



HealthEquity®

BE AN HSA PRO

SAVE LIKE A PRO

- **Contribute more, owe less.** The more you put into your HSA, the less you pay in taxes.¹
- **Sit tight.** The money in your HSA rolls over every year, so anything you don't spend stays in your account.
- **Plan for the unexpected.** Save more than you think you'll need and use the extra for emergencies.

Get more HSA tips and tricks.
Visit [HealthEquity.com/Learn](https://www.healthequity.com/learn)

SPEND LIKE A PRO

- **Compare prices to maximize your dollars.** Use online tools² to shop for healthcare services and opt for generics instead of name brands.
- **Know how to pay.** Use your HealthEquity debit card,³ pay providers through the member portal, or pay out of pocket and reimburse yourself with HSA funds later.
- **Take advantage of free preventive care.** Reduce your chances of future healthcare costs with preventive care—often covered by insurance.

¹HSAs 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. ²HealthEquity and Healthcare Bluebook are separate, unaffiliated companies and are not responsible for each other's policies or services. ³Your HealthEquity® Visa® Healthcare Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. HealthEquity does not provide legal, tax, or financial advice. Always consult a professional when making life-changing decisions.