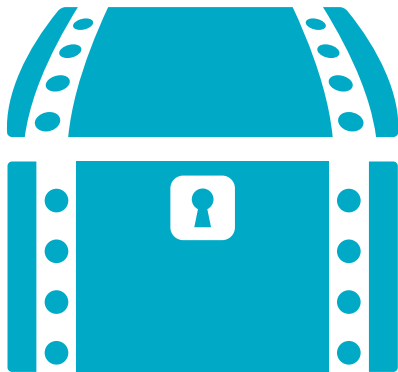


UNLOCK THE REAL POWER

of your HEALTH SAVINGS ACCOUNT (HSA)



HSAs CAN HELP YOU SAVE MONEY on medical expenses

An HSA is one of the most tax-advantaged ways for you to save money for qualified medical expenses:

- HSA-qualified health plans typically cost less than traditional plans.
- Money put into your HSA through payroll deductions is tax free.¹
- HSA balances earn tax-free interest.
- Spending HSA dollars on qualified medical expenses is tax free.

Because HSAs are so tax-advantaged, the IRS limits the amount you can put in your HSA each year.

HSA contribution limits

Tax year	Individual	Family
2018	\$3,450	\$6,900
2019	\$3,500	\$7,000

After age 55, an additional \$1,000 can be contributed annually.

HSA funds remain yours to grow

Not only are HSAs a great way to save for future and unexpected medical expenses, HSAs are also a great way to save for retirement:

- Your HSA balance rolls over every year, allowing you to build a reserve now and for the future.
- You own your HSA and any balance you have is yours to keep.
- HSA funds can be invested² in mutual funds or other investments, and any potential gains from those investments are not taxed.
- After age 65, you can use your HSA funds much like a 401(k) and withdraw funds for any purpose, while just paying income tax on the withdrawn amount.

It's your account, it's your money!

Start saving today! HSAs are free and included only with the Presbyterian HDHP Gold 4, Silver 1 or Bronze 2 plans. Download the free HealthEquity mobile app for easy access to your account whenever you are on-the-go. Learn more about HSAs at:

[HealthEquity.com/Presbyterian](https://www.healthequity.com/Presbyterian)



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Draper, UT 84020 | www.HealthEquity.com

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 are subject to risk, including the possible loss of the principal invested and may not be eligible for federal depository insurance by the FDIC or NCUA or guaranteed by HealthEquity. Before making any investments, review the fund's prospectus.