Health**Equity**[®] | FSA

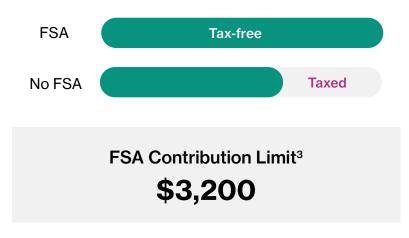
Flexible Spending Account

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses.¹ So you spend less on the healthcare you need. FSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- O Access annual contribution amount on day one.
- Ø Pay for your spouse and dependents too.
- Plan ahead because FSA funds eventually expire.

Don't tax your money. Max your money.

Get \$20 tax savings for every \$100 you contribute.²





¹FSAs are never taxed at a federal income tax level when used appropriately for eligible healthcare expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | ²The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | ³Contribution limit is accurate as of 11/09/23. Each fall the IRS updates the FSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice.

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Spend tax-free.

There are thousands of eligible expenses. Here are just few:

- Medical
- Dental
- Vision
- · Pharmacy
- Over-the-counter (OTC) medications
- · Mental health services
- Lab fees