



HealthEquity®

# DON'T GET CAUGHT IN THE RAIN

Unexpected medical bills (like a midnight trip to the emergency room) can bring on a financial downpour. But you can use your HSA dollars to cover out-of-pocket medical expenses, including prescriptions, some over-the-counter medications, copays, and more.

Maximize your HSA contributions.

[my.HealthEquity.com](https://my.HealthEquity.com)

Questions? We're here for you 24/7  
866.346.5800 | [my.HealthEquity.com](https://my.HealthEquity.com)

## HERE'S HOW TO MAKE THE MOST OF YOUR HSA DOLLARS TODAY—AND IN THE FUTURE.

### Increase your contributions

Contributions to your HSA are tax-deductible.<sup>1</sup> There are two ways to make contributions:

#### 1. Payroll contributions.

Ask your benefits team how to get started or update your contributions. Payroll contributions are the easiest way to fund your HSA up to the annual maximum.

#### 2. Individual contributions.

When you have a little extra money, you can make a contribution at [my.HealthEquity.com](https://my.HealthEquity.com). Be sure not to exceed the annual contribution limit.

### Roll over HSA funds for the future

Unused funds in your HSA automatically roll over to the next year—and they're yours to keep even if you change employers or health plans. Whether you need the money tomorrow or years from now, your HSA dollars will be there for you.

<sup>1</sup>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. HealthEquity does not provide legal, tax, or financial advice.