

HSA Presentation



HealthEquity[®]
Building Health SavingsSM

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

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Health care costs in retirement



- The average couple retiring this year will incur \$245,000* to cover medical expenses during retirement
 - This is \$350,000 gross withdrawal from traditional 401(k) plan to achieve net \$245,000 medical expense in retirement**
- or-
- Only \$245,000 tax free withdrawal from HSA

401(k) & HSA together can offer the optimal retirement planning solution

What is an HSA – Health Savings Account

- *A Health Savings Account is a personal bank account that's utilized to help pay for qualified medical expenses.*
- *The only triple-tax-advantaged account.*
- *This is an employee owned account.*
- *Not a use it or lose it account.*
- *Currently, only can be funded while an individual is enrolled in a qualified plan.*
- *Complex tool used to financially prepare for the future.*
- *Invest funds to maximize tax savings.*
- *At 65, use for QME or treat as a 401k.*

Winning with an HSA

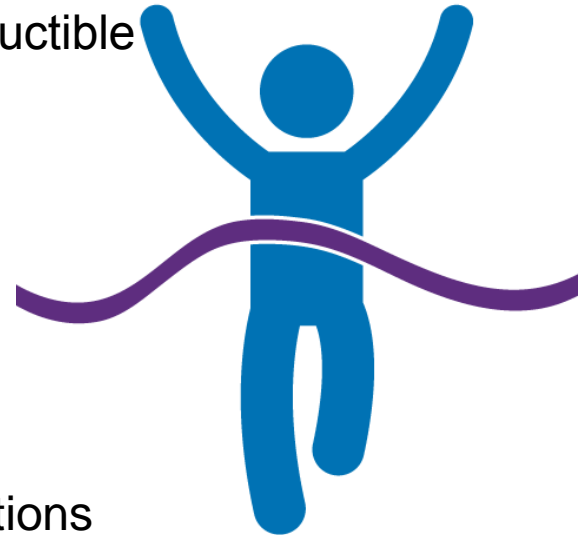
EMPOWERING *you* TO
BUILD HEALTH SAVINGS



Why choose an HSA?

Easy win in today's complex health care system:

- Save now:
 - Lower monthly insurance employee contribution
 - HSA deposits aren't taxed or are tax deductible
 - Typically lowers income tax liability
- Save for the future:
 - HSA funds roll over from year to year
 - You keep the money even if you change jobs or insurance plans
 - Tax-free interest earned
 - Comprehensive and easy investment options
- Access to Florida Blue Network Doctors - Same network and pricing



Two Parts: Health Plan + Savings Account



- HSA-qualified plan through BC/BS of Florida
- Preventative services covered at 100%
- Office Visits, Rx, Deductible, Copays, and Coinsurance ALL count towards Out of Pocket maximum

- HSA through HealthEquity
- Tax-free savings for medical expenses
- Works in conjunction with the HSA powered plan

How an HSA works

Traditional health plan vs. HSA-powered health plan



- Larger monthly premium
- Lower deductible



- Lower monthly premium
- Higher deductible

plus



- Money into savings account

How an HSA works

Employer & Employee Contributions



Your HSA



Qualified medical expenses:

Exams, prescriptions, procedures, vision, dental and more

Why choose an HSA?

Employer contribution:

\$500 for Single

\$1500 for Family



Maximize your savings

Don't leave
money
on the **TABLE** for the
IRS



Maximize your HSA contributions in 2018:

- Single-coverage: \$3,450 **Save up to \$1035 in Taxes!***
- Family-coverage: \$6,900 **Save up to \$2070 in Taxes!***
- Catch-up contribution, age 55+: \$1,000

How to contribute to your HSA

- Make pre-tax contributions through payroll deductions
 - Change your payroll contributions at any time
- Make post-tax contributions directly to HealthEquity online or by sending a check
- Fully fund your HSA on day one
- Make contributions anytime after your HSA is open
 - Can make contributions up until April 15th for the previous tax year



Who is eligible for an HSA?

To contribute to an HSA, you need to:

- Be covered *ONLY* by an HSA-qualified health plan –
- Other health coverage (including Medicare, Tricare, or a traditional health plan) may disqualify you
- Not participate in any other full purpose FSA (including through a spouse)
- Not claimed as a dependent on someone else's tax return



Registered Investment Advisor (RIA)

HealthEquity®

A d v i s o r s

SEC RIA and a wholly owned subsidiary of HealthEquity

HealthEquity is the only administrator with an **HSA dedicated SEC RIA**

ADVANTAGES:

- Direct fiduciary oversight
- Seamless user experience
- Non-revenue share fund lineups
- Disclosure, transparency & reporting
- Member level advisory services

Advisory services

HealthEquity is the only HSA administrator to provide access to member level investment advisory services



	Auto-pilot	GPS	Self-driven
Advice type	Full service	Guidance	None
Implementation and timing	Automatic	Member	None
Advised portfolio rebalancing	Automatic	Member	None
Advised fund rotation	Automatic	Member	None
Advised category rotation	Automatic	Member	None
Portfolio alerts	Yes	Yes	No
Weekly performance summary	Yes	Yes	No
Monthly pricing per \$1,000 invested	.08% or \$.80	.05% or \$.50	Free

Powerful Tools

- Convenient access
 - Debit card
 - Online
 - Using our **free** mobile app
 - By telephone
- Use your HealthEquity account to
 - Check your balance
 - Review transactions
 - Review claims
 - Submit new claims or documents
 - Send payments and reimbursements
 - Access tax documents



HealthEquity mobile app



Convenient, powerful tools:

- On-the-go access for all account types
- Take a photo of documentation with your device and link to claims and payments
- Send payments and reimbursements
- Manage HSA investments
- Review debit card transactions
- View claims status

Available FREE for iOS and Android

Account Mentors



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of every day.*

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Let us conduct a personal assessment of your plan options

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