### **Year End Tips**

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### Newsletter

**Title: Let’s fall into a better HSA**

It’s pumpkin spice season, which means the end of the year is just around the corner. Let’s make sure you’re on pace to hit your goals.

1. **Reduce your tax bill1.** If you haven’t contributed the maximum this year, consider making another pre-tax contribution. Every dollar that goes into your HSA means more income and payroll tax savings. Don’t forget—you can contribute for the previous year right up until Tax Day.
2. **Don’t worry about losing unused funds.** HSA dollars rollover every year, indefinitely. Treat it like your nest egg. The money will be there to help pay for healthcare expenses in retirement.
3. **Accelerate your health savings.** Put your HSA to work and start investing in low-cost mutual funds2.Just like your 401(k), investing HSA dollars gives you the opportunity to exponentially grow your wealth. Balances [insert investment threshold $ amount] are eligible to invest.

Learn more about your HSA at HealthEquity.com/Learn.

Questions? We’re here for you 24/7

866.346.5800

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 are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund’s prospectus.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions.

### **Summer Tips**

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### Newsletter

**Title: Summertime, and the saving is easy**

Summer vacation is just around the corner. It’s a good time to make sure your HSA is as ready as you are.

1. **Prepare for the unexpected.** As you schedule summer trips and activities, consider contributing enough to cover unforeseen accidents and illnesses. Take advantage of current contribution limits to boost your savings.
2. **Know what’s covered1.** You can use your HSA to pay for everything from crutches and motion sickness wristbands to menstrual care products and first aid kits. Want to know if an expense is covered? Visit <http://healthequity.com/QME>.
3. **Research your options.** Just because you’re miles away from home doesn’t mean affordable care is out of reach. Before hopping on a plane or getting in the car, take an hour to research your options and identify opportunities for savings, such as in-network versus out-of-network doctors, generic versus brand name prescriptions, and urgent care locations versus the emergency room.

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1It is the members’ responsibility to ensure eligibility requirements as well as if they are eligible for the expenses submitted.