



## Congratulations on opening your TIAA Health Savings Account (HSA)

Discover our powerful resources designed to simplify and maximize your health savings.

### ■ Easy tools

You will find intuitive online account management features on the TIAA Health Savings Account member portal.

### ■ Convenience

Use your Visa® Health Account Card<sup>1</sup> to conveniently pay for eligible medical expenses.

### ■ Remarkable service

We provide a unique member experience delivered by a helpful team, available every hour of every day.

**We look forward to building  
health savings with you.**



## Remarkable service:

Helpful support, available every hour of every day

HealthEquity's member services team provides a unique member experience delivered by knowledgeable specialists.

They offer education and support to maximize your savings.

### Learn more

Visit the [TIAA HSA Resource Center](#), where you will find a listing of qualified medical expenses, contribution tips and more.

The TIAA Health Savings Account is administered by HealthEquity, Inc. TIAA and HealthEquity are not legally affiliated.

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions.

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# TIAA Health Savings Account

administered by HealthEquity



HealthEquity®

## USING YOUR TIAA HSA

### Get started



#### Activate your debit card<sup>1</sup>

Instructions are included with your card.

#### Log in

Visit [www.MyHealthEquity.com](http://www.MyHealthEquity.com) to create a username and password.

#### Go green

Select eStatements and avoid paying the monthly paper statement fee.

#### Add a beneficiary

Ensure your account savings benefit your loved ones in the event of your death.

#### Start saving

Decide how you will begin building your health savings:

- Paycheck deductions
- Transfer from an existing HSA
- Direct contributions by EFT

#### Start spending

Use your Visa® Health Account Card to pay for qualified medical expenses or log in to [www.MyHealthEquity.com](http://www.MyHealthEquity.com) to get reimbursed.

<sup>1</sup>The Visa® Health Account Card is issued by The Bancorp Bank; Member FDIC pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

### Build savings



#### Paycheck deposits

If your account is offered as a benefit from your employer, you may make regular pretax contributions from your paycheck. Talk to your HR department for assistance.

#### Electronic funds transfer (EFT)

Using EFT, you can make a one-time contribution or schedule regular, automatic transfers from your personal bank account to your HSA. Log in to your [MyHealthEquity.com](http://MyHealthEquity.com) account to set up an EFT.

#### Transfer an existing HSA

Do you already have an HSA with another administrator? Transfer your existing HSA balance to HealthEquity and consolidate your savings. Download Transfer Request Forms at [www.HealthEquity.com/form](http://www.HealthEquity.com/form).

#### Interest and investments<sup>2,3</sup>

Your HSA contributions are deposited into an interest-bearing cash account. HSAs earn interest just like traditional savings accounts. But unlike a traditional savings account, interest earned on an HSA is not taxed. Once an account meets a certain balance threshold, funds can be invested in available mutual funds to potentially maximize your HSA earnings.

<sup>2</sup>This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular type of health coverage or account type. It does not take into account the specific health status, investment objectives, tax and financial condition or particular needs of any specific person. Federal, state, and local tax treatment of HSAs and distributions may vary. HSA account holders should discuss their specific situation with their legal, tax or financial professional.

### Keep going



#### HSA funds roll over year after year

Unlike flexible spending accounts (FSA), the funds in your HSA roll over from year-to-year and are yours to keep until you need them.

#### HSAs are triple tax advantaged

##### 1. Reduces your federal income taxes

When you contribute to your HSA directly from your paycheck, you reduce your taxable income by the amount you contribute.

##### 2. Earns interest tax free

Your money earns interest while it is in the account and you do not pay taxes on the interest earned.

##### 3. Withdrawals are tax free<sup>2,3</sup>

You never pay taxes on HSA withdrawals when the money is used for qualified medical expenses.



#### Increase your HSA contributions

Make the most of HSA tax advantages by maximizing your contributions. HSA elections are flexible and you can change the election amount at any time. You can adjust the amount of your paycheck deduction or recurring EFT as often as you'd like. Speak to your HR representative for more details.

<sup>3</sup>Investments made available to HSA holders 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. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.