

Winning with an HSA



HSA educational series

HealthEquity webinar series:

1. **Health savings account basics**
2. Tips to maximize your HSA savings
3. HealthEquity member portal overview

www.healthequity.com/webinars



Winning with an HSA

EMPOWERING YOU
—*to build*—
HEALTH SAVINGS



Why choose an HSA?

AN EASY WIN in today's — COMPLEX — HEALTHCARE SYSTEM

Save now:

- Lower monthly insurance premiums
- HSA contributions aren't taxed
- Qualified medical expenses are tax-free¹

Save for the future:

- HSA funds roll over year after year
- You keep the money even if you change jobs or insurance plans
- Tax-free interest earned
- Simple investment options

Same: doctors, network, negotiated discounts



Two parts: health plan + savings account

HEALTH PLAN

HSA-qualified plan through insurance
Preventive services covered at 100%

Office visits, prescriptions,
deductible, copays and coinsurance
ALL count toward your deductible
and out-of-pocket maximum



HealthEquity®

HSA through HealthEquity

Tax-free¹ savings for
qualified medical expenses

Works together with
the HSA-qualified plan



The old way vs. the new strategy

TRADITIONAL HEALTH PLAN



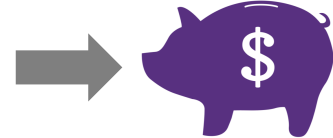
Higher monthly premium
Lower deductible

VS.

HSA-QUALIFIED HEALTH PLAN



Lower monthly premium
Higher deductible



Money into HSA

How an HSA works



Qualified medical expenses:

Exams, prescriptions, procedures, vision, dental and more

Visit HealthEquity.com/QME

How it works

At the doctor's office...



How it works

At the pharmacy...

1

Obtain
prescription

2

Pharmacy
verifies
coverage

3

Pay for your
prescription

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

Put money into your HSA

Maximize your HSA contributions in 2020:

Single-coverage: \$3,550 (2019: \$3,500)
save up to \$700 in taxes!¹

Family-coverage: \$7,100 (2019: \$7,000)
save up to \$1,400 in taxes!¹

Catch-up contribution,
age 55+: \$1,000

How to add funds to your HSA

- Pre-tax contributions through payroll
 - Change your payroll deductions any time
- Make post-tax contributions online or by check
- You can make contributions until April 17 for the previous tax year



At the very least...

Fund your account before paying a qualified expense.

Who is eligible to add funds to an HSA?



To contribute to an HSA, the IRS requires that:

- You are covered **ONLY** by an HSA-qualified health plan
 - Other health coverage may disqualify you (including Medicare, Tricare, or a traditional health plan)
- You do not have access to a full purpose FSA (even through a spouse)
- You aren't claimed as a dependent on anyone's tax return



Cover the Medicare gap

Qualified medical expenses not covered by Medicare can always be paid from your HSA tax-free.¹

- Prescriptions
- Medical
- Dental
- Vision
- Hearing expenses
- Copays
- Premiums



Healthcare costs in retirement



401(k) and HSA together
can offer an optimal
retirement planning solution

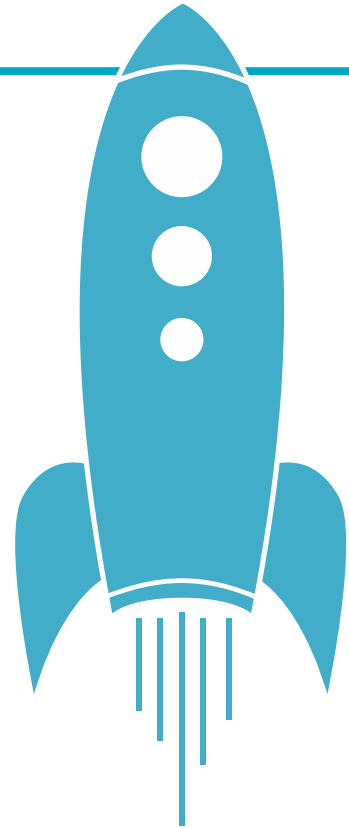
AVERAGE COUPLE NEEDS
\$301,000*
to cover out-of-pocket healthcare costs during retirement







Extra fuel for your retirement

Maximize your tax-free earning potential through investing

- Access the easy-to-use investment platform within your HealthEquity member portal.
- Use your savings to help grow your money even faster.
- Other than the monthly investment administration fee and the respective mutual fund expense ratio there are no trading costs, commissions or fund minimums.



Investment advisory services

 Powered by: HealthEquity Advisors, LLC		HealthEquity
 Autopilot Full-service fund management based on personal risk profile	 GPS Guidance provided for fund management, implemented by account holder	 Self-driven Manage your own funds

HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.



HealthEquity

10 Frequently-asked questions

1. How do I contribute to my HSA?

Payroll deduction for pre-tax contributions. For post-tax, call HealthEquity, go online and set up EFT, or send a check with form.

2. How do I find out my account balance?

Go online or call HealthEquity.

3. How do I use my HSA to pay for my prescriptions?

Simply swipe your HSA Visa card at the pharmacy.

4. I forgot to pay for a prescription with my HSA card, how do I get reimbursed?

Go online to set up EFT to reimburse yourself or call HealthEquity.

5. Where can I use my HSA card?

Run it like a credit card at your pharmacy or medical office.

10 Frequently-asked questions

6. Can I get a card for my spouse?

Yes. By logging into your member portal under Manage Cards and requesting one, or call into our Account Mentor team.

7. Will I receive a statement for my account?

Yes, monthly.

8. Is my HSA FDIC insured?

Yes. (Funds you choose to invest are not).

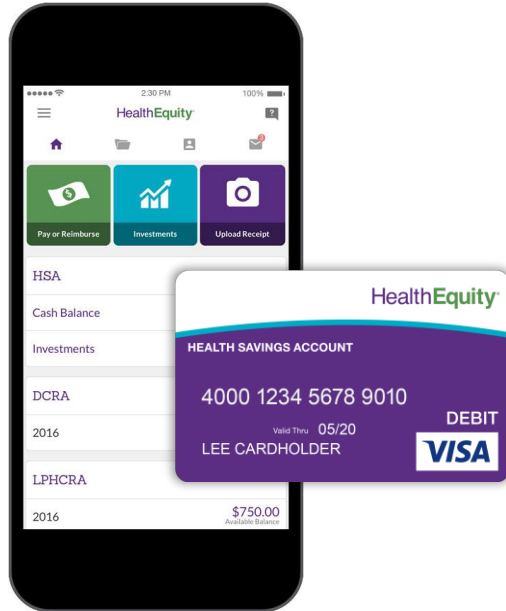
9. Does the money I have in my HSA roll over from year to year or do I lose the money at the end of the year?

The money rolls over year to year. You don't lose the money in your HSA. It's your money. And you earn interest on it!

10. Do I pay for the full doctor's office visit when I go to the doctor?

Some doctors require you pay upfront; most will bill you later. Remember, you're only responsible to pay the discounted amount determined by your insurance benefit. Don't let the doctor overcharge you at the point of service.

Powerful tools



- Debit card access¹
- Use the mobile app² or member portal to:
 - Check your balance
 - Review transactions
 - Review claims
 - Submit new claims or documents
 - Send payments and reimbursements
 - Access tax documents

Account mentors

- Available around-the-clock, every day
- Helpful support for members
- Based in Salt Lake City

866.346.5800



Silver Stevie
Customer Service
Team of the Year
2016



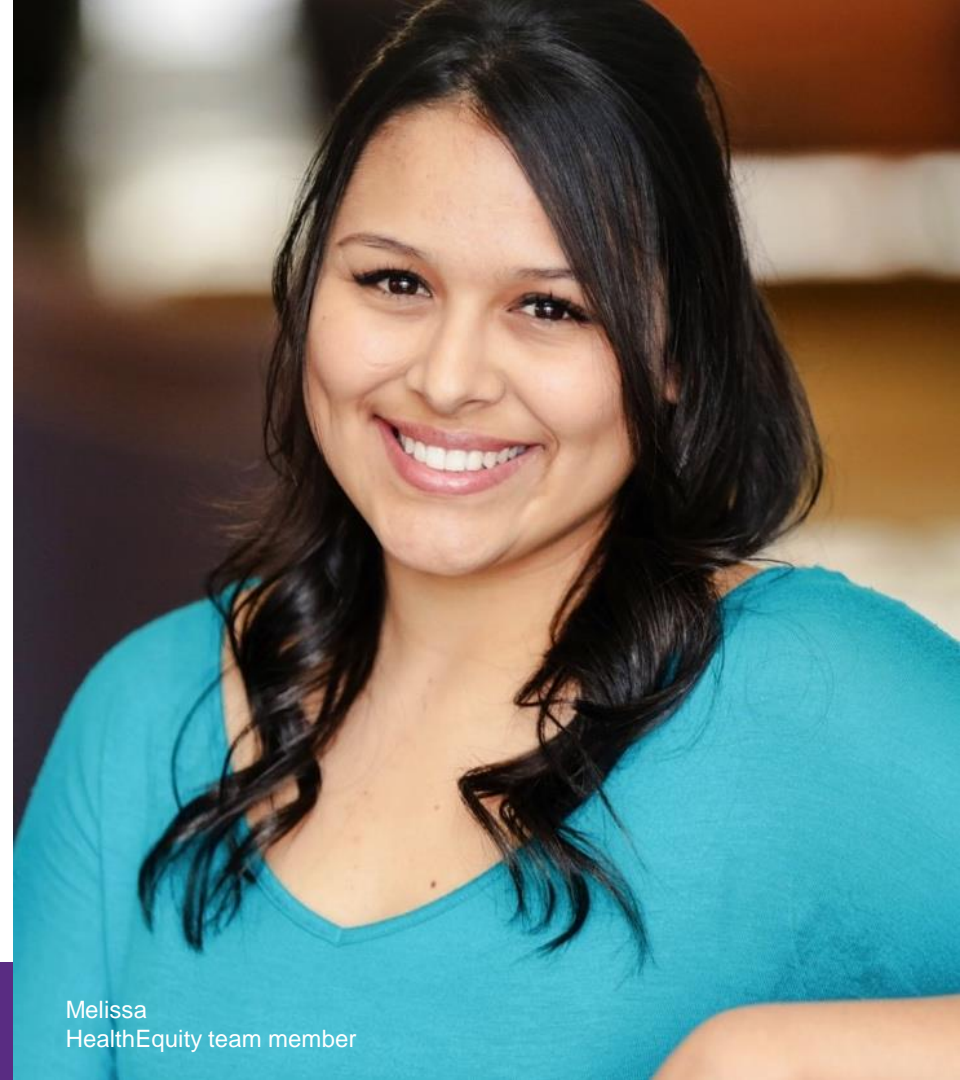
Bronze Stevie
Great Employers
2017



Deseret News
Top Companies
to Work For
2015, 2017



HealthEquity



Melissa
HealthEquity team member