### **Save for a rainy day**

### Newsletter

*Potential newsletter titles:*

**Your HSA: Are you ready for a rainy day?**

**Your HSA can prepare you for a rainy day**

**How to use your HSA for a rainy day**

Your HSA can help you save for a rainy day. Whether it’s a late-night trip to the emergency room or you need to grab an unexpected prescription, your HSA keeps you ready. Here’s how to take advantage of the benefits that come from an HSA.

**Save on taxes**

An HSA is one of the most tax-advantaged1 accounts available. Pre-tax payroll contributions, growth from interest and investing, and spending on qualified medical expenses all come with tax benefits.

Find out more about qualified expenses by visiting [HealthEquity.com/QME](https://learn.healthequity.com/qme/).2

**Spend or keep your funds**

You can use HSA funds for qualified medical expenses. And any unused funds in your HSA automatically roll over into the next year—forever.

**Save for retirement**

Your HSA complements your 401(k). Use both in tandem to save for the future. You’ll create a savings umbrella that can help protect you from financial storms.

See the difference your HSA contribution can make by visiting [HealthEquity.com/RainyDay](http://www.healthequity.com/RainyDay).

**Questions?** We’re here for you 24/7.

866.346.5800 | my.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.

2It is the members’ responsibility to ensure eligibility requirements as well as if they are eligible for the expenses submitted.