

*Dear member,*

Congratulations on opening your HealthEquity health savings account (HSA). Discover our powerful resources designed to simplify and maximize your health savings.

- **Easy tools**

You will find intuitive online account management features on the HealthEquity member portal.

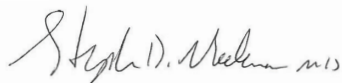
- **Convenience**

We supply a HealthEquity Visa® Health Account Card to conveniently pay for eligible medical expenses.

- **Account mentors**

We provide a unique member experience delivered by a helpful team, available every hour of every day.

We look forward to building health savings with you,



Stephen Neeleman, M.D.  
HealthEquity Founder and Vice Chairman

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as the expenses are tax qualified medical expenses.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

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*Account mentors*

## Helpful support, available every hour of every day

Our member services team based in Salt Lake City provides a unique customer experience delivered by knowledgeable specialists. They offer education and insight to maximize your savings.

## HealthEquity®

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Draper, UT 84020

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# YOUR HSA

..... powered by .....

## HealthEquity

Health savings account (HSA)



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HealthEquity®

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# GET STARTED

## 1 Activate your debit card

Instructions are included with your card.

## 2 Log on

Visit [www.MyHealthEquity.com](http://www.MyHealthEquity.com) to create a username and password.

## 3 Go green

Select e-statements and save a monthly paper statement fee.

## 4 Add a beneficiary

Ensure your account savings benefit your loved ones in the event of your death.

## 5 Learn more

Visit [www.HealthEquity.com/learn](http://www.HealthEquity.com/learn). You will find a list of qualified medical expenses, rules for your debit card, contribution tips, and more.

## 6 Start saving

Decide how you will begin building your health savings:

- Paycheck deductions
- Transfer from an existing HSA
- Direct contributions by EFT

*Let's go!*

# BUILD SAVINGS

## Paycheck deposits

If your account is offered as a benefit from your employer, you may make regular pre-tax contributions from your paycheck. Talk to your HR department for assistance.

## Electronic fund transfers (EFT)

Using EFT, you can make a one-time contribution or schedule regular, automatic transfers from your personal bank account to your HSA. Log in to your HealthEquity account to set up an EFT.

## Transfer an existing HSA

Do you already have an HSA with another administrator? Transfer your existing HSA balance to HealthEquity and consolidate your savings. Download Transfer Request Forms at [www.HealthEquity.com/form](http://www.HealthEquity.com/form).

## Interest and investments<sup>1</sup>

Watch your account balance grow as it earns interest or invest in a variety of mutual funds.

<sup>1</sup>Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity. HSA holders making investments should review the applicable fund's prospectus. HealthEquity doesn't provide financial advice. Consult your advisor or the IRS with any questions on filing your tax return.

# HOW YOU WIN

## HSA funds roll over year after year

Unlike older flexible spending accounts, whatever you don't spend from your HSA, stays in your account. The funds are yours to keep until you need them.

## HSAs are triple tax-advantaged

### 1. REDUCES YOUR FEDERAL INCOME TAXES.

When you contribute to your HSA directly from your paycheck, you reduce your taxable income by the amount you contribute.

### 2. EARNS INTEREST TAX-FREE.

Your money earns interest while it is in the account and you do not pay taxes on the interest earned.

### 3. WITHDRAWALS ARE TAX-FREE<sup>2</sup>

You never pay taxes on HSA withdrawals when the money is used for qualified medical expenses.

<sup>2</sup>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-free with very few exceptions. Tax rates vary dependent upon individual circumstances. Please consult a tax professional regarding your state's specific rules.

## INCREASE YOUR HSA CONTRIBUTIONS

Make the most of HSA tax advantages by maximizing your contributions. HSA elections are flexible and you can change the election amount at any time. You can adjust the amount of your paycheck deduction or recurring EFT as often as you'd like. Speak to your HR representative for more details.