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Benefits Explained

Activision Blizzard King



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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

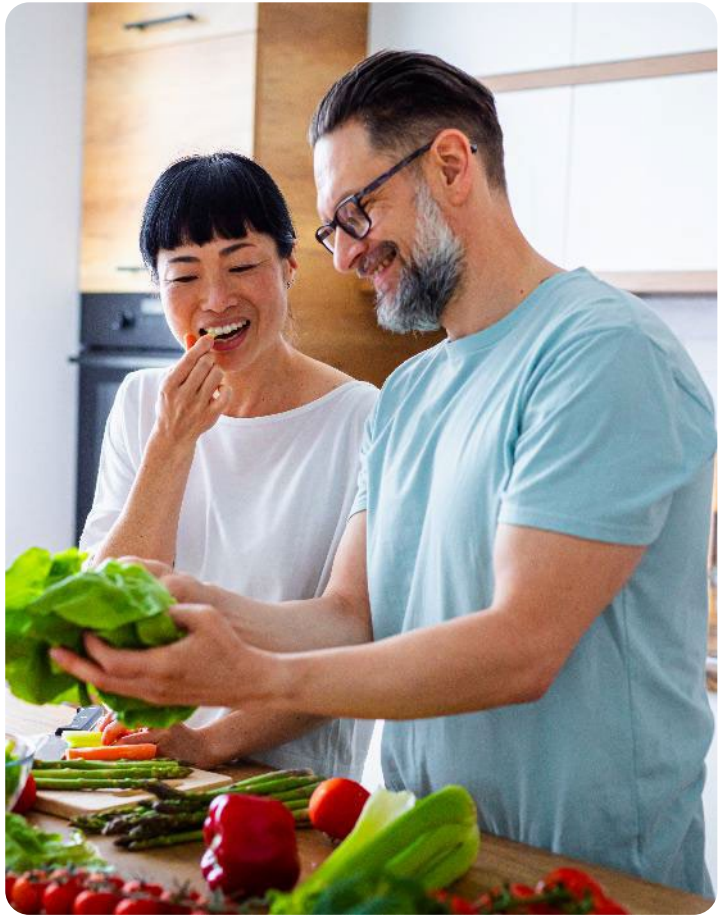


HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

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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.

2027 Contribution Limit

$4,500

Individual

2027 Contribution Limit

$9,000

Family

Employer contributions*

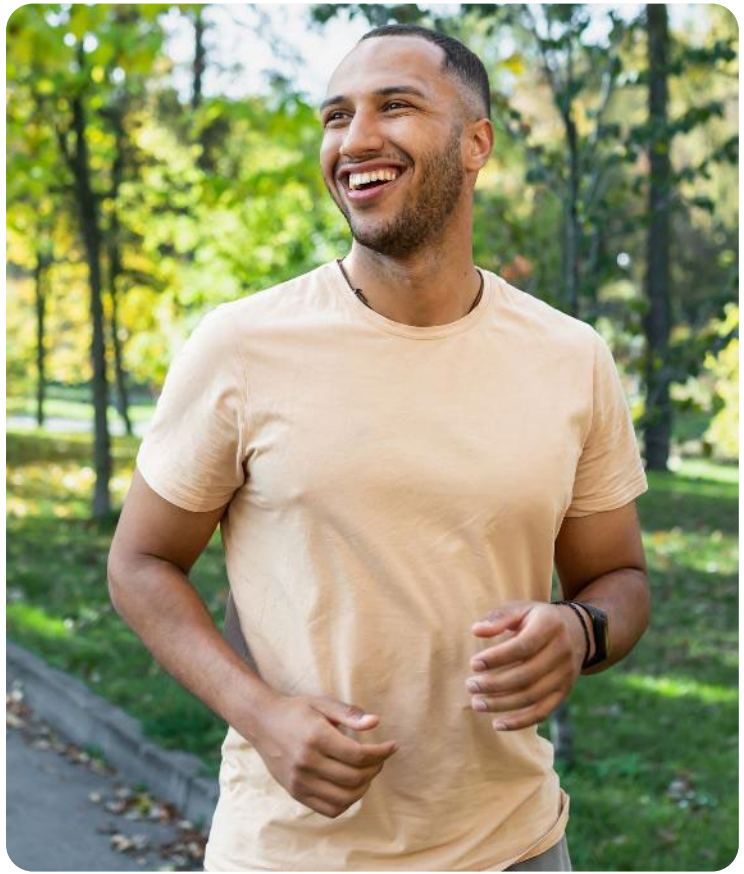
$250

Individual

$250

Family

Members 55+ can contribute an extra $1000.



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

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If you are on an individual HSA



Because your employer contributes

$250

You will need to contribute

$4,250

in order to reach the maximum contribution limit.

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If you are on a family HSA



Because your employer contributes

$250

You will need to contribute

$8,750

in order to reach the maximum contribution limit.

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



HSA

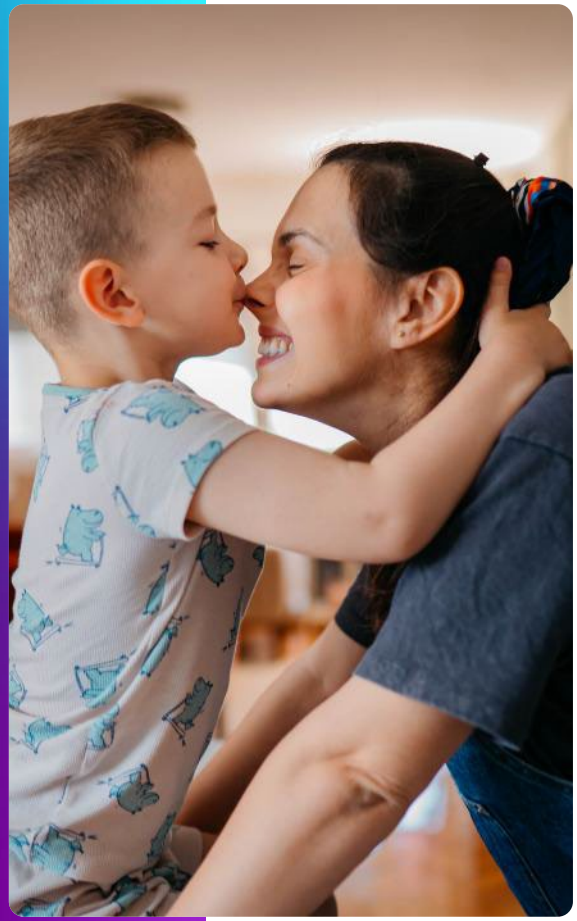
- 100% tax-deductible contributions
- Tax-free earnings
- Tax-free distributions for medical expenses
- Regular expenses taxed as ordinary income
- No minimum distributions

401k

- FICA taxed contributions
- Tax-free earnings
- Medical expenses taxed as ordinary income
- Regular expenses taxed as ordinary income
- Minimum distributions required

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How do I get an HSA?



Sign up for a CDHP and meet these qualifications:

- No access to a healthcare FSA
- Not claimed as a dependent on anyone's tax return
- Not enrolled in Medicare
- Minimum age to open an HSA is 18

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FSA
Healthcare Flexible Spending Account

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Surprising health savings

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



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

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Enjoy 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

$3,400

Tax savings*

$1,020

*Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Actual savings will depend on your taxable income and tax status.

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Smart spending starts with thoughtful planning

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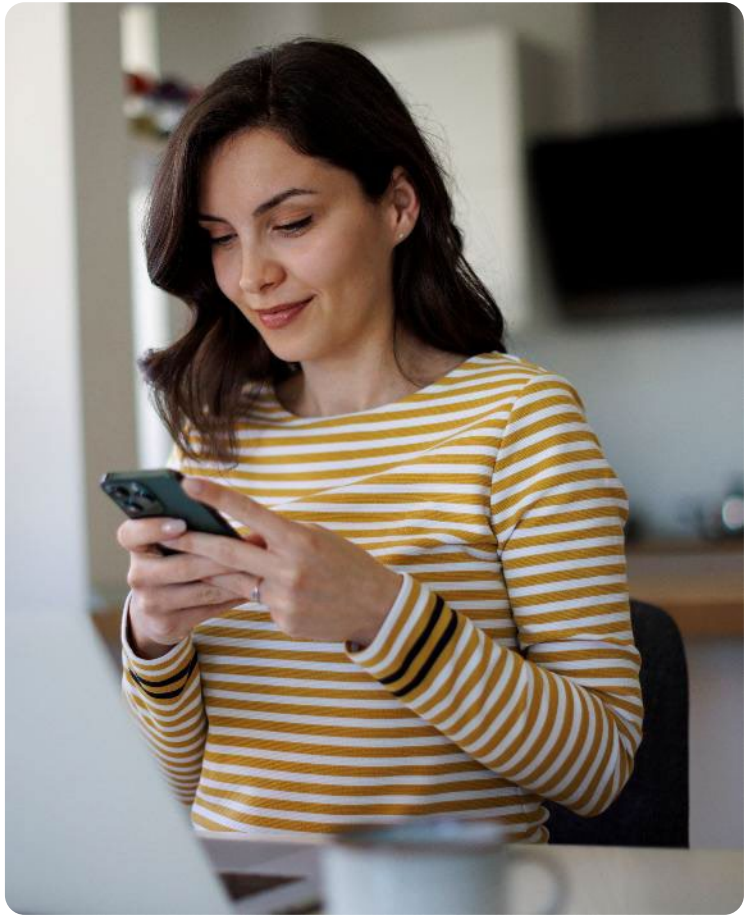
Pro-tip

You only save if you spend it all

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Switching from an FSA to an HSA?

- Spend down all your current year Healthcare FSA funds



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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	Start of the plan year
Contribution limits	2027 $4,500 individual 2027 $9,000 family	2026 $3,400
Fund expiration	Funds roll over year after year	Funds expire at end of plan year

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Ability to adjust contributions

HSA

Yes

FSA

Generally only with qualifying event



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Tax-free spending on qualified medical expenses

HealthEquity.com/hsa-qme
HealthEquity.com/fsa-qme

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
- GLP-1 medications**

Alternative care

- Chiropractic care
- Acupuncture
- Massage*

Mental health

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

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*May require letter of medical necessity

**HSA or FSA funds can be used for GLP-1 medications like Ozempic of Zepbound, provided they are prescribed for a medical condition and meet IRS guidelines for qualified medical expenses. The prescription must be valid and documentation may be required to ensure the expense is for a medical purpose.

It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for expenses submitted.

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FSA store®

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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.



*DCFSAs are never taxed at a federal income tax level when used appropriately for eligible dependent care expenses. Also, most states recognize DCFSA 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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A DCRA is compatible with:

- Health Savings Account (HSA)
- Healthcare Flexible Spending Account (HCFSA)
- Health Reimbursement Arrangement (HRA)



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Determine eligible dependents

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Save on DCRA eligible expenses

HealthEquity.com/dcfsa-qme

Eldercare

- Elder day care
- Work-related custodial elder care

Care-associated costs

- Transportation costs to and from eligible care (if furnished by a dependent care provider)
- Late pick-up fees

Childcare for children under age 13

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

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The more you contribute the more you save.

2026 Contribution Limit

$7,500

Tax savings*

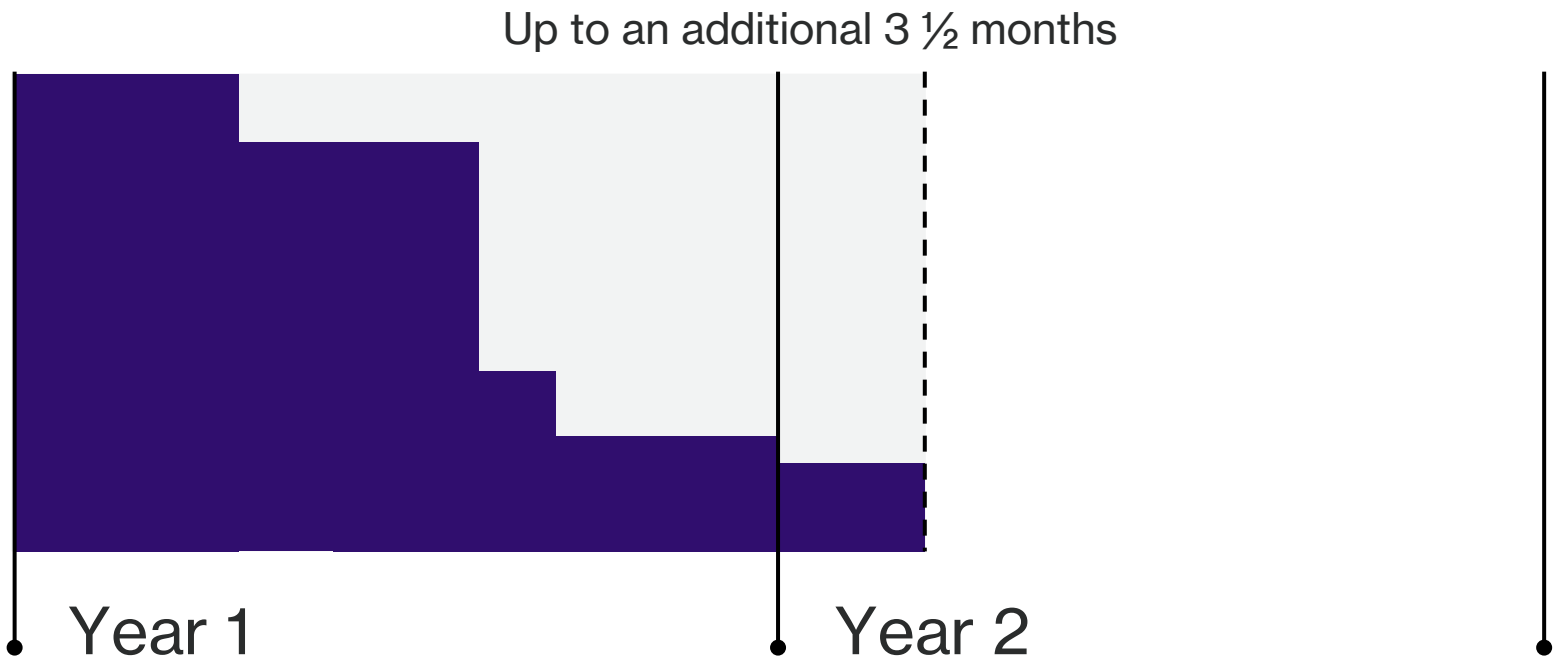
$2,250

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Grace period



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Qualifying life events

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



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Use funds as they accrue



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HRA
Health Reimbursement

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Get support for medical costs

Health Reimbursement Arrangements (HRAs) are employer-sponsored accounts that offer you money to pay for eligible healthcare expenses.



It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.

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Bridge the gap on eligible healthcare expenses

- No payroll deductions needed
- Money reimbursed won’t be taxed as income
- Pay for eligible healthcare expenses



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Reimbursements for eligible expenses are not taxed

Search for possible eligible expenses at

HealthEquity.com/hra-qme

Check your Summary Plan Descriptions to determine eligible expenses.





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HRA eligible expenses



- Medical
- Dental
- Vision

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How it works



01 Incur eligible expense (medical dental, or vision expense)

02 Use HealthEquity VISA debit card for expense, or request reimbursement if paid out of pocket

03 Save all receipts

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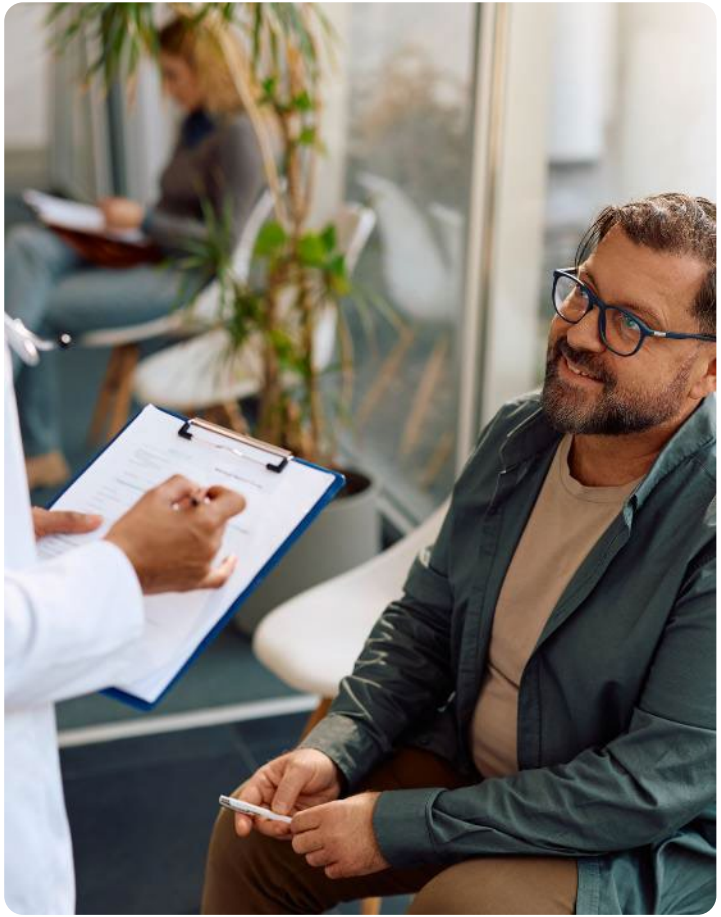
No ‘double dipping’

No reimbursement for the same expense by HRA and

- Health Savings Account (HSA)

or

- Healthcare Flexible Spending Account (HCFSA)



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Check your important dates

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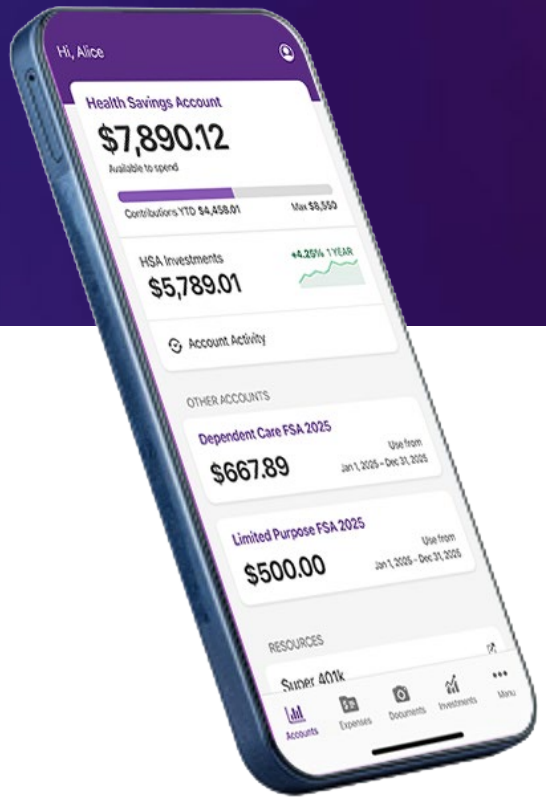
What's needed for reimbursement

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

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Download the HealthEquity mobile app

- Home screen where you can check your account balance, view contributions, recent transactions, and claims*
- Submit and track claims
- Fast, convenient payment and reimbursement
- Get on-demand, 24/7 support
- Manage your HSA investments**

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GET IT ON Google Play

*Accounts must be activated via the HealthEquity website or mobile app in order to use the mobile app.
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HealthEquity makes spending easy

- 24/7 Member Services via call or chat
- Fast, convenient payment and reimbursement
- On-the-go access with our mobile app



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Get started today!

1

Sign up

- Enrollment dates:

  Oct. 28 – Nov. 13, 2026

- Choose election amount for the year

2

Contribute

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

3

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

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Questions?

Don’t hesitate to reach out.

We’re here for you 24/7.

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