### **Account Optimization**

### Newsletter

**Title: Here’s to a new year full of amazing health savings**

**ALT for mid-year: Welcome to your new HSA**

-or-

**Title: Start the year off right.**

**ALT for mid-year: Set up your account for success.**

* Update your email so we can stay in touch
* Link a bank account to simplify reimbursement
* Choose eStatements and go green
* Add a beneficiary to protect your loved ones

[Optimize Your HSA] {link button to: <https://my.healthequity.com/Member/Optimizer>}

**Want to know if an expense is covered?**

Your HSA will pay for anything from crutches to cancer screenings to menstrual care products and more. [Discover what’s eligible with our interactive list](http://learn.healthequity.com/QME) {link text to: <https://learn.healthequity.com/QME/>}.

**Take advantage of triple-tax savings1**

* Make pre-tax contributions
* Earn tax-free interest
* Enjoy tax-free withdrawals (for qualified medical expenses)

Questions? We’re here for you 24/7

866.346.5800

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 deductible with very few exceptions. Please consult a tax advisor regarding your state’s specific rules.

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