### **Maximize contributions**

### Newsletter

*Potential titles:*

**4 ways to maximize your HSA**

**Use your HSA to spend and save smarter**

1. **Reduce your tax bill**

You can make pre-tax payroll contributions to your HSA just like you can with a 401(k). Consider adjusting your payroll contributions today and save even more on taxes.1

1. **Gain financial flexibility**

Unlike an FSA, your HSA dollars roll over year after year, forever. This gives you amazing long-term flexibility.

1. **Spend like a pro**

Enjoy tax-free spending when you use HSA funds on things like medications, copays, and other qualified out-of-pocket medical expenses.

See a full list of qualified expenses at [HealthEquity.com/QME](https://learn.healthequity.com/qme/) 2

1. **Save for retirement**

Investing HSA funds3 offers the potential to maximize long-term savings. Use your HSA to build the ultimate retirement nest egg.

Discover more and manage your account at [my.HealthEquity.com](https://my.healthequity.com/).

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

3 Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, nor 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.