

WELCOME TO AN EASY, HASSLE-FREE HEALTH SAVINGS ACCOUNT

Choose the Asuris HSA Healthplan 2.0SM and you get automatic access to an easy, hassle-free health savings account (HSA) from HealthEquity.

What Is an HSA?

An HSA is a tax-free savings account that belongs to you. It works with your Asuris HSA Healthplan 2.0SM medical plan to let you pay your insurance deductible and out-of-pocket medical expenses. You take the money that you would have paid toward higher health insurance premiums and use it for qualified medical expenses or save it and let it grow from year to year.

- ▶ You don't lose it if you don't spend it (like the money you put in a flexible spending account).
- ▶ You don't pay taxes on withdrawals for eligible expenses.
- ▶ You don't pay taxes on interest earned.
- ▶ You and your employer's contributions are tax-free and reduce your overall taxable income each year.

Your HSA, including all the money you and your employer contribute, is yours. You take the account with you when you change jobs, retire, or leave the Asuris HSA Healthplan 2.0SM.

Why Choose an HSA from HealthEquity?

Everyone who enrolls in the Asuris HSA Healthplan 2.0SM is automatically enrolled in a HealthEquity® HSA that includes:

- ▶ **Easy-to-use online access to claims and payments**—access claims, pay bills, get reimbursements, and more—all from a single, easy-to-use online portal.
- ▶ **Live service any day, anytime**—live HealthEquity Member Services specialists are available 24/7/365.
- ▶ **Remarkable education and support**—rely on live Member Services specialists and online resources to get the most from your HSA, negotiate payment schedules with a provider, and more.
- ▶ **Everything you get from a typical HSA and more**—including FDIC-insured cash deposits, competitive interest rates, free investment options, free HealthEquity® Visa® Health Account Card[†], no setup or inactivity fees, and more.

Who's Eligible for an HSA?

Anyone meeting the following requirements is eligible for an HSA.

- ▶ Have no other health coverage except what's permitted by the IRS (see IRS Publication 969).
- ▶ Not be enrolled in Medicare.
- ▶ Not be claimed as a dependent on someone else's tax return.
- ▶ Be enrolled in the Asuris HSA Healthplan 2.0SM.

If you sign up for the Asuris HSA Healthplan 2.0SM medical plan, you'll automatically be enrolled in a HealthEquity HSA regardless of whether or not you meet eligibility requirements for an HSA. If you don't meet eligibility requirements for an HSA, please contact HealthEquity on the dedicated Member Services Line at 866.960.8055 to close your health savings account.

Welcome to Your HealthEquity® HSA

You'll receive your HealthEquity Visa health account card and *Welcome Kit* in the mail within a few weeks of the effective date of your Asuris HSA Healthplan 2.0SM.

Your employer's benefits team can help you with pre-payroll contributions to your HSA if available. You can also make contributions through your specific member portal or www.myhealthequity.com.

Contact HealthEquity on your dedicated Member Services line at 866.960.8055 anytime 24/7/365 if you have questions or need help.

Here are a few of the more commonly asked questions about HSAs. Your *Welcome Kit* will include more answers to questions and guidelines on how to use your HSA.

Q: HOW MUCH CAN I SAVE ON TAXES?

A: Tax savings depend on the amount you contribute to your HSA, medical expenses you incur, and your tax bracket. If you're in the 25% tax bracket and contribute \$1,000, you save \$250 in taxes! In addition your \$1,000 grows tax-free in your HSA. And when you incur costs, you have money you can withdraw with no tax penalty for qualified medical expenses.

Q: WHAT IS A QUALIFIED MEDICAL EXPENSE?

A: Qualified medical expenses are those that generally qualify for the medical and dental expenses income tax deduction as outlined in *IRS Publication 502—Medical and Dental Expenses*. See www.irs.gov/publications/p502/index.html for a current complete list.

Q: WHO CAN PUT MONEY IN MY HSA?

A: Anyone can contribute to your HSA. Only the account holder and the employer receive tax deductions on monies contributed. And only your contribution is tax-free.

Q: HOW MUCH MONEY CAN I CONTRIBUTE TO MY HSA?

A: In 2011, the maximum contribution as set by the IRS for an individual account is \$3,100 and the maximum contribution for family coverage is \$6,250. People over the age of 55 can make an additional "catch-up" contribution of \$1,000. These limits are the same regardless of the source of the contribution.

Q: CAN I TAKE THE MONEY OUT OF MY HSA ANYTIME I WANT?

A: Yes. You can take money out anytime tax-free and without penalty as long as it's to pay for qualified medical expenses. If you take money out for other purposes, you'll pay income taxes on the withdrawal plus a 20% tax penalty.

Q: CAN I USE THE MONEY IN MY HSA TO PAY FOR MY CHILDREN'S MEDICAL EXPENSES?

A: Yes. The money in your HSA can be used to pay for qualified medical expenses of any family member who qualifies as a dependent on your tax return. However, if the dependent isn't covered under your Asuris HSA Healthplan 2.0SM plan, his/her expenses won't be applied toward your deductible.

Q: CAN I ACCESS MY HSA ONLINE?

A: Yes. See your account balance, HSA card balance, claim transactions, and more online. Also pay providers, request reimbursements, and manage your personal information. Simply visit your specific member portal or myhealthequity.com.