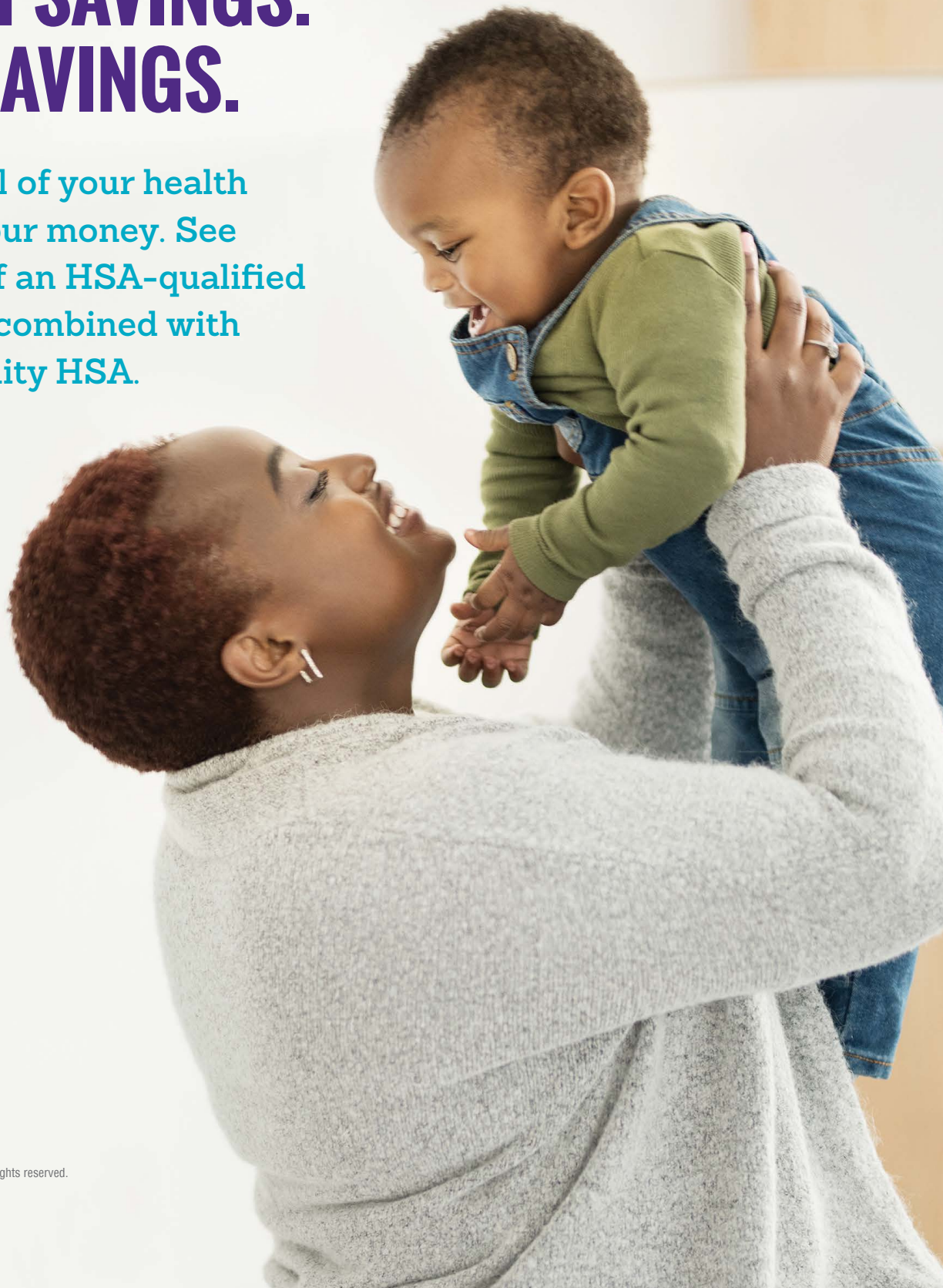


TAX SAVINGS. HEALTH SAVINGS. WOW SAVINGS.

Take control of your health and grow your money. See the power of an HSA-qualified health plan combined with a HealthEquity HSA.



SAVE ON PREMIUMS

When it comes to choosing a healthcare plan, you really have one decision to make: High premium or low premium?

HSA-qualified health plans (sometimes called high-deductible or consumer choice health plans) offer the lowest premiums, enabling you to unlock immediate savings. The difference could be thousands of dollars every year.

KEEP YOUR PREMIUM SAVINGS

Healthcare premium payments disappear forever. But you can use your HealthEquity HSA to keep that money instead.

Choose a low premium health plan. Then just put the extra money you would have paid toward traditional premiums into your HSA. Voila! Long-term health savings.

Want to go bigger? Don't forget IRS annual contribution limits.

| | Individual Plan | Family Plan |
|---|-----------------|-------------|
| 2020 | \$3,550 | \$7,100 |
| 2021 | \$3,600 | \$7,200 |
| Members 55+ can contribute an extra \$1,000 | | |

You have until April 15 to max your contributions for the previous tax year.

MAXIMIZE TAX SAVINGS

Every dollar you contribute pre-tax to your HSA reduces your annual taxable income.

Plus, you automatically earn tax-free interest on your money. Anytime healthcare expenses come up just pay from your HSA and you're good to go. You never pay taxes or penalties when you use HSA dollars for qualified medical expenses.

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See the savings for yourself

Try our plan comparison tool to see how much an HSA-qualified health plan will save you this year.

Visit CompareMyHSA.com



HSA dollars are yours to keep

Unlike flexible spending accounts (FSA), you never lose your HSA dollars. Money in your account rolls over year after year, even if you change health plans or employers.



Spend smarter

HSAs cover thousands of qualified medical expenses, including doctor visits and over-the-counter medications. See a full list of eligible expenses.

Visit HealthEquity.com/QME



HSA triple-tax advantage¹

- 1 Make pre-tax contributions
- 2 Grow tax-free earnings
- 3 Enjoy tax-free distribution²





ACCELERATE LONG-TERM SAVINGS

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.⁴ 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.



Choose from 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 like a second 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.³

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.

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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 deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² For qualified medical expenses

³ 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.

⁴ 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. 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). Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

⁵ Accounts 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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