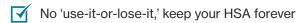


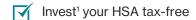
Health Savings Account

An HSA lets you put money away for future healthcare costs while saving on taxes.

How? All of your per-paycheck contributions to the HSA are on a pre-tax basis. However, if you live in California or New Jersey, state taxes may apply to your contributions. HSAs are never taxed at a federal income tax level when used for qualified medical expenses.



Create a healthcare emergency safety net





See how much you can save

HealthEquity.com/Learn/HSA 866.735.8195

Investments made available to HSA members are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc.

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

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Common qualified medical expenses:

- · Pain relievers
- Doctor visits
- · Dental cleaning
- · Sleep aids
- · Eyeglasses/contacts
- · Cold/cough medicine
- · Chiropractic care
- · Insulin testing supplies
- · Eye exams
- LASIK surgery
- · Copays
- Hospital services
- Prescriptions
- Feminine care products
- · Dental reconstruction
- Orthodontia
- · Hearing aids
- · Band-Aids