

## **MAXIMIZE TAX SAVINGS**

Every dollar you contribute pre-tax to your HSA reduces your annual taxable income.

HSA Contribution Limits		
	Individual Plan	Family Plan
2020	\$3,550	\$7,100
2021	\$3,600	\$7,200
Members 55+ can contribute an extra \$1,000		

You have until April 15 to max your contributions for the previous tax year.

## **SAVE WHEN YOU SPEND**

HSAs help you save on thousands of qualified medical expenses, including doctor visits and over-the-counter medications. See a full list of eligible expenses at:

Visit Learn.HealthEquity.com/pwc/qme



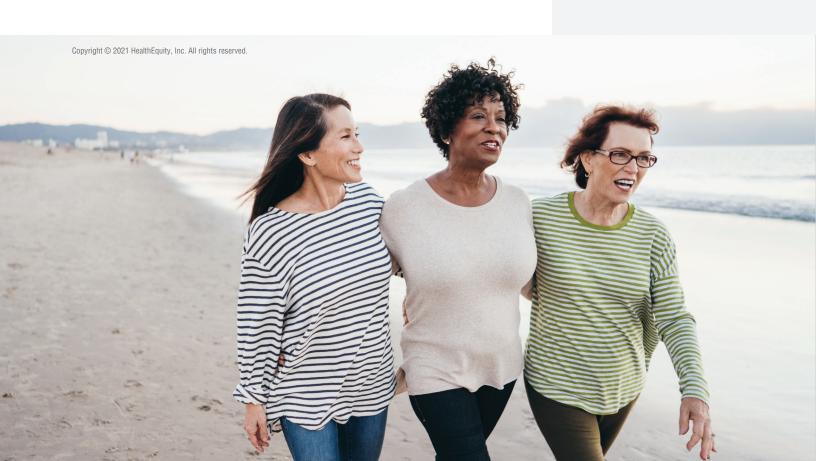
# HSA dollars are yours to keep

Unlike flexible spending accounts (FSA), you never lose your HSA dollars. Money in your account rolls over year after year, even if you change health plans or employers.



# HSA triple-tax advantage<sup>1</sup>

- 1 Make pre-tax contributions
- 2 Grow tax-free earnings
- 3 Enjoy tax-free distribution<sup>2</sup>





## **ACCELERATE LONG-TERM SAVINGS**

Add some sizzle to your savings by investing in PwC's custom lineup of low-cost mutual funds.<sup>4</sup> It's easier than ever to invest.



Take advantage of GPS Advisor, brought to you by Health Equity Advisors,  $LLC^{m}$ 



### Tap into algorithm-based guidance and recommendations

**GPS** suggests investment options based on age, investment objectives, investment experience and more. This option gives members the opportunity to ultimately select their own investments based on targeted advice.



# Be retirement ready

Your HealthEquity HSA works like a second 401(k). After you're 65, you can withdraw HSA dollars for any expense—you'll just need to pay ordinary income taxes. Of course, if you use that money for qualified medical expenses, you never pay taxes at all.<sup>3</sup>

It's not just an HSA—it's your nest egg.



### Maybe you've had an HSA before, but you've never had an HSA like this.



### Get support 24/7

Call us day or night. Our US-based service team measures success by problems solved. We'll do whatever it takes.



#### Be inspired

Check out our vast library of webinars, tutorials, videos, calculators, and more. You'll find tips and tricks to make the most of your HSA.



### Say goodbye to hassle

Log in and manage everything via our simple mobile app.<sup>5</sup> Want to submit a claim? Easy. Just snap a photo and you're on your way.



#### Join five million+ health savers

For more than two decades we've empowered some of the biggest companies in the world—and the smartest savers on the block.

#### Learn more at:

888.462.1896 | HealthEquity.com/PwC

<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 deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

<sup>&</sup>lt;sup>2</sup> For qualified medical expenses

<sup>3</sup> After age 65, if you withdraw funds for any purpose other than qualified medical expenses, you will be subject to income taxes. Funds withdrawn for qualified medical expenses will remain tax-free.

<sup>&</sup>lt;sup>4</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. HealthEquity, Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

 $<sup>^{\</sup>mbox{\tiny 5}}$  Accounts must be activated via the HealthEquity website in order to use the mobile app.

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

Copyright © 2021 HealthEquity, Inc. All rights reserved. HSA\_Brochure\_Members\_PwC\_March\_2021.