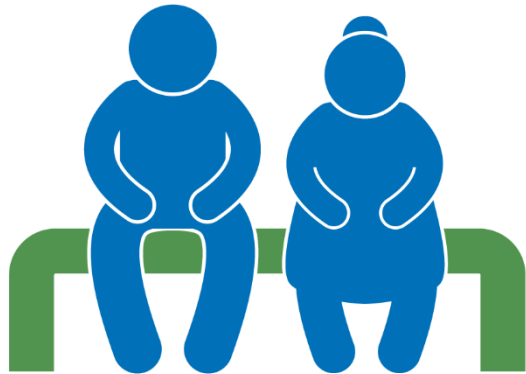


Health care costs in retirement



- The average couple retiring this year will incur \$245,000* to cover medical expenses during retirement
- This is \$350,000 gross withdrawal from traditional retirement accounts to achieve net \$245,000 medical expense in retirement**
- or-
- Only \$245,000 tax free withdrawal from HSA



Retirement Account & an HSA together can provide the optimal Retirement Planning solution.

Two parts: Health plan + savings account



HSA compatible
health plan



Savings account

Florida Blue 

HealthEquity®
Building Health Savings™

What is an HSA?

HSA BASICS

Triple tax benefit- Health Savings Account



1. Contributions are tax-deductible
2. Earnings are tax-free
3. Withdrawals for qualified medical expenses are tax-free

NOT use it or lose it- About the Account

USE IT
or
KEEP IT

Funds roll over...



Employee owns account permanently



Portable



It's portable!

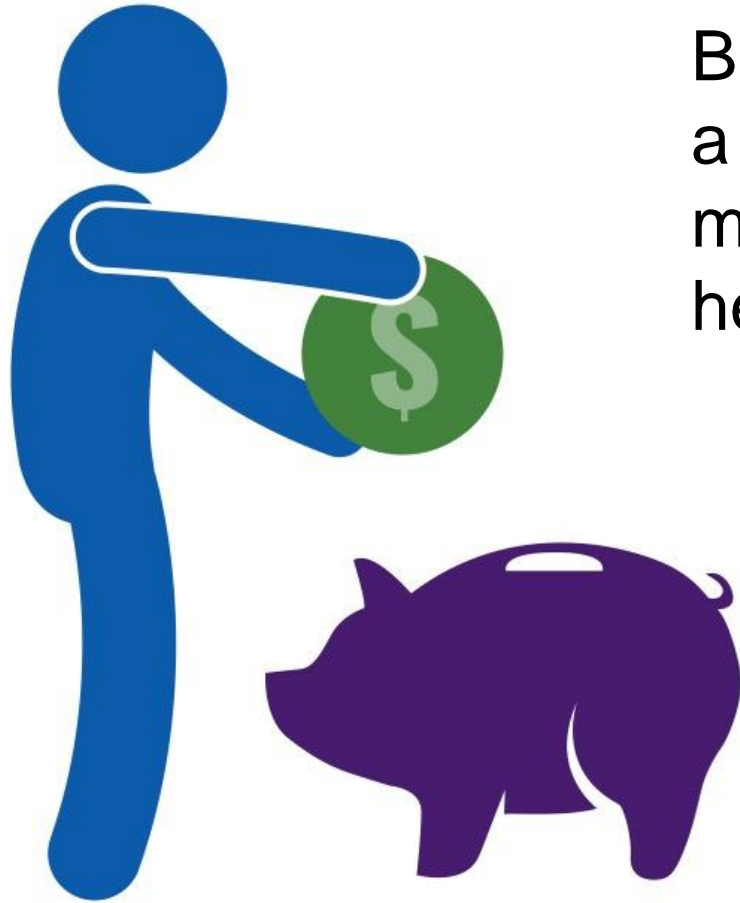
Health Savings Accounts- Regulated by the IRS

2019 contribution limits

- Single: \$3,500
- Family: \$7,000
- Ages 55+: \$1,000 catch-up



Eligible individual- contributions



Being eligible means that a person is eligible to make contributions to a health savings account.

Cannot be claimed as a dependent



Must have an HSA-qualified plan



Must not have other coverage



- Medicare
- Medicaid
- Access to FSA or HRA funds
- Other insurance coverage

Permitted insurance coverage

Certain types of coverage will not jeopardize eligibility:

- Auto
- Accident
- Dental
- Vision
- Specified disease coverage
- Hospital indemnity if it pays a fixed cost per day, per admission, or other period
- Long term care
- Disability
- Wellness programs offered by an employer, if they do not pay for significant medical benefits
- Worksite employee assistance programs, if they do not pay for significant medical benefits

Eligible expenses- distributions



Other eligible expenses



Certain insurance premiums



HSAs can be used to pay for certain insurance premiums:

- COBRA
- Insurance premiums while receiving unemployment
- Long-term care insurance
- Medicare, parts B & D

Member Access



HealthEquity
John Doe (927467) Sign Out

Home My Account Claims & Payments Docs & Forms Resources Contact

Account Balances	
HSA Available to Spend	\$4107.83
2018 LPFSA	\$950.00
2018 DCRA	\$1,250.00

Florida Blue In the pursuit of health®

Quick Links

- Pay Doctor/Provider
- Request Reimbursement
- Make Contribution
- Transaction History
- Reimbursement Account Detail

Resources

- FloridaBlue.com
- Find a Doctor
- Qualified Medical Expenses

To Do

- Unresolved Claims
- Unlinked Receipts/Docs
- Unread Messages



Dear member,

Congratulations on opening your HealthEquity health savings account (HSA). Discover our powerful resources designed to simplify and maximize your health savings.

- Easy tools**
You will find intuitive online account management features on the HealthEquity member portal.
- Convenience**
We supply a HealthEquity Visa® Health Account Card to conveniently pay for eligible medical expenses.
- Account mentors**
We provide a unique member experience delivered by a helpful team, available every hour of every day.

We look forward to building health savings with you.

Stephen D. Neelman, M.D.

Stephen Neelman, M.D.
HealthEquity Founder and Vice Chairman

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as the expenses are tax-qualified medical expenses.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank Member FDIC. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

HSA_enroll_20160912

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Account mentors

Helpful support, available every hour of every day

Our member services team based in Salt Lake City provides a unique customer experience delivered by knowledgeable specialists. They offer education and insight to maximize your savings.

HealthEquity

15 W. Scenic Pointe Dr., Suite 100
Draper, UT 84020

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F03-L367-5 - 0916

YOUR HSA
powered by
HealthEquity
Health savings account (HSA)



HealthEquity

Member Access

GET STARTED

- 1 Activate your debit card**
Instructions are included with your card.
- 2 Log on**
Visit www.MyHealthEquity.com to create a username and password.
- 3 Go green**
Elect e-statements and save a monthly paper statement fee.
- 4 Add a beneficiary**
Ensure your account savings benefit your loved ones in the event of your death.

- 5 Learn more**
Visit www.HealthEquity.com/learn. You will find a list of qualified medical expenses, rules for your debit card, contribution tips, and more.
- 6 Start saving**
Decide how you will begin building your health savings:
 - Paycheck deductions
 - Transfer from an existing HSA
 - Direct contributions by EFT

{ Let's go! }

BUILD SAVINGS

Paycheck deposits

If your account is offered as a benefit from your employer, you may make regular pre-tax contributions from your paycheck. Talk to your HR department for assistance.

Electronic fund transfers (EFT)

Using EFT, you can make a one-time contribution or schedule regular, automatic transfers from your personal bank account to your HSA. Log in to your HealthEquity account to set up an EFT.

Transfer an existing HSA

Do you already have an HSA with another administrator? Transfer your existing HSA balance to HealthEquity and consolidate your savings. Download Transfer Request Forms at www.HealthEquity.com/form.

Interest and investments¹

Watch your account balance grow as it earns interest or invest in a variety of mutual funds.

¹Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity. HSA holders making investments should review the applicable fund's prospectus. HealthEquity doesn't provide financial advice. Consult your adviser or the IRS with any questions on filing your tax return.

HOW YOU WIN

HSA funds roll over year after year

Unlike older flexible spending accounts, whatever you don't spend from your HSA, stays in your account. The funds are yours to keep until you need them.

HSAs are triple tax-advantaged

1. REDUCES YOUR FEDERAL INCOME TAXES.

When you contribute to your HSA directly from your paycheck, you reduce your taxable income by the amount you contribute.

2. EARNS INTEREST TAX-FREE.

Your money earns interest while it is in the account and you do not pay taxes on the interest earned.

3. WITHDRAWALS ARE TAX-FREE.²

You never pay taxes on HSA withdrawals when the money is used for qualified medical expenses.

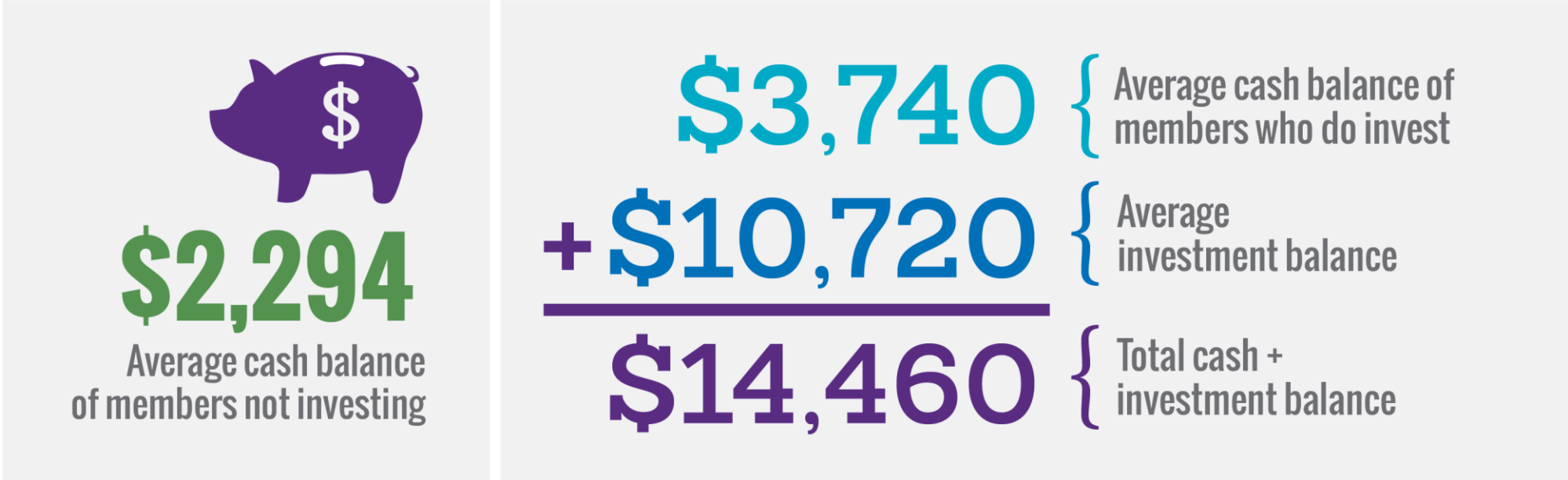
²HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Tax rules vary dependent upon individual circumstances. Please consult a tax professional regarding your state's specific rules.

INCREASE YOUR HSA CONTRIBUTIONS

Make the most of HSA tax advantages by maximizing your contributions. HSA elections are flexible and you can change the election amount at any time. You can adjust the amount of your paycheck deduction or recurring EFT as often as you'd like. Speak to your HR representative for more details.

Advancing our members

The average HealthEquity HSA after 5+ years



Investing members have **6X** the balance

HSA optimizer guide

Get the most out of your HSA

We've reviewed your account and identified steps you can take to improve its performance and maximize your savings. Complete the tasks in each section to increase your overall account optimization and discover money saving benefits you may have missed.

75%
John Doe
Overall Account Optimization

100% Complete	Profile
50% Complete	Contributions

[Previous](#)

Optimize your HSA contributions
Contributing the IRS maximum means more tax-free savings for you.

Watch "Add new horsepower to your financial plan"
3:14 Minutes [Watch Video](#) **Complete**

Are you eligible to make contributions in 2016? Yes No

You are eligible if ...

- You are covered by a high deductible health plan.
- You are not covered by another health plan.
- You are not eligible to be claimed as a dependent on another persons tax return.
- You are not entitled to Medicare benefits.

- Motivates account action:
 - Beneficiaries
 - Contributions
 - Contact info
 - Investing
 - EFT accounts
 - Email

Account mentors

- Embody and anchor the purple experience
- 100% onshore; based in Salt Lake City
- Success measured by education of members, not call handle time.
- Insight to maximize savings
- Extensive ongoing training
- Around-the-clock availability
- 'Smart marbles' enable mentors to personalize each call



2016
Silver Stevie
Customer Service
Team of the Year



2013, 2015, 2016
Utah Business Magazine
Best Companies
To Work For





2015, 2016
Salt Lake Tribune
Top Workplaces



Melissa
HealthEquity team member

Investment services: proactive and ongoing

ADVISOR™ Powered by: HealthEquity Advisors, LLC	 Autopilot Full-service fund management based on personal risk profile
	 GPS Guidance provided for fund management, implemented by account holder
HealthEquity	 Self-driven Manage your own funds

INVESTORS:

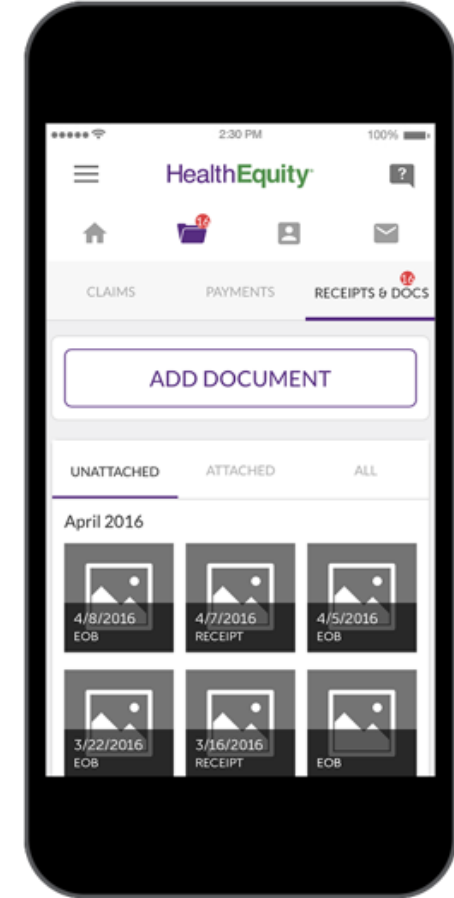
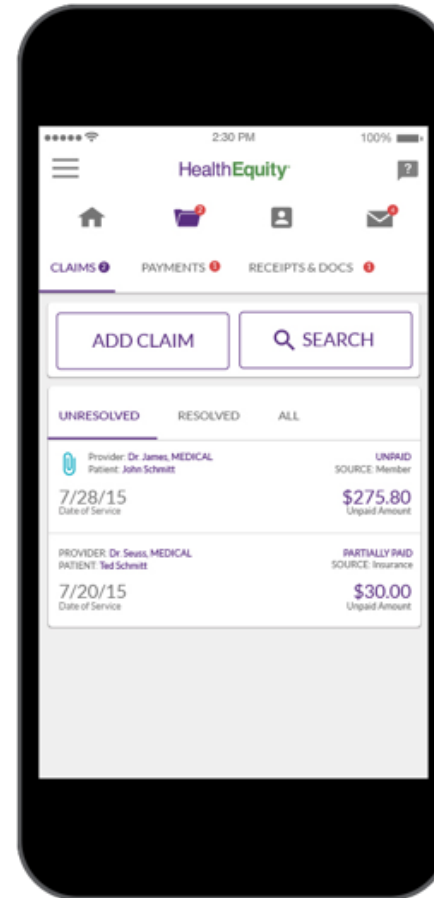
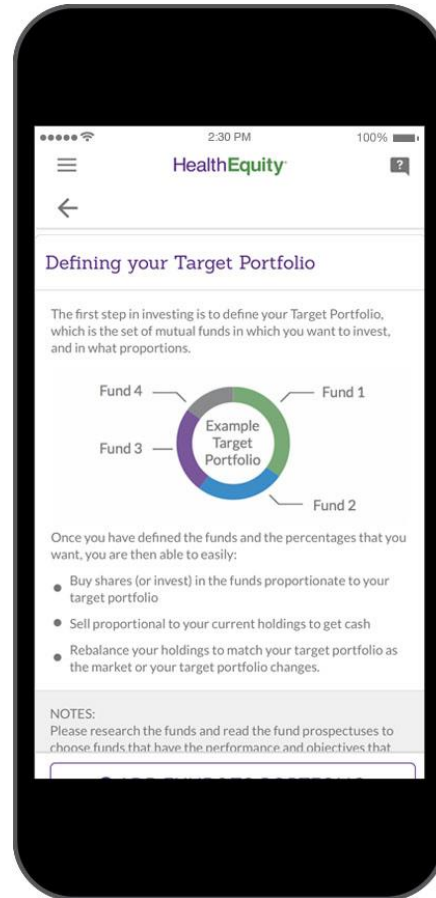
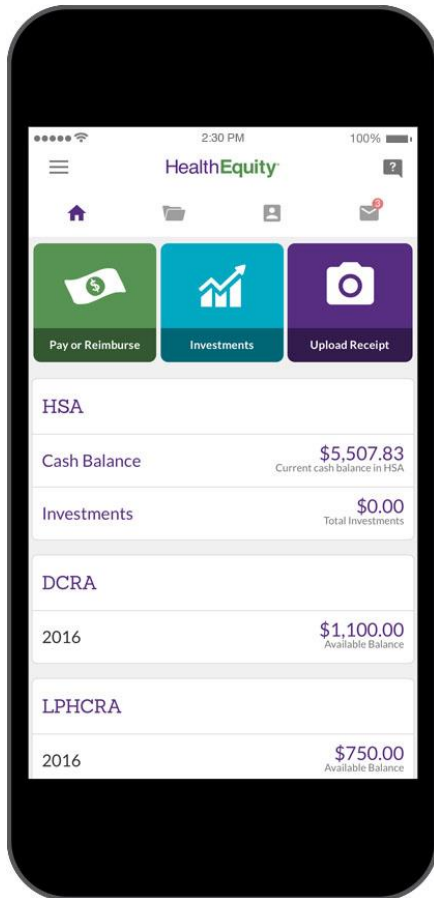
- 30% greater annual spend¹
- 50% greater cash balances¹
- Contribute 3X more¹



¹Source: HealthEquity FY 2017 Network Partner data as of January 31, 2016

Investments available to HSA holders are subject to risk. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training.

Engaging mobile app: default platform



Retirement: another way to save



Did you know:

At 65, you can take it out at your taxable rate and use it however you choose.