

HealthEquity® | HSA

# HSA triple-tax savings: Your guide to smarter healthcare

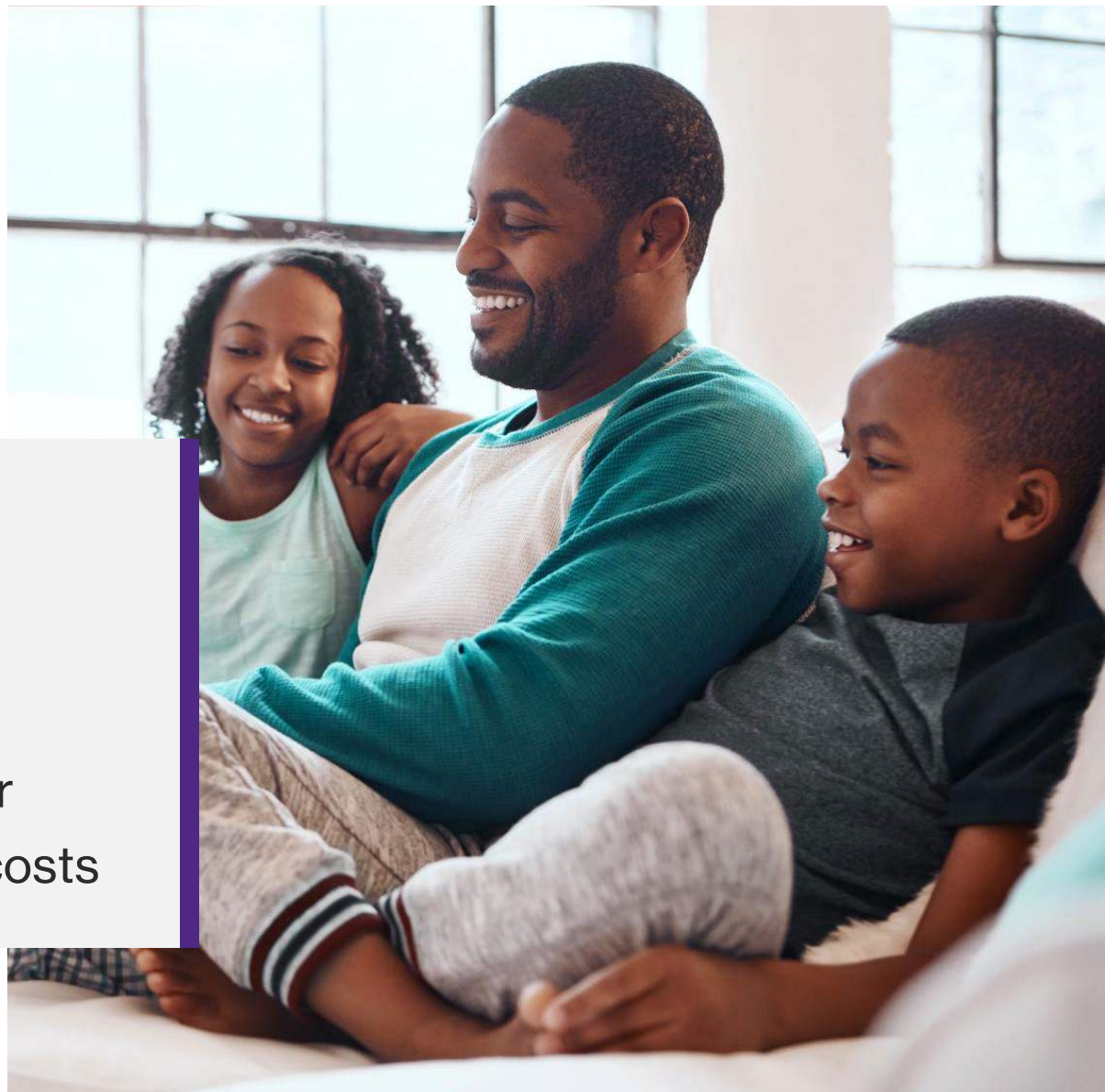
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# Invest in your healthcare



HSAs are tax-advantaged accounts that let you put aside money for current and future healthcare costs while saving on taxes.



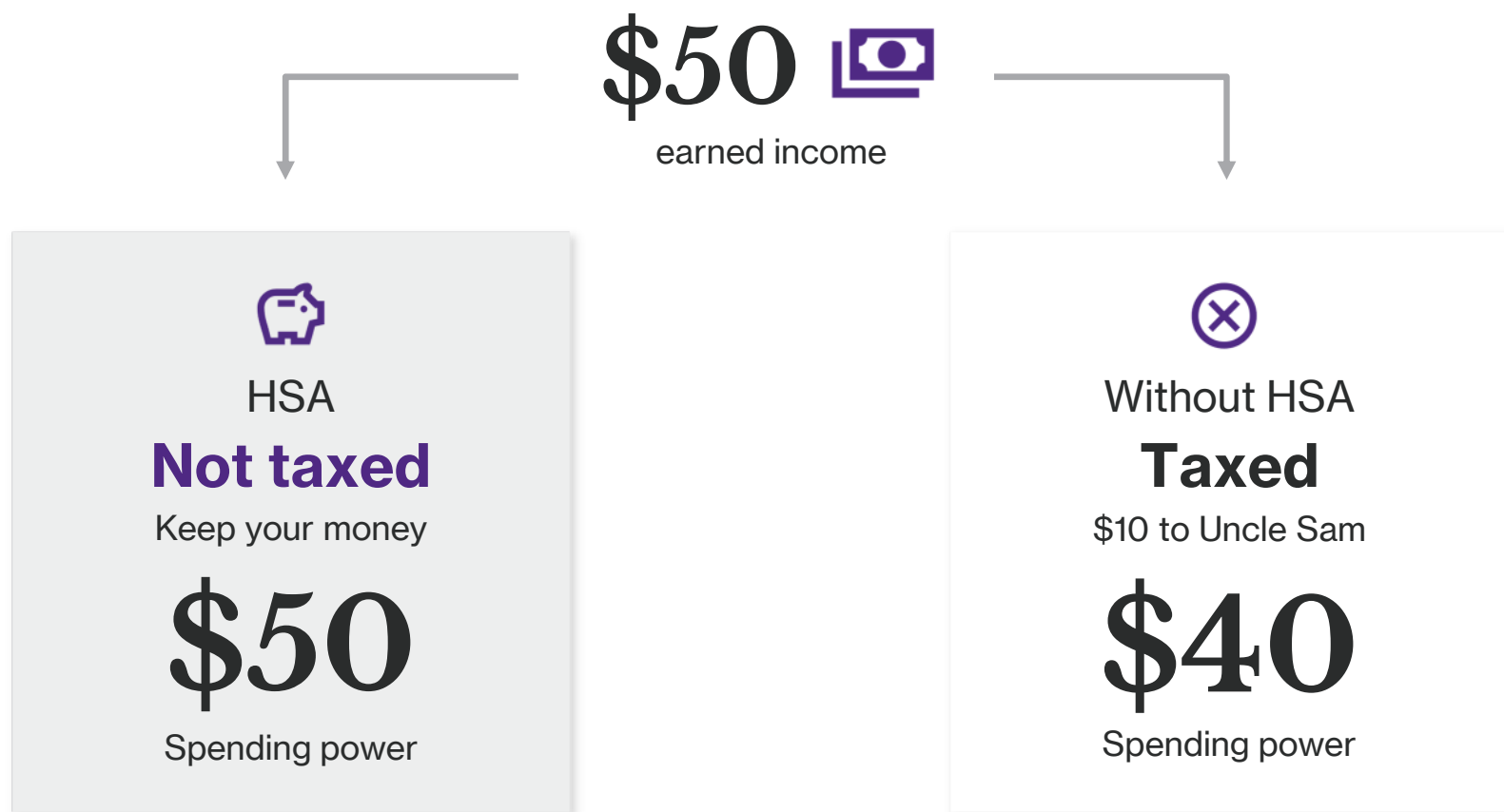
# Get the 'triple-tax advantage' only with HSA

- ✔ Tax-free contributions
- ✔ Tax-free account growth
- ✔ Tax-free spending for qualified medical expenses

HSA's 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.



# Tax-free contributions



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.



# HSA funds roll over year after year



No 'use-it-or-lose-it'



Funds don't expire at the end of a plan year



Keep your HSA forever



# Tax-free spending on qualified medical expenses



## Medical care

- Doctor visits and copays
- Hospital services
- Telehealth



## Vision

- Eye exams
- Prescription glasses/contacts
- Laser eye surgery



## Dental

- Teeth cleaning
- Dental reconstruction
- Orthodontia



## Personal health

- Over-the-counter pain relievers
- Menstrual care products
- Crutches



## Alternative care

- Chiropractic care
- Acupuncture
- Massage\*

\*May require letter of medical necessity



## Mental health

- Therapy sessions\*
- Prescriptions
- Treatment for substance abuse disorder



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[HealthEquity.com/hsa-qme](https://HealthEquity.com/hsa-qme)



**Who can you  
spend your HSA  
funds on?**

- A. Yourself
- B. Your spouse
- C. Your eligible tax dependents
- D. All of the above

✓ Answer

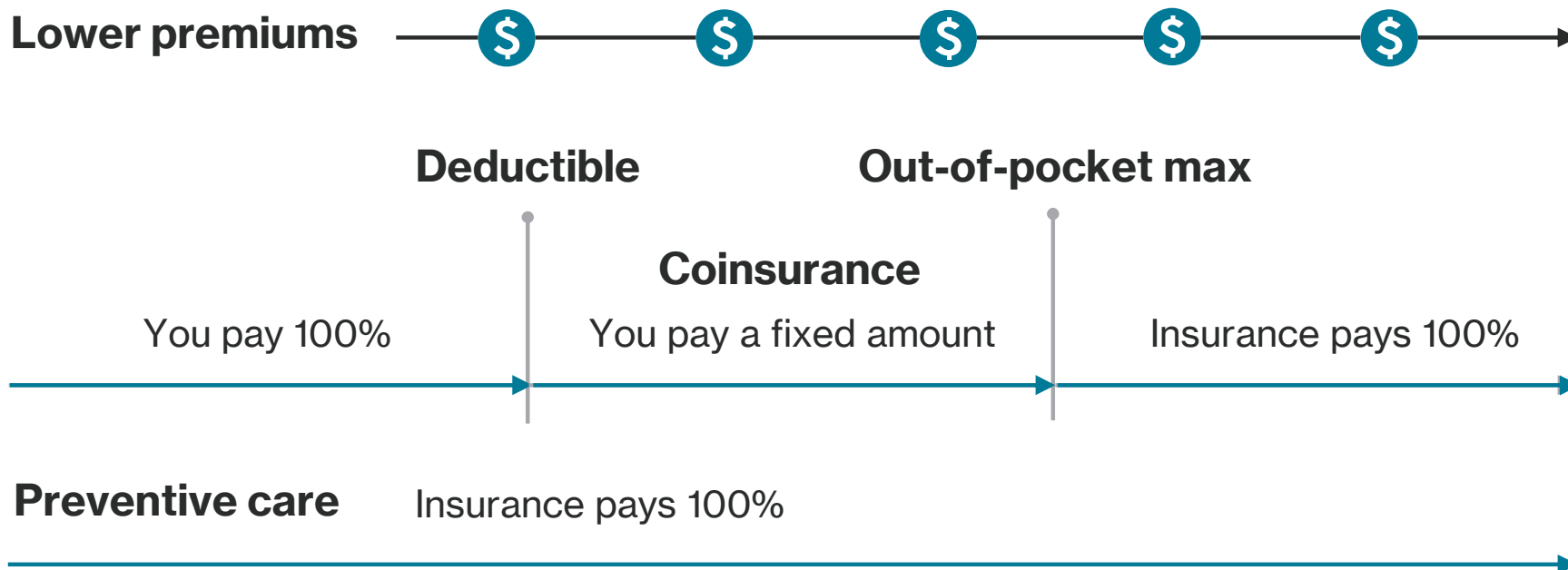
## D. All of the above

You can use your HSA to cover qualified medical expenses for you and your eligible tax dependents, even if they are not eligible for an HSA themselves.





# Sign up for a high-deductible health plan (HDHP) to access an HSA



# Think HDHPs cost too much? Not so fast!

**Use a plan comparison calculator**  
to enter in plan details and  
determine which will save you the  
most money.



[www.comparemyhsa.com](http://www.comparemyhsa.com)

The example used is for illustrative purposes only.



# The more you contribute the more you save

Coverage	2026 Contribution limit
Individual	<b>\$ 4,400</b>
Family	<b>\$ 8,750</b>

Employer contributions*
<b>&lt;&lt;\$X,XXX&gt;&gt;</b>
<b>&lt;&lt;\$X,XXX&gt;&gt;</b>

Members 55+ can contribute an extra \$1000.

\*Employer contributions will be included in your total maximum contribution limit.

# Save \$1,700+

Families that contribute the max to their HSA can save more than \$1,700 on qualified medical expenses.

$$\begin{array}{r} \$8,750 \\ \times \quad 20\% \\ \hline \end{array}$$

**\$1,750**

The example used is for illustrative purposes only; actual savings may vary. The figure is based on average tax rate of 20%, including state, federal and FICA taxes. Savings based on contributing the maximum family amount of \$8,550.



# If you are on an individual HSA

Because your  
employer contributes

<<\$X,XXX>>

You will need  
to contribute

<<\$X,XXX>>

---

in order to reach the  
maximum contribution limit.





# If you are on a family HSA

Because your employer contributes

<<\$X,XXX>>

You will need to contribute

<<\$X,XXX>>

---

in order to reach the maximum contribution limit.





## **Which benefits make you likely to enroll in a HDHP + HSA?**

- A. Choose lower healthcare insurance premiums
- B. Create a healthcare emergency safety net
- C. Invest your HSA in low-cost mutual funds
- D. Money in your HSA rolls over each year, every year

✓ Answer

## There's no wrong answer

HSAs let you keep your money  
and own your healthcare.



# If you love a 401(k), meet your new best friend



## 401(k)



## HSA

FICA taxed contributions	100% tax-deductible contributions
Tax-free earnings	Tax-free earnings
Medical expenses taxed as ordinary income	Tax-free distributions for medical expenses
Regular expenses taxed as ordinary income	Regular expenses taxed as ordinary income
Minimum distributions required	No minimum distributions

# Meet Barbara

## Family Plan

She decides to contribute the maximum family limit amount plus the extra \$1,000 55+ catch up contribution amount.

Barbara  
contributes  
**\$9,750**

Her annual  
tax savings\*  
**\$1,950**

\*Assumes Barbara pays 20% 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.





# Barbara's HSA savings

After contributing to her HSA, she has funds saved for her surgery.

## Without an HSA

+ \$9,750 in paycheck  
- \$1,950 to taxes  
- \$7,200 hospital and rehab bills

---

**\$600**

leftover

## With an HSA

+ \$9,750 in paycheck  
- \$0 to taxes  
- \$7,200 hospital and rehab bills

---

**\$2,550**

left to rollover

Assumes Barbara pays 20% 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 Kim

## Family Plan

She decides to enhance her tax savings and start building her health savings.

Kim  
contributes  
**\$5,000**

Her annual  
tax savings\*  
**\$1,000**

\*Assumes Kim pays 20% 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.





# Kim's HSA savings

After \$2,000 in healthcare expenses for the year, she is curious about how much she can rollover and invest<sup>1</sup> the following year.

## Without an HSA

- + \$5,000 in paycheck
- \$1,000 to taxes
- \$2,000 in expenses

---

**\$2,000**  
leftover

## With an HSA

- + \$5,000 in paycheck
- \$0 to taxes
- \$2,000 in expenses

---

**\$3,000**  
left to rollover

<sup>1</sup>Minimum account thresholds may apply before being able to invest. 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.

<sup>2</sup>Assumes Kim pays 20% 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.







# How do I get an HSA?

**Sign up for a HDHP** and meet these qualifications:

- ✓ No access to a healthcare FSA
- ✓ Not claimed as a dependent on anyone's tax return
- ✓ Not enrolled in Medicare
- ✓ Minimum age to open an HSA is 18



# HealthEquity makes saving easy

-  24/7 Member Services via call or chat
-  On-the-go access with our mobile app
-  Fast, convenient payment and reimbursement
-  Simple investing from the Investment Desktop or HealthEquity mobile app





# Get started today!

01

## Sign up

- ✓ Enrollment dates:  
<<start date>> - <<end date>>
- ✓ Enroll here:  
<<add custom URL>>
- ✓ Choose a HDHP:  
<<health plan>>  
<<health plan>>

02

## Contribute

- ✓ Pre-tax through payroll
- ✓ Amount withheld  
from each paycheck is  
typically equal

03

## Access account

- ✓ Register and login at  
[www.HealthEquity.com/login](http://www.HealthEquity.com/login)
- ✓ Purchase qualified  
medical expenses
- ✓ Remember to save all receipts

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# Questions?

We're here for you 24/7.

[HealthEquity.com/Learn](https://HealthEquity.com/Learn)

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