

GET THE MOST OUT OF EVERY DOLLAR

The HealthEquity® Health Savings Account (HSA)

An HSA is the tax-free way to save for qualified health care expenses. You own the account. Balances roll over year after year, growing tax-free. You never lose your contributions to your HSA—unlike other health accounts such as a flexible spending account (FSA).

Get the Most...

Affordability—Lowering the cost of health care premiums by choosing an HSA-qualified health plan.

Ownership—Keep the HSA with you even if you change jobs, health plans, or retire, no “use it or lose it” penalty.

Flexibility—Paying for qualified health care expenses for you and your family—from pre-deductible medical expenses, prescriptions, dental and vision care.

Tax Savings—Reduce income taxes with pre-tax contributions via payroll deductions or contribute directly and take a tax deduction up to 100% of your contribution.

Long-term Savings—Grow your account. Interest and investment earnings are tax-free. Withdraw funds tax-free for future health care expenses.

...with HealthEquity.

Tax-Deductible Contribution Limits



Individual HSA

\$3,250 (2013)

\$3,100 (2012)



Family HSA

\$6,450 (2013)

\$6,250 (2012)

A \$1,000 catch-up contribution is allowed for account holders age 55+.

Your Account Benefits include:

- ▶ **FREE** account set-up, with unlimited transactions
- ▶ **FREE** HealthEquity® Visa® Health Account Card†
- ▶ **FREE** 24/7/365 Support
- ▶ **FREE** investment options with no transaction fees
- ▶ **FREE** PayChoice™ online bill pay tool
- ▶ **FREE** Mobile App

The HSA Experts

- ▶ **Available 24/7/365**
- ▶ **US-Based Support Team**
- ▶ **HSA Trained & Certified**

To learn more about a HealthEquity HSA, visit www.healthequity.com/HSA

Unparalleled Triple-Tax Advantages

No other tax advantaged account offers the same tax benefits. With an HSA, you are never taxed¹ if funds are used for qualified health care expenses.



1 Tax-free deposits
Deposits reduce your taxable income.



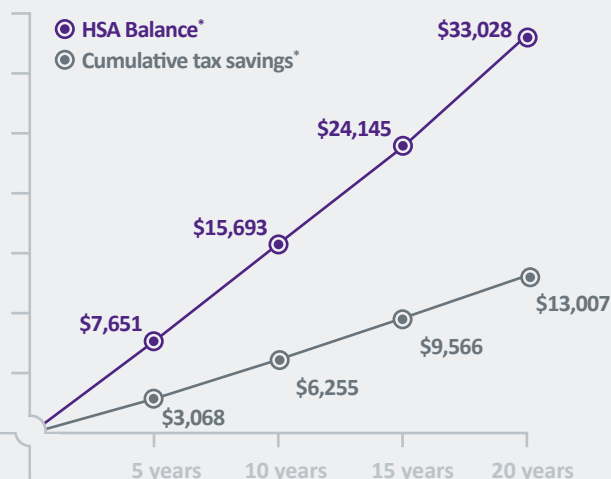
2 Tax-free earnings
Earnings and interest grow tax-free.



3 Tax-free withdrawals
Qualified health care expenses are not taxed.

Tax-Free Savings

By contributing \$2,000 annually, you will save \$600 in taxes each year. If you use \$500 from your HSA for qualified health care expenses per year, your HSA balance will exceed \$33,000 after 20 years. You will also save over \$13,000 in taxes*.



To calculate your tax-free savings, visit www.healthequity.com/calculate.

Frequently Asked Questions

Q. WHO IS ELIGIBLE TO OPEN AND CONTRIBUTE TO AN HSA?

- A.** The requirements to be eligible to contribute to an HSA are:
- Be enrolled in HSA-qualified health plan.
 - Have no other health coverage (see IRS Publication 969).
 - Not be enrolled in Medicare.
 - Not be claimed as a dependent on someone else's tax return.

Q. WHAT IS A QUALIFIED HEALTH CARE EXPENSE?

- A.** Qualified expenses are outlined in IRS Publication 502. For a complete list, visit www.healthequity.com/QME.

Q. HOW DO I ACCESS MY HEALTHEQUITY HSA ONLINE?

- A.** You can log in to your account anytime at www.myhealthequity.com.

Q. WILL I LOSE MY HSA BALANCE AT THE END OF THE YEAR?

- A.** No, once money is in your HSA, it is yours and will not be forfeited at the end of the year. Your balance will roll over year after year. The HSA is yours—even if you leave your employer, retire, or change health plans.

Q. CAN I USE MY HSA TO PAY FOR MY SPOUSE'S OR CHILDREN'S HEALTH CARE EXPENSES?

- A.** Yes. Your HSA can be used to pay for qualified health care expenses of your spouse and any family member who qualifies as a tax dependent. Remember, if your spouse and/or dependents are not covered by your health plan, their expenses will not apply to your deductible.

Q. WHO CAN MAKE A DEPOSIT TO MY HSA?

- A.** Anyone can contribute to your HSA, however, only you and your employer (if applicable) receive tax deductions on contributions. When you contribute through payroll deductions, your contributions are pre-tax.

Q. CAN I SPEND MY HSA DOLLARS ANY TIME?

- A.** Yes. You can withdraw your HSA funds at any time, tax-free, and without penalty when you are paying for qualified health care expenses. If you withdraw funds for non-qualified expenses, you will pay income tax plus a 20% penalty.

Q. HOW DO I CONTACT HEALTHEQUITY?

- A.** Call a HealthEquity HSA expert 24/7/365 at the Member Services number listed on your debit card or account statement.

www.healthequity.com

866.346.5800

HealthEquity does not provide medical or tax advice. Content should not in any case replace professional medical or tax advice. If you have questions regarding medical condition, please consult a qualified health care professional. Please consult your tax adviser for tax questions.

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

^{*}Some states do not recognize HSA contributions as tax-deductible.

^{*}Example based on a 1% interest rate compounded over time, a 5% state tax rate, and a 25% federal tax rate. Results will vary based on contributions, distributions and applicable tax rates.