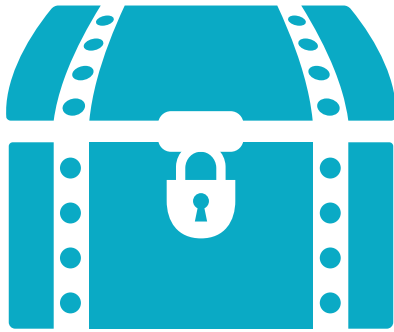


UNLOCK THE POWER

of a HEALTH SAVINGS ACCOUNT (HSA)



HSAs CAN HELP YOU SAVE MONEY

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 and any potential gains from investments are not taxed.
- 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
2020	\$3,550	\$7,100
2021	\$3,600	\$7,200

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. It is yours to keep even if you change plans or leave your employer.
- You own your HSA and any balance you have is yours to keep.
- Once your account balance reaches a certain threshold, your HSA funds can be invested² in mutual funds or other investments.
- 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you can use your HSA funds much like a 401(k) and withdraw funds for any purpose, while just paying income tax on the withdrawn amount.

HealthEquity

15 West Scenic Pointe Drive
Draper, UT 84020 | www.HealthEquity.com

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

Start saving today! HSAs are free and included only with the Presbyterian HDHP, Silver 1 plan. 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

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 may not be eligible for federal depository insurance by the FDIC or NCUA or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. 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.