

HealthEquity<sup>®</sup>

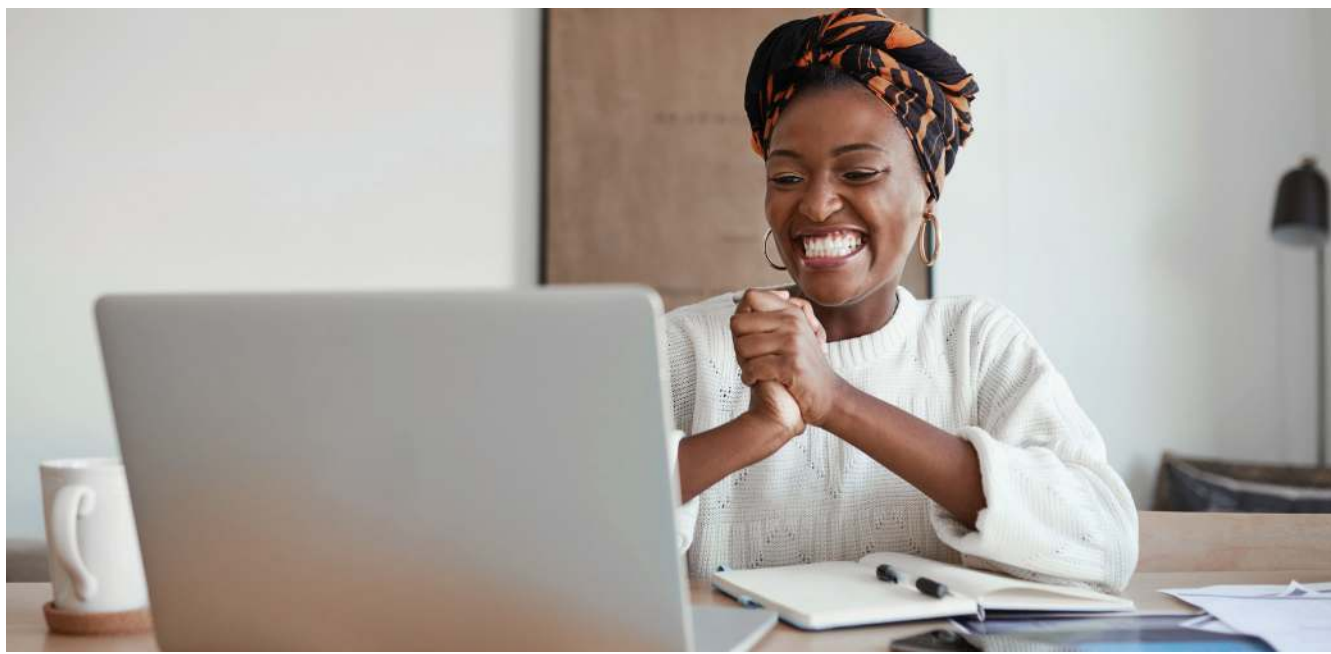
Employer Logo

Benefits information

## Congratulations on your new role!

As you choose benefits, be sure to check out a high-deductible health plan (HDHP) combined with a Health Savings Account (HSA). You'll get lower insurance premiums. Huge tax savings.<sup>†</sup> And funds that never expire.

Learn more



### Get up to <\$1,000> free money.

Elect a high-deductible health plan and your employer will put cash directly into your HSA. Terms apply.\*

Your new job brings new benefits and new opportunity. Let's make the most of it!

Be sure to consider a high-deductible health plan (HDHP) combined with an HSA.

#### Only an HSA gives you triple-tax savings.<sup>†</sup>

- ✓ **Tax-free contributions** | You don't pay taxes on the money you put into the account.<sup>†</sup>
- ✓ **Tax-free account growth** | Invest your HSA and any growth is tax-free—just like with retirement accounts.<sup>‡</sup>
- ✓ **Tax-free spending** | Use HSA funds for qualified medical expenses, and you never pay taxes on that money.

That's so many ways to save (and grow) your money. So you can be ready for any healthcare expense—now or in the future.



### HSA funds never expire

There's no 'use it or lose it.' Keep your HSA money forever. Even if you change employers or retire. In fact, you can use HSA funds for anything you want after age 65.<sup>^</sup>

Learn more



[View on web](#)

\*Eligibility may vary. See plan documents for complete details.

<sup>†</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>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.

<sup>^</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 Funds withdrawn for qualified medical expenses will remain tax-free.

HealthEquity does not provide legal, tax or financial advice.

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Benefits information

## Congratulations on your promotion!

As you choose benefits, be sure to check out a high-deductible health plan (HDHP) combined with a Health Savings Account (HSA). You'll get lower insurance premiums. Huge tax savings.<sup>†</sup> And funds that never expire.

[Learn more](#)



### Get up to <\$1,000> free money.

Elect a high-deductible health plan and your employer will put cash directly into your HSA. Terms apply.\*

This is an exciting journey – and great time to re-evaluate your benefits. More money always means more opportunity. Let's make the most of it!

Be sure to consider a high-deductible health plan (HDHP) combined with an HSA.

#### Only an HSA gives you triple-tax savings.<sup>†</sup>

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HSA Email - Promotion

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Benefits information

## Cheers to new beginnings!

Such an exciting event marks a great time to reevaluate your benefits. Check out a high-deductible health plan (HDHP) combined with a Health Savings Account (HSA). You can create a healthcare safety net to be there for your family—no matter what.

[Learn more](#)



### Get up to <\$1,000> free money.

Elect a high-deductible health plan and your employer will put cash directly into your HSA. Terms apply.\*

A growing family brings endless joy. And also a lot of questions.

#### One big one: How will you pay for your family's healthcare?

As you reevaluate your benefits, be sure to consider a high-deductible health plan (HDHP) combined with an HSA. You'll get lower insurance premiums, plus huge tax savings.†

#### Only an HSA gives you triple-tax savings.†

- ✔ **Tax-free contributions** | You don't pay taxes on the money you put into the account.†
- ✔ **Tax-free account growth** | Invest your HSA and any growth is tax-free—just like with retirement accounts.‡
- ✔ **Tax-free spending** | Use HSA funds for qualified medical expenses, and you never pay taxes on that money.

That's so many ways to save for (and pay for) your growing family. So you can be ready for any healthcare expense – now or in the future.



### HSA funds never expire

There's no 'use it or lose it.' Keep your HSA money forever. Even if you change employers or retire. In fact, you can use HSA funds for anything you want after age 65.^

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