

Winning with an HSA



HealthEquity[®]
Building Health SavingsSM

Winning with an HSA

EMPOWERING *you* TO BUILD HEALTH SAVINGS



Why HSAs?

Easy win in today's complex health care system:

- Save now:
 - Lower monthly insurance premiums
 - HSA deposits aren't taxed
 - Typically lowers income tax liability
- Save for the future:
 - HSA funds roll over from year to year
 - Tax-free interest earned
 - You keep the money even if you change jobs or insurance plans
 - “Best-in-class” investment options
- You don't have to change doctors



How an HSA works

Traditional health plan vs. HSA-powered health plan



- Larger monthly premium paid to insurance company
- Lower deductible



- Lower monthly premium
- Higher deductible

plus



- Money into savings account

How an HSA works

You and/or your employer



Your HSA



Qualified medical expenses:

Exams, prescriptions, procedures, vision, dental and more

Maximize your savings

2015 max contributions allowed by IRS:

- Single-coverage: \$3,350 (2014: \$3,300)
- Family-coverage: \$6,650 (2014: \$6,550)
- Catch-up contribution, age 55+: \$1,000



How to fund your HSA:

- Make pretax contributions through payroll deduction, online, or directly to HealthEquity
- Fully fund your HSA on day one
- Make contributions anytime after your HSA is open

Who is eligible for an HSA?

To own an HSA, you need to:

- Be covered *ONLY* by an HSA-qualified health plan
 - Other health coverage (including Medicare, a traditional health plan, or even an FSA) may disqualify you
- Not be claimed as a dependent on someone else's tax return



HSA winners

*Who
are
you?*



SHOPPER



SURVIVOR



SAVER



MINIMALIST

The shopper



SHOPPER

SHOPPER:

- High medical utilizer
- Hits out-of-pocket maximum with traditional health plan

How a Shopper wins:

- Significantly lower monthly premiums
- No copays on top of out-of-pocket expenses
- Out-of-pocket expenses are paid with tax-free HSA funds

* Results may vary. Based on plan design, contributions and your tax rate.

The minimalist



MINIMALIST

MINIMALIST:

- Low medical utilizer
- Desires flexibility and minimum monthly premium

How a Minimalist wins:

- Significantly lower monthly premiums
- Out-of-pocket expenses are paid with tax-free HSA funds

* Results may vary. Based on plan design, contributions and your tax rate.

The saver



SAVER

SAVER:

- Financially savvy
- Optimizes account savings

How a Saver wins:

- Another avenue for investing tax-free
- Significantly lower monthly premiums
- Out-of-pocket expenses are paid with tax-free HSA funds

* Results may vary. Based on plan design, contributions and your tax rate.

The survivor



SURVIVOR

SURVIVOR:

- One or more chronic conditions
- Hits out-of-pocket maximum with traditional health plan

How a Survivor wins:

- Prescription out-of-pocket expenses are capped, no copays
- Significantly lower monthly premiums
- No copays on top of out-of-pocket expenses
- Out-of-pocket expenses are paid with tax-free HSA funds

* Results may vary. Based on plan design, contributions and your tax rate.

Powerful tools

- Convenient access
 - Debit card
 - Online
 - Using our free mobile app
 - By telephone
- Use your HealthEquity account to
 - Check your balance
 - Review transactions
 - Review claims
 - Submit new claims or documents
 - Send payments and reimbursements
 - Access tax documents



New HealthEquity mobile app



Convenient, powerful tools:

- On-the-go access for all account types
- Take a photo of documentation with phone and link to claims and payments
- Send payments and reimbursements from HSA
- Manage debit card transactions
- View claims status

Available for iOS and Android

Expert friends



Every hour of every day.

Always available

Our member services are taking calls 24 hours a day, every day of the year

Every step along the way

We are here to answer any questions you have and help you maximize your savings

Call today

Let us conduct a personal assessment of your plan options

866.346.5800

www.healthequity.com