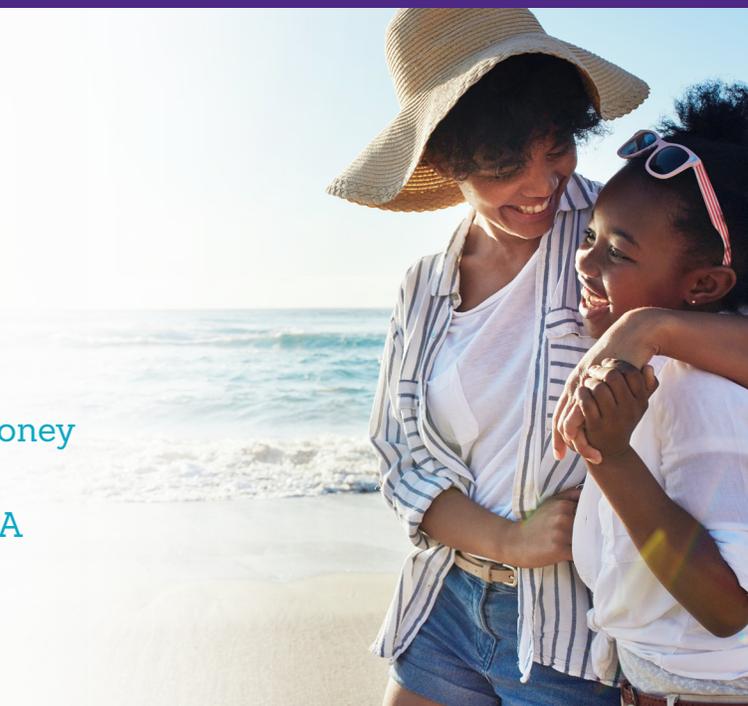


FLEXIBLE SPENDING ACCOUNT (FSA)

with carryover

An FSA empowers you to set aside pre-tax money from every paycheck to help pay for qualified medical expenses. Choose a HealthEquity FSA and unlock these amazing benefits.



PUT MORE MONEY IN YOUR POCKET

Each dollar you contribute to your FSA is tax-deductible.¹ That means you could potentially save as much as 30 percent or more on qualified medical expenses.² Don't think of it as money deducted from your paycheck—think of it as money added to your wallet.



GET YOUR MONEY RIGHT AWAY

Let's say you plan to contribute the IRS maximum to your FSA. You'll have access to the entire amount on the first day of the plan year. Take advantage. Spend now, contribute later.



KEEP YOUR MONEY INTO THE NEXT YEAR

Don't worry about spending all your FSA dollars by the end of the year. Your organization lets you carryover up to \$550 of unused funds into the next year.³ Stay flexible and contribute with confidence.



SPEND BEYOND THE DOCTOR'S OFFICE

You can use FSA dollars to cover a huge list of qualified medical expenses, including over-the-counter meds and menstrual care products.⁴

See a full list of eligible medical expenses at [HealthEquity.com/QME](https://www.healthequity.com/QME)

Know your options

- FSA elections can only be made during open enrollment (unless you have a qualifying life event)
- Choose the amount you want to contribute, then your employer will deduct that amount pre-tax in equal parts from each paycheck over 12 months
- Verify with your organization the exact amount you're able to carryover

MAYBE YOU'VE HAD AN FSA BEFORE, BUT YOU'VE NEVER HAD AN FSA LIKE THIS



Get support 24/7

Call us day or night. Our US-based service team measures success by problems solved. We'll do whatever it takes.



Say goodbye to hassle

Log in and manage everything via our simple mobile app.⁵ Want to submit a claim? Easy. Just snap a photo and you're on your way.



Stay informed

Check out our vast library of webinars, tutorials, videos, calculators, and more. You'll find tips and tricks to make the most of your FSA.

JOIN MILLIONS OF FLEXIBLE SPENDERS

For more than two decades we've empowered some of the biggest companies in the world—and the smartest savers on the block.



Enroll today. Talk to your benefits team.

866.735.8195 | [HealthEquity.com/Learn](https://www.healthequity.com/learn)

¹FSA's are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

²Based on average federal income and payroll taxes. Estimate for illustrative purposes only.

³Carryover amounts vary by plan design. Confirm with your employer the rules for your plan.

⁴Eligible expenses may vary by plan design. Your employer determines which expenses are eligible for reimbursement. Please review plan documents carefully and consult your benefits team for a full list of eligible expenses. It is the member's responsibility to ensure eligibility requirements as well as if they are eligible for the expenses submitted.

⁵Accounts must be activated via the HealthEquity website in order to use the mobile app.

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

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