



HealthEquity®

# WINNING WITH AN HSA

Health Savings Account

Questions? We're here for you 24/7.

866.346.5800 | [my.HealthEquity.com](https://my.HealthEquity.com)

<sup>1</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. Please consult a tax advisor regarding your state's specific rules.

<sup>2</sup>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. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

HealthEquity does not provide legal, tax, or financial advice. Always consult a professional when making life-changing decisions.

## YOUR HSA IS AN EASY WIN IN TODAY'S COMPLEX HEALTHCARE SYSTEM.

- 1** **Select an HSA-qualified health plan**  
Enroll in an HSA-qualified plan each year. These plans typically cost less than traditional plans and provide tax-saving opportunities.<sup>1</sup>
- 2** **Add money to your HSA**  
Fund your HSA through pre-tax payroll contributions or transfer money into your account through the HealthEquity member portal. The savviest savers contribute the IRS maximum.
- 3** **Watch your HSA grow**  
Your HSA earns tax-free interest. You can also maximize your growth potential by investing HSA funds.<sup>2</sup>
- 4** **Use your HSA for qualified medical expenses**  
HSA funds can be used for a variety of qualified medical, dental, and vision expenses.

**Find out more at [HealthEquity.com](https://HealthEquity.com).**