

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.



Health Savings Account

An HSA lets you save money for future healthcare costs while also saving on taxes. How? HSAs are the only benefit with a triple-tax advantage:¹ Tax-free contributions. Tax-free account growth. And tax-free spending on HSA-qualified expenses. It's your healthcare emergency safety net.

- ✓ Rolls over every year – funds never expire
- ✓ Available tax-free investing, just like a 401(k)²
- ✓ Requires an eligible high-deductible health plan (HDHP)

Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.³

HSA

Tax-free

No HSA

Taxed

2026 HSA Contribution Limits



\$4,400

Individual plan



\$8,750

Family plan

Members 55+ can contribute an extra \$1,000.



**See how much
you can save.**

HealthEquity.com/Learn/HSA

**Scan to download the
HealthEquity mobile app.**



You can set up your account directly in the app – no need to register online.

Spend tax-free on HSA-qualified expenses.

- Medical
- Dental
- Vision
- Rx and OTC

Discover more: HealthEquity.com/QME

¹HSAs are federally tax-deductible for qualified medical expenses and usually state-deductible; consult a tax advisor for details. | 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. | ³Example for illustration only; savings based on a 20% federal and state tax bracket. | HealthEquity does not provide legal, tax or financial advice.



Accelerate long-term

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 withdraw 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.**

Connecting health and wealth



Maybe you've had an HSA before, but you've never had an HSA like this.



Get support 24/7

Call us day or night. Our US-based service team measures success by problems solved. We'll do whatever it takes.



Say goodbye to hassle

Log in and manage everything via our simple mobile app.⁵ Want to submit a claim? Easy. Just snap a photo and you're on your way.



Be inspired

Check out our vast library of webinars, tutorials, videos, calculators, and more. You'll find tips and tricks to make the most of your HSA.



Join five million+ health savers

For more than two decades we've empowered some of the biggest companies in the world—and the smartest savers on the block.

Enroll today. Talk to your benefits team

866.735.8195 | HealthEquity.com/Learn

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.

²For qualified medical expenses

³Investments 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.

⁴After 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.

⁵Accounts must be activated via the HealthEquity website in order to use the mobile app.

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

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