

SAW Consortium Winning with an HSA

HealthEquity[®]
Building Health SavingsSM

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.

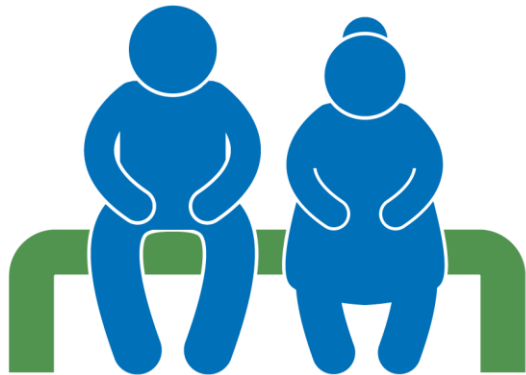
No soliciting. No recording. No photography. No part of this presentation may be copied, recorded, or rebroadcast in any form.

Winning with an HSA

EMPOWERING *you* TO
BUILD HEALTH SAVINGS



Health care costs in retirement



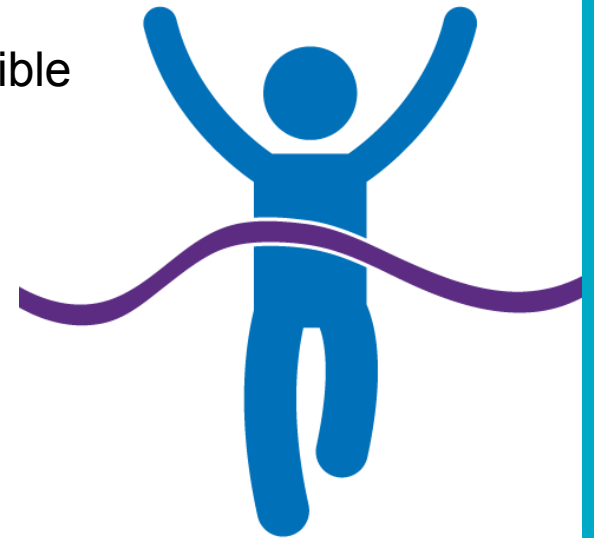
- The average couple retiring this year will incur \$245,000* to cover medical expenses during retirement
 - This is \$350,000 gross withdrawal from traditional 401(k) plan to achieve net \$245,000 medical expense in retirement**
- or-
- Only \$245,000 tax free withdrawal from HSA

401(k) & HSA together can offer the optimal retirement planning solution

Why choose an HSA?

Easy win in today's complex health care system:

- Save now:
 - Lower monthly insurance premiums
 - HSA deposits aren't taxed or are tax deductible
 - Typically lowers income tax liability
- Save for the future:
 - HSA funds roll over from year to year
 - You keep the money even if you change jobs or insurance plans
 - Tax-free interest earned
 - Comprehensive and easy investment options
- Same doctors, same network, same pricing



Two Parts: Health Plan + Savings Account



- HSA-qualified plan through Aetna
- Preventative services covered at 100%
- Office Visits, Rx, Deductible, Copays, and Coinsurance ALL count towards Out of Pocket maximum

- HSA through HealthEquity
- Tax-free savings for medical expenses
- Works in conjunction with the HSA powered plan

How an HSA works

Traditional health plan vs. HSA-powered health plan



- Larger monthly premium
- Lower deductible



- Lower monthly premium
- Higher deductible

plus



- Money into savings account

How an HSA works

You and SAW



Your HSA



Qualified medical expenses:

Exams, prescriptions, procedures, vision, dental and more

HSA How To: Doctors' Visits

1 Go to the doctor



No co-pays

2 Doctor sends Aetna the bill



Aetna adjusts price based on discounts

3 Aetna sends claim to HealthEquity



Pay doctor from HSA funds, if funds are available. Pay out of pocket if funds aren't available and reimburse yourself later.

*This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

HSA How To: Pharmacy Prescriptions

1 Go to pharmacy



Show your Express Scripts ID card

2 Pharmacy applies discount



Pay with your HSA card



3 Pharmacy sends claim to insurance carrier



Insurance carrier applies amount to your deductible—no paperwork needed

*This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Maximize your savings

Don't leave
money
on the **TABLE** for the
IRS



Maximize your HSA contributions in 2017:

- Single-coverage: \$3,400 (2016: \$3,350) **Save up to \$1005 in Taxes!***
- Family-coverage: \$6,750 (2016: \$6,750) **Save up to \$2025 in Taxes!***
- Catch-up contribution, age 55+: \$1,000

How to contribute to your HSA

- Make pre-tax contributions through payroll deductions
 - Change your payroll contributions at any time
- Make post-tax contributions directly to HealthEquity online or by sending a check
- Fully fund your HSA on day one
- Make contributions anytime after your HSA is open
 - Can make contributions up until April 15th for the previous tax year



Who is eligible for an HSA?

To contribute to an HSA, you need to:

- Be covered *ONLY* by an HSA-qualified health plan
 - Other health coverage (including Medicare, Tricare, or a traditional health plan) may disqualify you
- No full purpose FSA (including through a spouse)
- Not claimed as a dependent on someone else's tax return



Plan comparison tool



Let us do the math! Compare your health plans side-by-side

www.CompareMyHSA.com

Powerful Tools

- Convenient access
 - Debit card
 - Online
 - Using our **free** mobile app
 - By telephone
- Use your HealthEquity account to
 - Check your balance
 - Review transactions
 - Review claims
 - Submit new claims or documents
 - Send payments and reimbursements
 - Access tax documents



HealthEquity mobile app



Convenient, powerful tools:

- On-the-go access for all account types
- Take a photo of documentation with phone and link to claims and payments
- Send payments and reimbursements from HSA
- Manage debit card transactions
- View claims status

Available FREE for iOS and Android

Account Mentors



*Every hour
of every day.*

Always available

Our member services agents are taking calls 24 hours a day, every day of the year

Call today

Let us conduct a personal assessment of your plan options

866.346.5800

www.healthequity.com