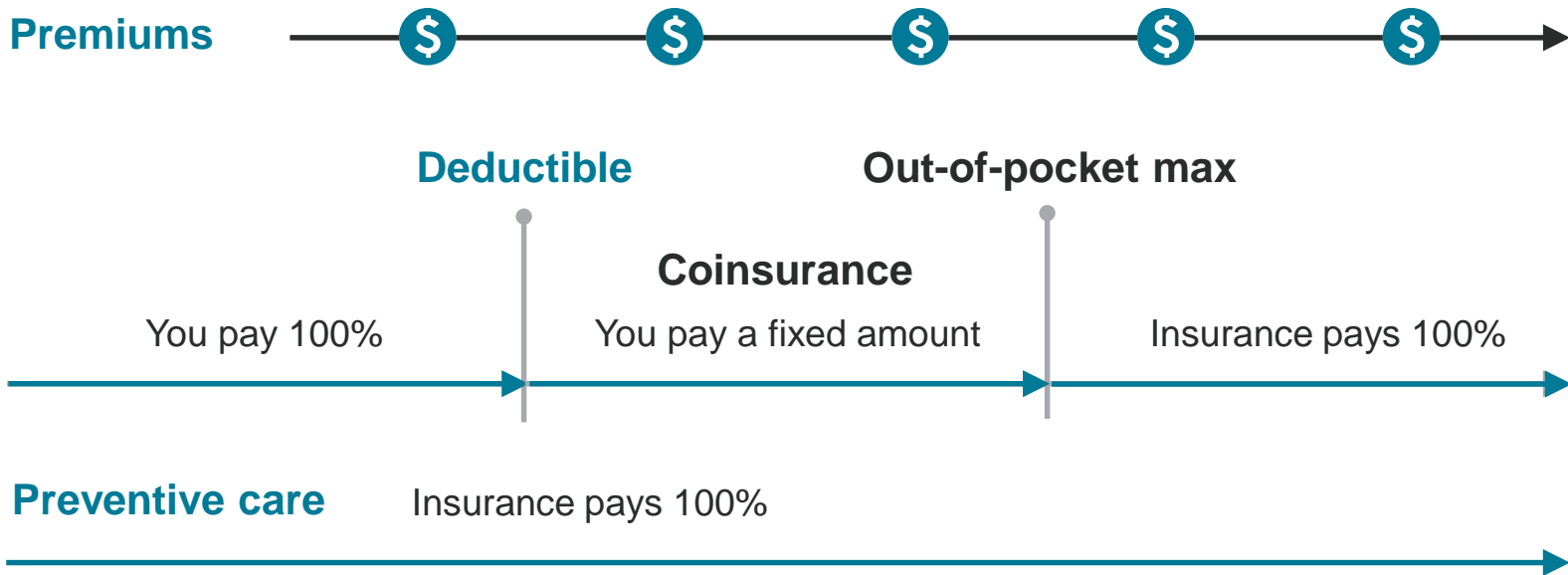
1. Contribute tax-deductible funds
2. Grow tax-free earnings
3. Enjoy tax-free distributions

<sup>1</sup>HSAAs 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.





# Health insurance terminology



# Lower premiums put you in control

Traditional health plan

Premium

HSA qualified health plan

Premium

Health savings account

The example used is for illustrative purposes only.



# Maximize tax savings

20% tax savings  
x \$1,000

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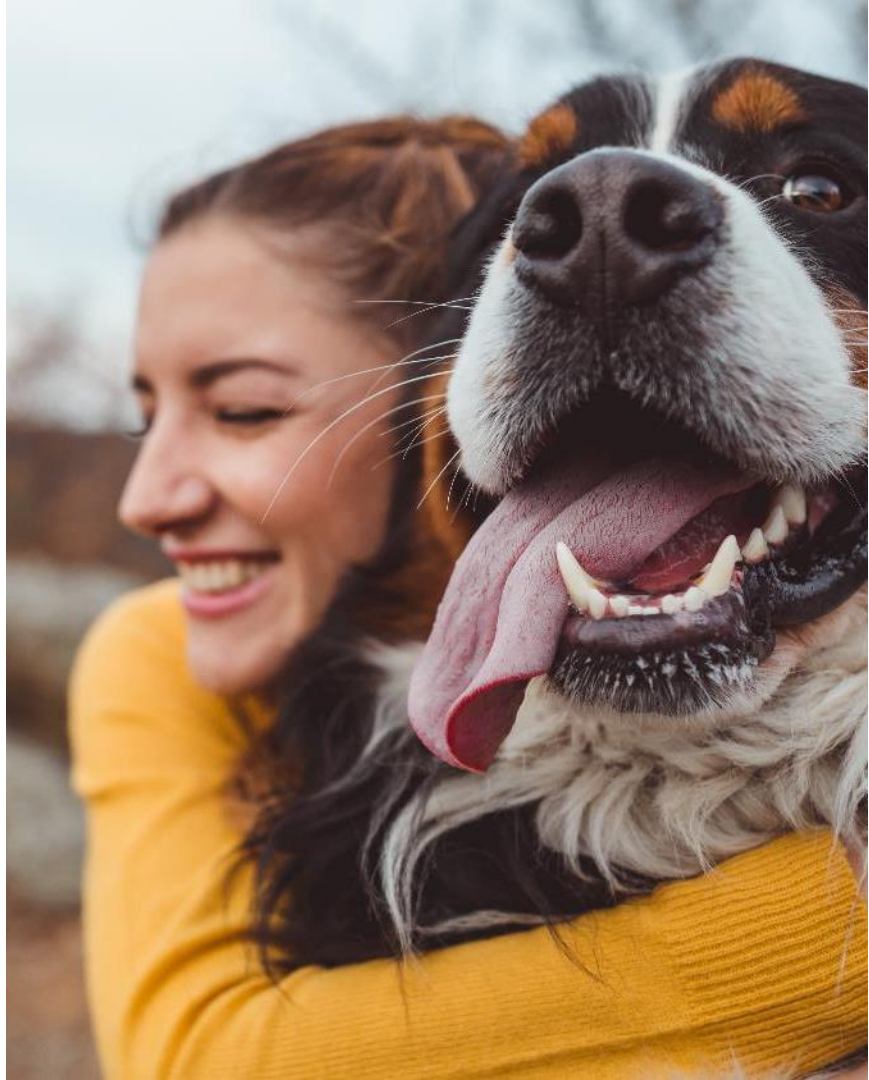
**\$200<sup>1</sup>**

<sup>1</sup> Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status. The example used is for illustrative purposes only.



# How to use your HSA

- ✓ Maximize tax savings
- ✓ Pay for healthcare
- ✓ Keep your money
- ✓ Save for retirement















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.

# HSA investing

Meet the minimum threshold



# Saving options to fit your needs

- ✓ Basic Rates
- ✓ Enhanced Rates

Basic cash option is a federally insured option for your HSA cash balance. Cash funds are held in an FDIC- or NCUA-insured institution and are eligible for deposit insurance, subject to applicable requirements and limitations. Interest rates are subject to change.

Enhanced rates option is an interest-bearing group annuity contract issued by Pacific Life Insurance Company for your HSA cash balance. Principal and interest are subject to risk of loss and not covered by deposit insurance. Interest rates are subject to change.



# Varying risk mutual funds

- ✓ Equities or fixed-income investments
- ✓ Subject to comparatively higher investment risk<sup>1</sup>

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**Easily transfer your  
investments to cash**





# Contribution Limits

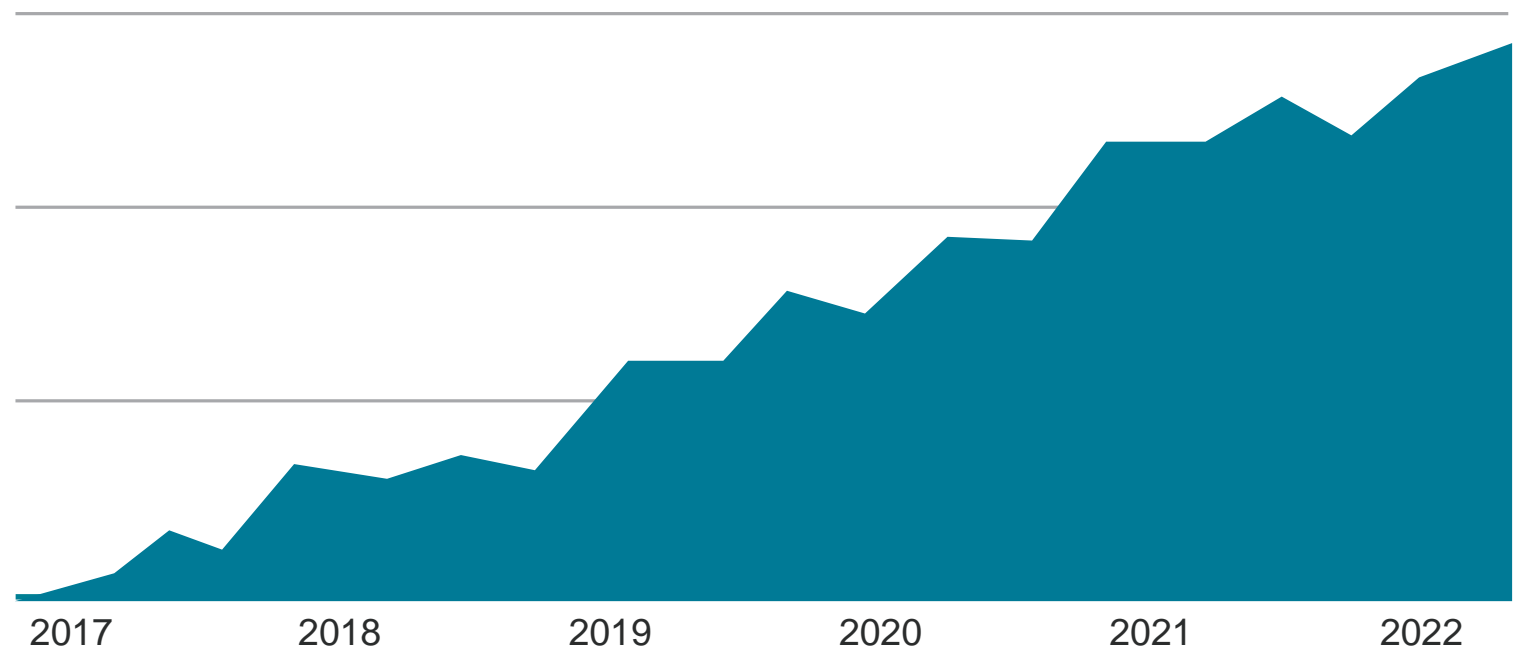
COVERAGE LEVEL	CONTRIBUTION LIMIT	TAX SAVINGS <sup>1</sup>
<b>Single</b>	\$3,850	<b>\$770</b>
<b>Family</b>	\$7,750	<b>\$1,550</b>
<b>Age 55+</b>	\$1,000 catch-up	<b>\$200 extra</b>

<sup>1</sup> Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

<sup>2</sup> Employer contributions will be included in your total maximum contribution limit.

# HSA Balance

— HSA balance



The examples used are for illustrative purposes only.

**Meet Camilla**

# Camilla considers her options

- ✓ Annual physicals and vaccines 100% covered
- ✓ \$100 monthly savings on premiums

The example used is for illustrative purposes only.



# Camilla pays into her HSA

Contributes \$100 premium  
savings to her HSA tax free

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# HealthEquity's response

- ✓ Urgent care visit
- ✓ Chiropractic visits
- ✓ Prescription medications

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# Camilla's HSA transfers

Keeps HSA funds when transitioning to a new job







**Saves \$200<sup>1</sup> by contributing tax-deductible funds to her HSA**



<sup>1</sup> Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

**Meet Mia & Evan**

# Mia & Evan consider their options

- Deductible
- Co-insurance
- Out of pocket max

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# Mia & Evan pay into their HSA

## Contributions:

- Family HSA maximum
- Contribute each paycheck to cover full deductible in July



# Mia & Evan reach their deductible

Adjust contributions to max out by the end of the year





1

Covered only by an  
HSA qualified health plan

2

No access to a  
healthcare  
Flexible Spending  
Account



3

Not claimed as a dependent  
on anyone's tax return



How will you save with your  
HSA this year?

# 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

- Over The Counter 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\*

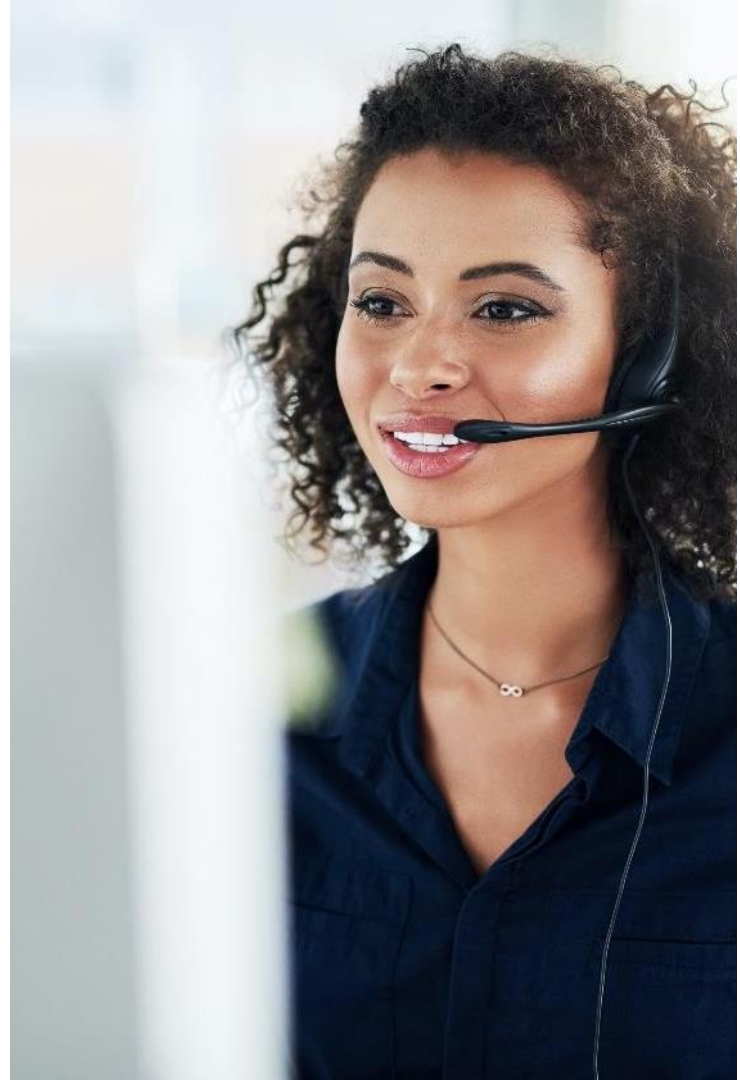
\*May require letter of medical necessity

HealthEquity<sup>®</sup>

# Questions?

We're here for you 24/7

866.735.8195 | [HealthEquity.com/Learn](https://www.healthequity.com/learn)



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