HealthEquity® | FSA, HSA, & DCA

# Benefits Explained:
## Health Care FSA, HSA, and Dependent Care Reimbursement Account

BENEFITS for EveryWorld

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# Surprising health savings

A healthcare Flexible Spending Account (FSA) lets you use tax-free[1] money to pay for eligible medical expenses helping you realize significant savings on healthcare costs.

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# Get more flexibility with your FSA

- Access annual contribution amount on day one
- Fast, convenient payments and reimbursement
- Pay for your spouse and dependents too

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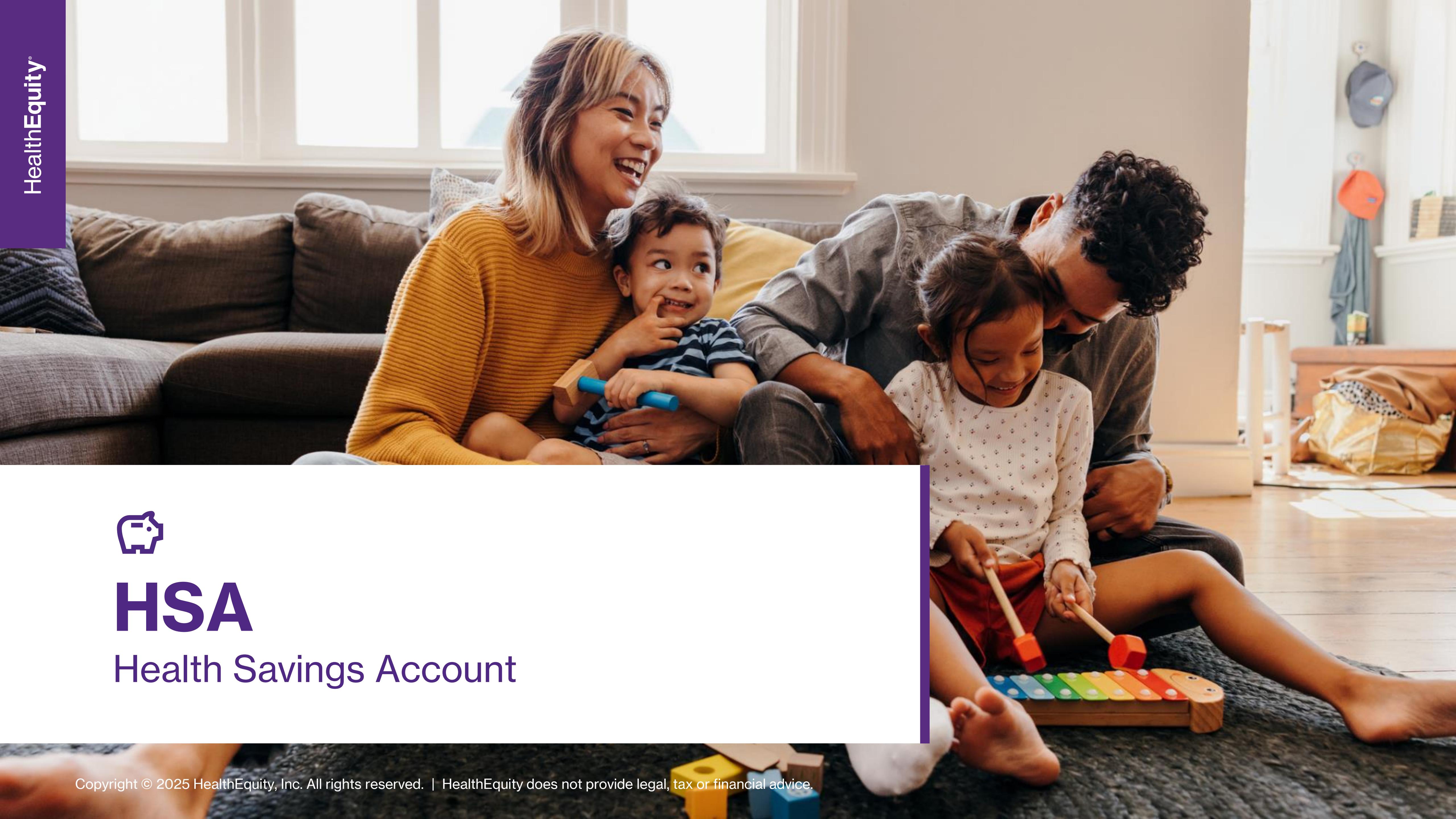
# The more you contribute the more you save

| 2026 Contribution limit | Tax savings* |
| --- | --- |
| $3,400 | **$680** |

*Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

# Smart spending starts with thoughtful planning



# HSA

## Health Savings Account

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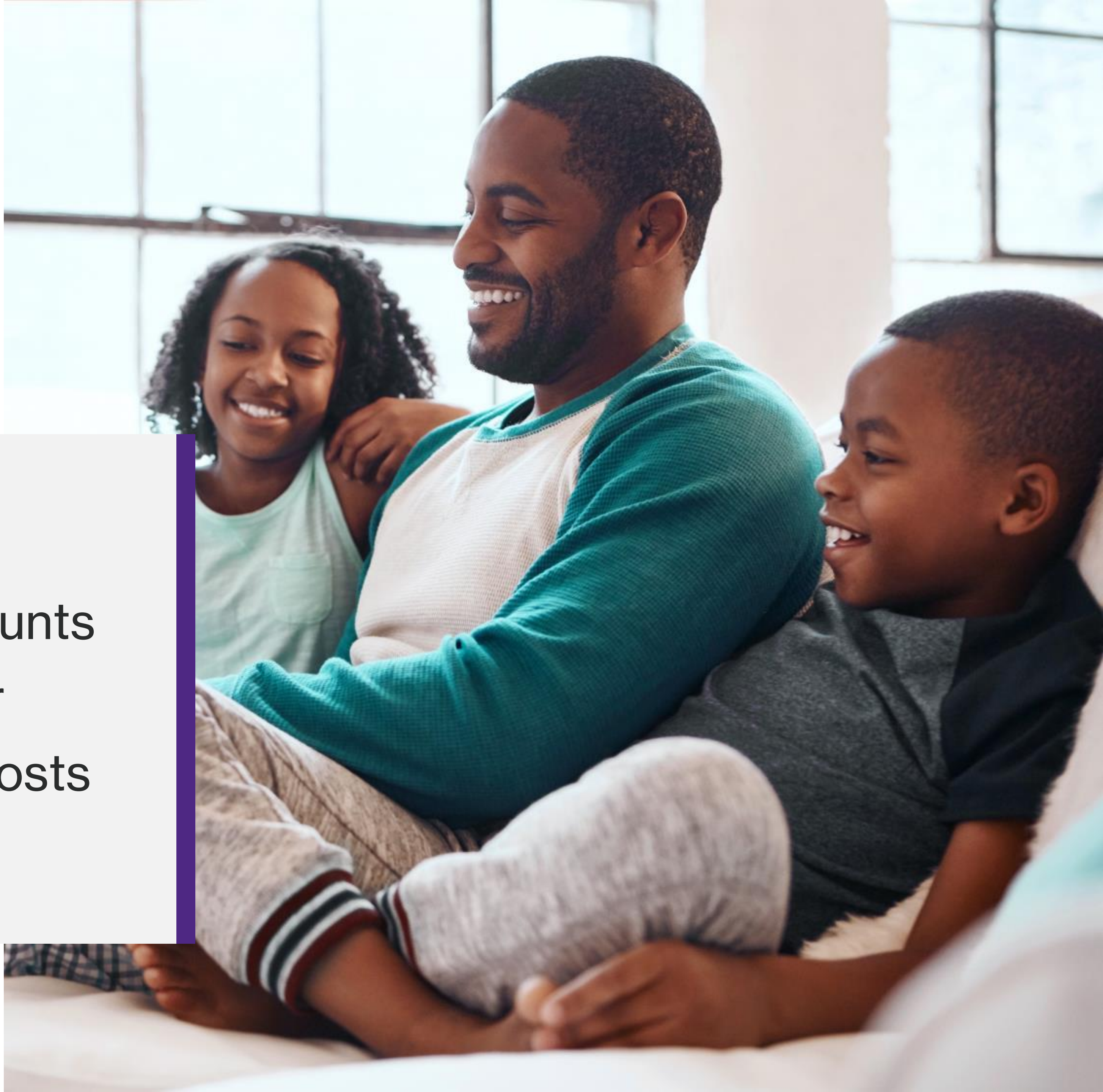
# Invest in your healthcare

HSAs are tax-advantaged accounts that let you put aside money for current and future healthcare costs while saving on taxes.



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# Get the 'triple-tax advantage' only with HSA

- Tax-free contributions
- Tax-free account growth
- Tax-free spending for qualified medical expenses

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

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# HSA funds roll over year after year

- No ‘use-it-or-lose-it’
- Funds don’t expire at the end of a plan year
- Keep your HSA forever

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# The more you contribute the more you save

| Coverage | 2026 Contribution limit | Employer contributions* |
|---|---|---|
| Individual | **$ 4,400** | **$250** |
| Family | **$ 8,750** | **$250** |

Members 55+ can contribute an extra $1000.

*Employer contributions will be included in your total maximum contribution limit.

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# If you love a 401(k), meet your new best friend

| 401(k) | HSA |
|---|---|
| FICA taxed contributions | 100% tax-deductible contributions |
| Tax-free earnings | Tax-free earnings |
| Medical expenses taxed as ordinary income | Tax-free distributions for medical expenses |
| Regular expenses taxed as ordinary income | Regular expenses taxed as ordinary income |
| Minimum distributions required | No minimum distributions |

## HSA Investing Threshold: $1,000

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

# How do I get an HSA?

**Sign up for a CDHP** and meet these qualifications:

- ✓ Not enrolled in non-CDHP plan or Medicare
- ✓ No access to a healthcare FSA
- ✓ Not claimed as a dependent on anyone’s tax return
- ✓ Minimum age to open an HSA is 18

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With an FSA you'll have access to your **entire contribution amount** on the first day of the plan year.

With an HSA your funds are available **as you contribute them.**

Visit Comparemyhsa.com and use our plan comparison tool.

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# HSA vs FSA

| | HSA | FSA |
|---|---|---|
| **Health plan type** | HSA-qualified | Traditional |
| **Premiums** | Lower | Higher |
| **Deductibles** | Higher | Lower |
| **Fund availability** | As you contribute | January 1st |
| **Contribution limits** | $4,400 single**<br>$8,750 family** | $3,400* |
| **Fund expiration** | Funds roll over year after year | Funds expire December 31st |

**2026 contribution limits

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# Ability to adjust contributions

**HSA**

Yes

**FSA**

Generally only with qualifying event

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# Tax-free spending on eligible expenses

## Medical care

- Doctor visits and copays
- Hospital services
- Telehealth

## Vision

- Eye exams
- Prescription glasses/contacts
- Laser eye surgery

## Dental

- Teeth cleaning
- Dental reconstruction
- Orthodontia

## Personal health

- Over-the-counter pain relievers
- Menstrual care products
- Crutches

## Alternative care

- Chiropractic care
- Acupuncture
- Massage*

## Mental health

- Therapy sessions*
- Prescriptions
- Treatment for substance abuse disorder

*May require letter of medical necessity

FSA store® HSA store®

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HealthEquity.com/fsa-qme
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# DCRA

## Dependent Care Reimbursement Account

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# Turn caregiving into tax savings

**A Dependent Care Reimbursement Account (DCRA)** lets you use tax-free money to pay for eligible dependent care expenses.

DCRAs are never taxed at a federal income tax level when used appropriately for eligible dependent care expenses. Also, most states recognize DCA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules

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# Save on eligible dependent care expenses

- Pre-tax payroll contributions
- Fast, convenient payments and reimbursement
- Enjoy a full year to spend your account funds

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# Determine eligible dependents

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# Save on DCRA eligible expenses

## Eldercare

- Elder day care
- Work-related custodial elder care

## Childcare for children under age 13

- Nanny and au pair services
- Summer day camp
- Preschool
- Babysitting

## Care-associated costs

- Transportation costs to and from eligible care
- Late pick-up fees

HealthEquity.com/dcfsa-qme

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# The more you contribute the more you save

| Coverage | 2026 Contribution limit | Potential tax savings* |
| --- | --- | --- |
| Family | $7,500 | **$1,500** |

*Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

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# Qualifying life events

- Marital status
- Number of dependents
- Employment status
- Change in residence
- New childcare or eldercare provider

Generally these are qualifying life events. Check your plan to determine what are permissible qualifying life events.

# Use funds as they accrue

# Get started with your account

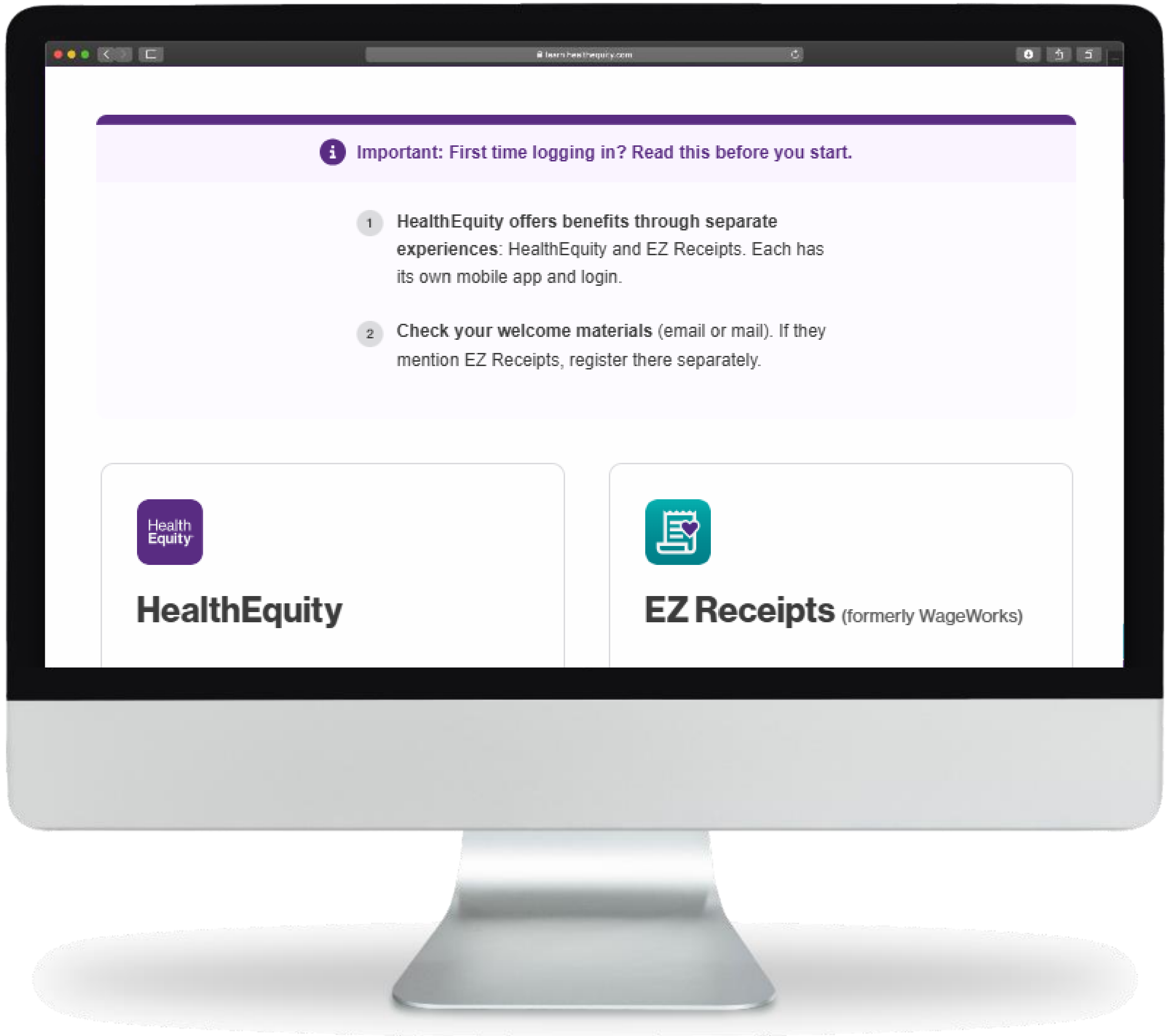
# How to log in

- Enter your information

OR

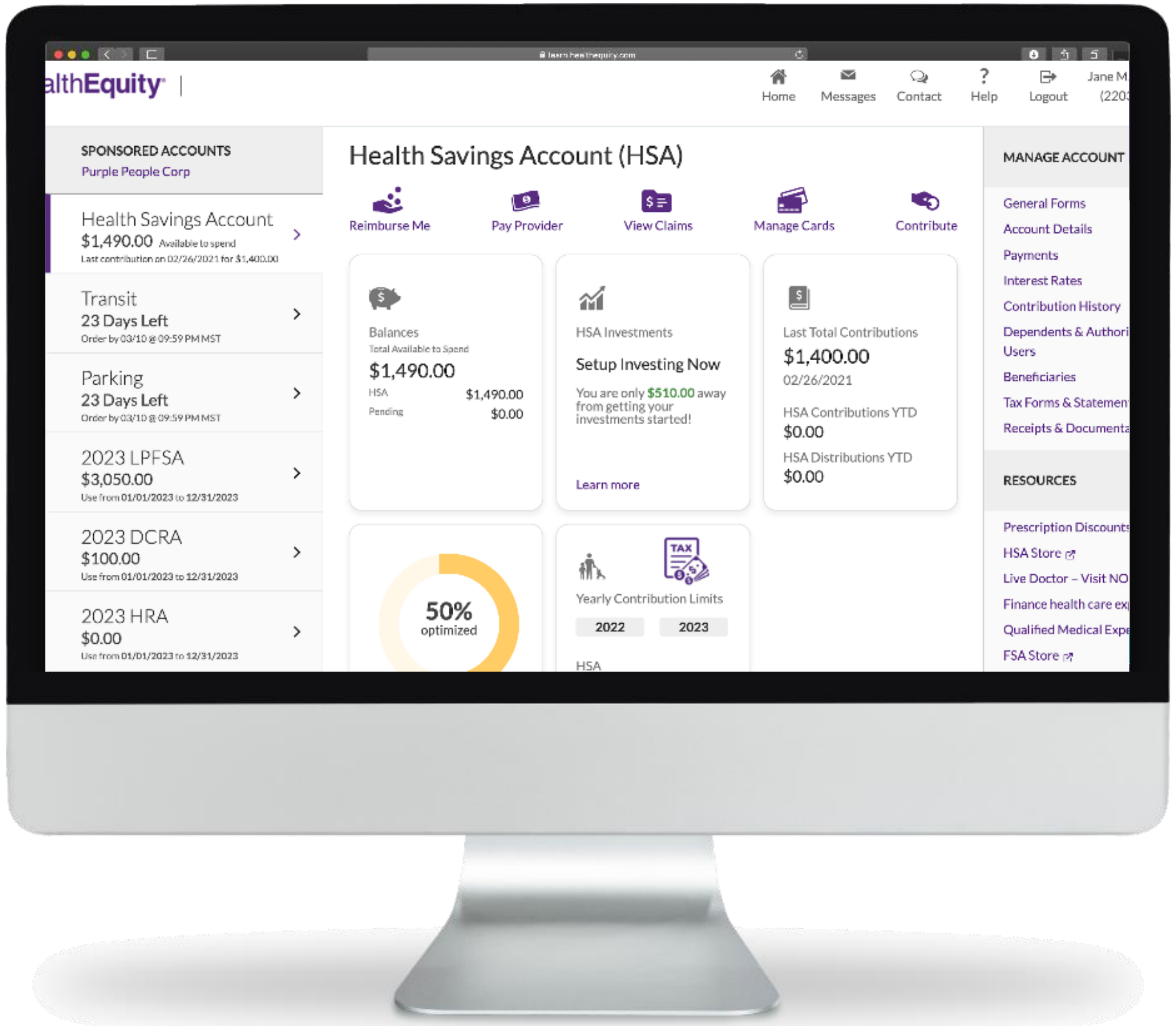
- Follow the steps to create a username and password if logging in for the first time

**HealthEquity.com/loginhelp**



# Main Dashboard

- ✓ Toggle between different accounts (if applicable)
- ✓ Easily view your balance, key dates, recent activities and more
- ✓ Access various quick links, manage account options and explore available resources



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# What's needed for reimbursement

Documentation that includes the following should be provided:

- ✓ Names of providers
- ✓ Names of persons who received care or service
- ✓ Dates of service or care
- ✓ Descriptions of services
- ✓ Costs of service or care

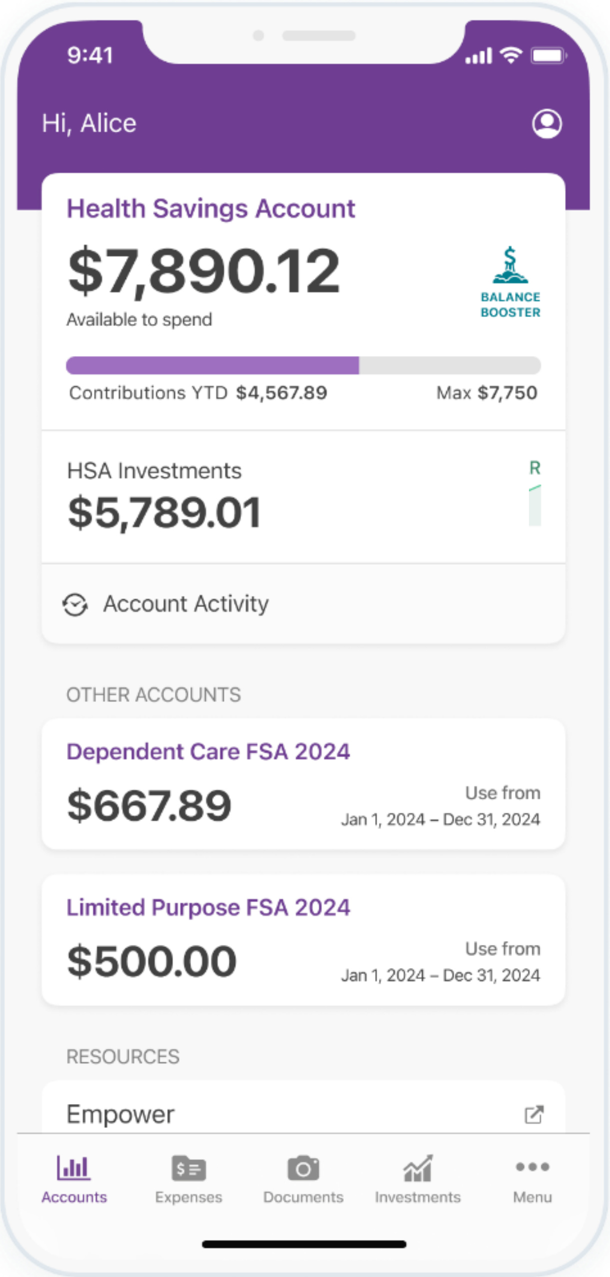
# Download the mobile app

- Home screen to check account balance, view contributions, recent transactions, and claims
- Submit and track claims
- Fast, convenient payment and reimbursement
- Get on-demand, 24/7 support
- Manage HSA investments[1]

HealthEquity app

Download on the App Store®

GET IT ON Google Play™




[1] Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

# Get started today!

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01

## Sign up

- ✓ Enrollment dates:
 Oct. 27 - Nov. 07, 2025
- ✓ Choose election amount for the year

02

## Contribute

- ✓ Pre-tax through payroll
- ✓ Amount withheld from each paycheck is typically equal

03

## Access account

- ✓ Register and login at www.HealthEquity.com/login
- ✓ Submit for reimbursement via the HealthEquity online tool or mobile app
- ✓ Remember to save all receipts

# Questions?

We’re here for you 24/7

HealthEquity.com/Learn