

HSA 201

Building Savings: Investing, Retirement Member Messaging Guide

Thanks for providing your employees with the tools they need to connect health and wealth—achieving wellness today and financial wellbeing tomorrow. Plus, great benefits like a Health Savings Account (HSA) are important contributors to employee satisfaction and retention. That's why it's so important to make sure your people know how good they have it.

HealthEquity is here to help with timely, targeted messaging to introduce and explain the benefits of an HSA.

HealthEquity provides “next best step” messaging to help members maximize their benefits. We've designed a road map to usher folks along their health and wealth journey. Let's explore

COLOR KEY

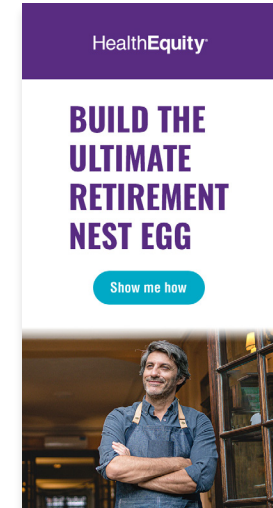
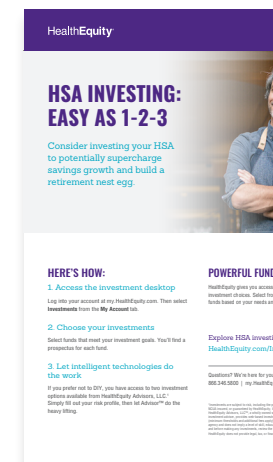
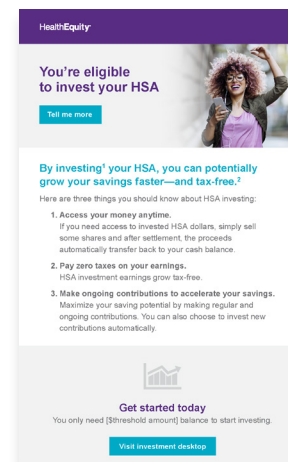
Some of this messaging is executed by HealthEquity. Other assets are ready for you to use. See page 3 for detailed descriptions of each asset type.

- Executed by **HealthEquity**
- Executed by **Client**

Step 1: Investment 101

Members will be introduced to the Investment Desktop and learn how they can supercharge savings and build a retirement nest egg. They'll discover how HealthEquity HSA investing offers access to low-cost mutual funds, tax-free earnings, and intelligent technologies that can help make investment decisions.

- Emails
- Message Center post
- Learn site banner
- Banner ads
- Digital sign
- Flyer
- Newsletter
- Poster



Step 2: HSA vs 401(k)

HSA investing can potentially offer more tax-efficient earning power than a 401(k), including tax-free distributions for qualified medical expenses. Members will learn more about the tax benefits and how to accelerate their retirement savings with HSA investing.

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USE YOUR HSA LIKE A 401(K)
Get started

USE YOUR HSA LIKE A 401(K)

- Save for medical expenses in real time
- Invest for tax-free growth
- Coordinate your accounts for maximum impact

BUILD THE ULTIMATE RETIREMENT NEST EGG
Show me how

Calculate your potential nest egg.
Visit RSM.HealthEquity.com

HSA: You must meet a 100% test to be able to use HSA funds for qualified medical expenses. Also, most states recognize HSA funds as tax-deferable with one exception. Please consult your advisor regarding your state's specific rules.
Investment: An investment in HSA funds is subject to the same risks as any other investment. The value of HSA funds can go up or down. The value of HSA funds is not guaranteed by HealthEquity, Inc. Investing through HealthEquity, Inc. involves the risk of loss. Please consult your advisor regarding your state's specific rules.
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Step 3: Retirement

This messaging covers the additional \$1,000 catch-up contribution limit available to HSA members who are 55 and older. Even with Medicare, the average American couple will need \$301,000 in savings to cover medical expenses in retirement. Members will learn why an HSA offers the ideal savings vehicle to prepare for those costs.

- Email
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- Poster

BE RETIREMENT READY
Contribute today.
Go to your account

TAKE YOUR RETIREMENT TO THE NEXT LEVEL

- Make tax-deductible contributions
- Grow tax-free earnings
- Take tax-free distribution for qualified medical expenses

RAMP UP YOUR RETIREMENT SAVINGS
Members who are 55 and older can contribute an extra \$1,000 to their HSA.
Make a contribution today.
Go to your account

Make a contribution today.
866.346.5800 | my.HealthEquity.com

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Step 4: Invest Now, Play Later

Who doesn't want to play in retirement? Members will learn why a major perk of HSA saving and investing is boosting that all-important nest egg for the golden years. Funds roll over from year to year, so members can save and invest confidently for the future. And distributions on HSA funds are always tax-free when used for qualified medical costs.

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- Poster

POWER UP YOUR HSA
You may be eligible to invest your HSA in low-cost mutual funds. Give your money the chance to grow.
Visit HealthEquity.com/investMyHSA

INVEST YOUR HSA
You may be eligible to invest your HSA in low-cost mutual funds. Give your money the chance to grow.
Visit myHealthEquity.com/investMyHSA

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• Executed by HealthEquity

Emails: HealthEquity will send members the right message at the right time, pointing out the next best step along the health and wealth journey.

Message Center posts: Right-time messaging within the HealthEquity member portal.

Learn site banners: Ads posted on microsites created by HealthEquity for qualifying clients. Learn site banners are aligned with the other messaging, offering specific, timely calls to action.

• Executed by Client

Banner ads: Digital ads in 10 standard sizes can be posted on sites that employees visit frequently. (Note: Each set of digital ads includes a text document with the right URL for you to link to.)

Digital signs: These are larger images that can be displayed on a lobby or break room TV.

Blog posts: Engaging, informative copy you can post on your company blog or include in a newsletter.

Newsletter copy: Pre-written copy designed for your intranet, newsletter, corporate email, or wherever you normally communicate with employees.

Postcards: Print-ready postcards you can print and mail to members.

Posters: Print-ready posters for your four walls: a break room, foyer, or hallway. Choose from two sizes to print.

Flyers: Print and distribute to members, or post the PDF on an intranet, learn site, or other channel.

Let’s Get Started

You’ve already given your people important benefits that will help them build wealth, manage medical costs, and safeguard their health. Now let’s work together to make sure members understand their benefits—and take advantage.

Recommended Calendar for Client-Executed Assets

Use this calendar to help plan your member messaging deployments throughout the year.

Note: this calendar offers a standard approach and schedule for a first-quarter plan year. (For clients with a mid-year start, some items would be shifted.)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
1: Investment 101			2: HSA vs 401(k)			3: Retirement			4: Invest now, play later		
Tax education						Open enrollment			Year-end		