WINNING WITH AN HSA

Health savings accounts (HSAs)

EMPOWERING *you* to build HEALTH SAVINGS

HealthEquity®
Building Health Savings℠

©2013 - 2015 HealthEquity All rights reserved.

HSAs ARE AN EASY WIN

in today's complex health care system

©2013 - 2015 HealthEquity All rights reserved.

HSAs empower health savings

As an HSA user, you save in several ways:

- Lower monthly health insurance premiums
- HSA contributions are not taxed[1]
- You earn tax-free interest on HSA balances[1]
- HSA funds used for qualified medical expenses are not taxed

HSA funds remain yours to grow

With an HSA, you own the account and all contributions. Unlike flexible spending accounts (FSAs), the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave the company.

You can win with an HSA

Regardless of your personal medical situation, an HSA can empower you to maximize savings while building a reserve for the future. Contrary to what many may think, healthy individuals aren't the only users who benefit from an HSA.

Supplement your retirement

Once your HSA balance reaches $2,000[2], you may invest[3] your funds for increased earning potential that is also tax-free.[2] After age 65, you can use your HSA much like a 401(k) and withdraw funds for any purpose. Qualified medical expenditures remain tax-free even into retirement. For certain individuals, an HSA may even be a better investment option than a 401(k).

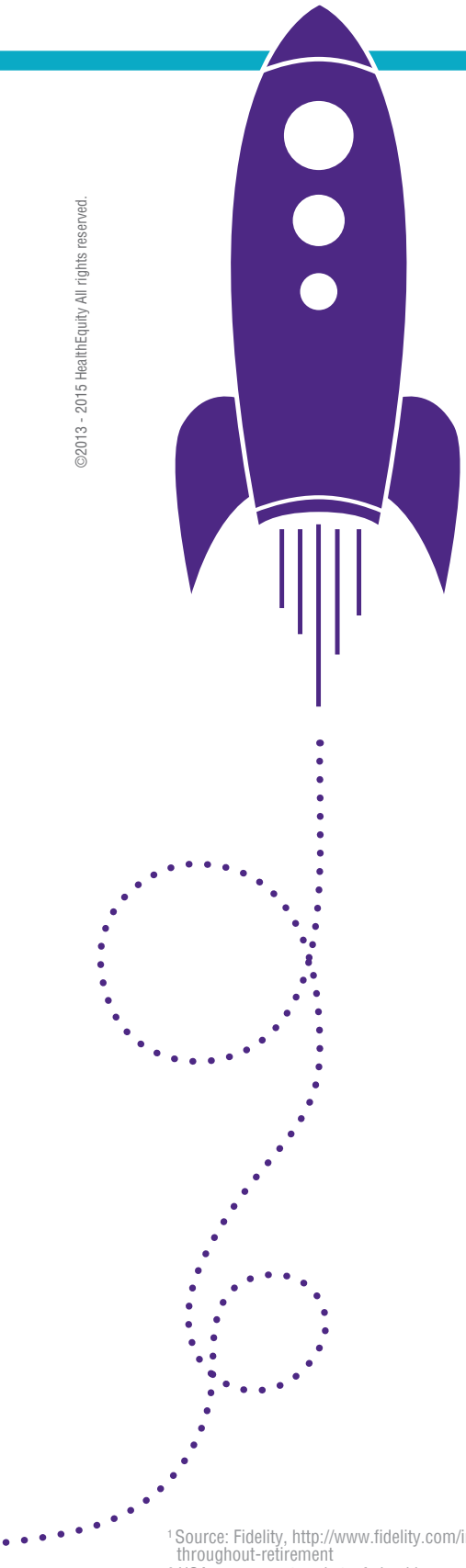
[1] HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

[2] Thresholds may vary

[3] Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity. HealthEquity does not provide financial advice. HealthEquity Advisors, LLC™, a subsidiary of HealthEquity and an SEC registered investment adviser, does provide web-based investment advice to HSA holders that subscribe to its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC selects the mutual funds offered to HSA holders through the HealthEquity platform. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

HealthEquity®

©2013 - 2015 HealthEquity All rights reserved.



EXTRA FUEL FOR YOUR RETIREMENT

Covering the Medicare gap

The average American couple will face $220,000[1] in out-of-pocket medical expenses not covered by Medicare. An HSA can help fill this Medicare gap as well as dental, vision and hearing expenses.

Maximize your tax-free[2] earning potential

Just like a traditional savings account, your HSA earns interest. Once your account balance reaches $2,000[3], you can increase your earning potential by investing[4] in mutual funds. A comprehensive line-up of mutual funds is offered with options designed to fit your individual needs.[5]

Take the guesswork out of investing with Advisor™

You can manage investments on your own or let Advisor[4] do all of the work. Advisor can provide web-based guidance designed to optimally diversify your portfolio and can even manage the trading of mutual funds for you. Investment advice and portfolio management is based on your personal risk preferences, age profile and financial goals. Additional fees may apply.

For more information about investing, visit:

www.HealthEquity.com/Advisor

[1] Source: Fidelity, http://www.fidelity.com/inside-fidelity/individual-investing/fidelity-estimates-couples-retiring-in-2013-will-need-220000-to-pay-medical-expenses throughout-retirement

[2] 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.

[3] Thresholds may vary.

[4] Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity. HealthEquity does not provide financial advice. HealthEquity Advisors, LLC™, a subsidiary of HealthEquity and an SEC registered investment adviser, does provide web-based investment advice to HSA holders that subscribe to its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC selects the mutual funds offered to HSA holders through the HealthEquity platform. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

[5] HealthEquity Advisors, LLC selects the mutual funds offered to HSA holders through the HealthEquity platform.

HOW AN HSA WORKS:

1 Select an HSA-qualified health plan

Enroll in an HSA-qualified plan. These plans typically cost less than traditional plans and provide tax saving opportunities. HealthEquity will work with your health plan to automatically set up your account and supply a HealthEquity Visa® Health Account card[1] to conveniently pay for eligible expenses.

2 Contribute to your HSA

Make deposits to your HSA through pre-tax payroll deductions or through the HealthEquity member portal. To take full advantage of tax savings and to build a reserve for the future, we encourage you to maximize your contributions according to IRS regulations:

HSA eligibility

To make tax-free[2] deposits to an HSA, the IRS requires that:

- you are covered by an HSA-qualified health plan.
- you have no other health coverage (such as other health plan, Medicare, military health benefits, medical FSAs).

HSA CONTRIBUTION LIMITS

2015	2016
INDIVIDUAL $3,350	INDIVIDUAL $3,350
FAMILY $6,650	FAMILY $6,750

At age 55, an additional **$1,000** contribution is allowed annually.

[1] This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

[2] 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.

©2013 - 2015 HealthEquity All rights reserved.

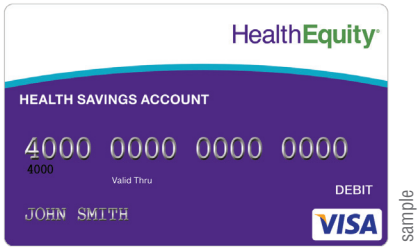
3 Watch your HSA grow

Your FDIC-insured HSA earns tax-free[1] interest. Maximize your tax-free[1] earning potential by investing HSA funds using the convenient online investment tool.[2]

4 Use your HSA for qualified medical expenses

HSA funds can be used for a variety of qualified medical, dental and vision expenses, including:

- Acupuncture
- Birth control
- Chiropractor
- Contact lenses
- Dental treatment
- Prescription eyeglasses
- Fertility enhancement
- Hearing aids
- Lab work
- Medical supplies
- Physical exams
- Prescriptions
- Orthodontia
- Radiology
- Stop-smoking programs
- Surgery (non-cosmetic)
- Therapy
- and more...



You will recieve a HealthEquity debit card for easy access to your funds.

For an expanded list of qualified medical expenses, visit:

www.HealthEquity.com/qme

[1] 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.

[2] Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity. HealthEquity does not provide financial advice. HealthEquity Advisors, LLC™ a subsidiary of HealthEquity and an SEC registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity platform. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

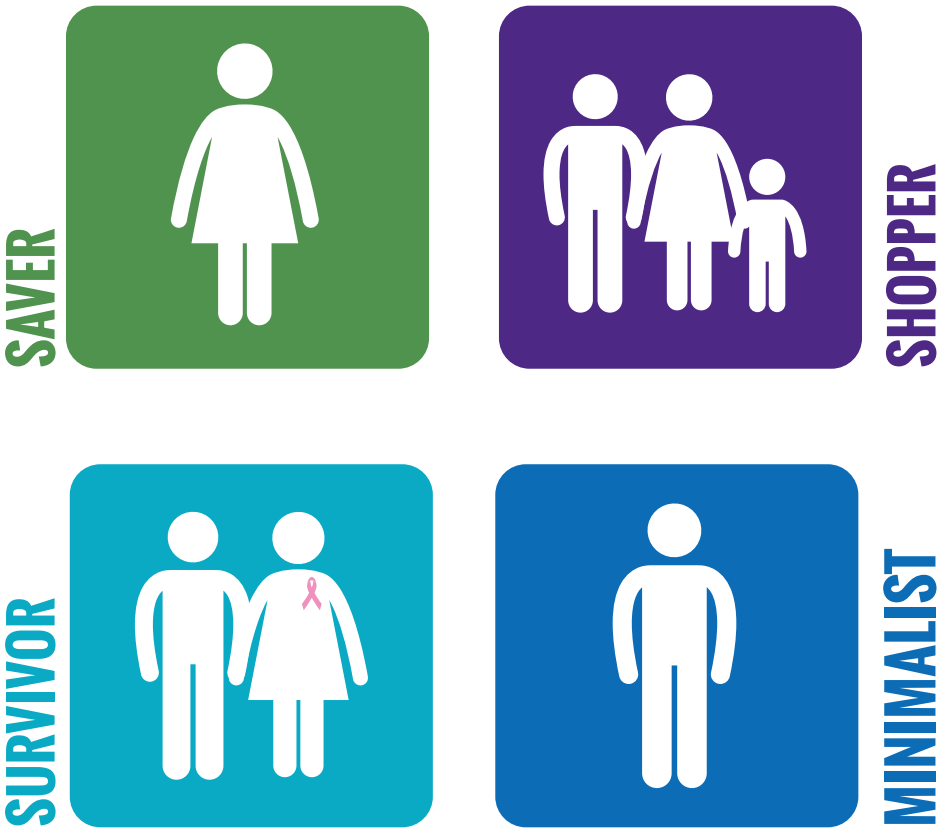
©2013 - 2015 HealthEquity All rights reserved.

HealthEquity®

YOU CAN WIN WITH AN HSA

Regardless of how you consume health care, an HSA plan can empower you to maximize savings while building a reserve for future medical expenses. Contrary to popular belief you don't have to be a healthy individual to benefit from an HSA. Many walks of life can enjoy the savings provided by HSAs.

See how *you* can personally benefit from an HSA:
www.HealthEquity.com/Me



Who are you?

©2013 - 2015 HealthEquity All rights reserved.

HealthEquity

HealthEquity member services
Salt Lake City, Utah

Account mentors

We are available to help, every hour of every day

We understand the significance of your benefits selection. Our team of specialists based in Salt Lake City is available 24 hours a day, providing you with insight to help you optimize your health savings account. Call today for a free personal assessment.

866.346.5800

www.HealthEquity.com/HSAlearn

©2013 - 2015 HealthEquity All rights reserved.

EASY ACCESS to your ACCOUNT, WHEREVER you are.

HealthEquity Mobile app[1] available for FREE at:

- iTunes App Store
- Google Play

©2013 - 2015 HealthEquity All rights reserved.

[1] Must activate account via HealthEquity website in order to utilize mobile app.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions.

HealthEquity®

15 West Scenic Pointe Drive, Suite 100
Draper, UT 84020
info@healthequity.com
www.HealthEquity.com

Winning_With_An_HSA_EE_June_ 2015