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Understanding your HSA and FSA Benefits

HSA Health Savings Account
FSA Healthcare Flexible Spending Account
DCFSA Dependent Care Flexible Spending Account



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Use your benefits for healthcare and maximize tax advantages

Both FSAs and HSAs let you spend tax-free* on eligible healthcare expenses.



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

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Tax-free contributions for FSA and HSA



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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Who can I spend my funds on?

- ✓ Both the FSA and HSA allow you to spend your funds on yourself, your spouse and your tax dependents.
- ✓ Your spouse and dependents do not need to be on the same health plan in order for you to spend HSA/FSA funds on them.



HSA vs FSA

	HSA	FSA
Health plan type	HSA-qualified	Traditional
Health plan premiums	Lower	Higher
Health plan 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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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

HealthEquity, the HSA Store, and the FSA Store are separate companies and are not responsible for each other's policies or services. When you make a purchase through HSA Store or FSA Store from a link on a HealthEquity site, we may earn an affiliate commission.

*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.

HSA store®
FSA store®

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FSA health plans

- Aetna HealthSelect EPO
- Kaiser HMO

- Waive coverage



HSA-qualified health plans

- Aetna HealthSave
- Aetna HealthSave Basic



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HSA
Health Savings Account

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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

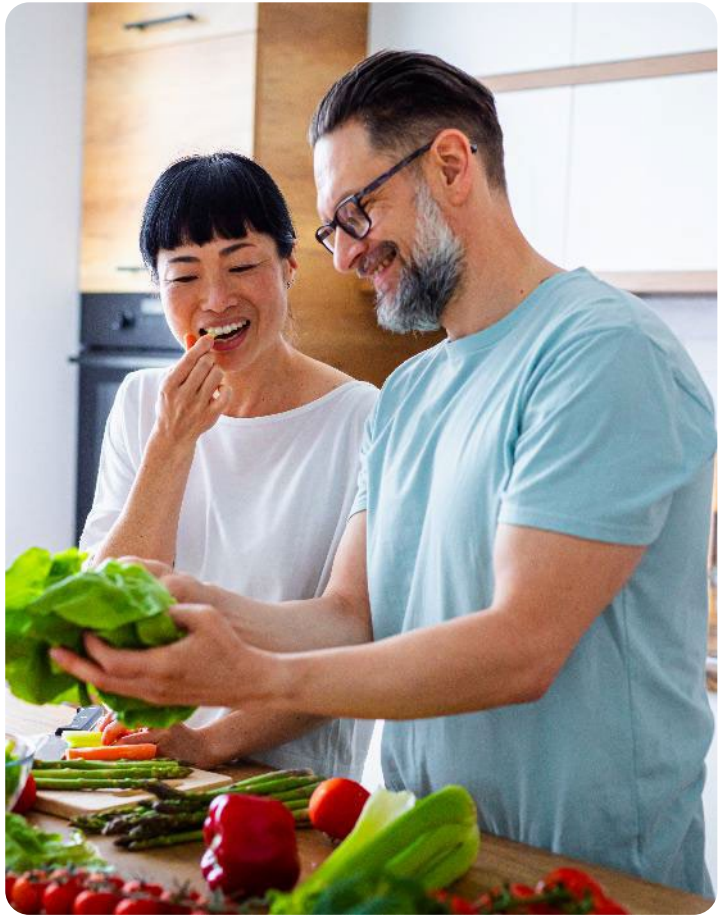


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HSA funds roll over year after year

- 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*

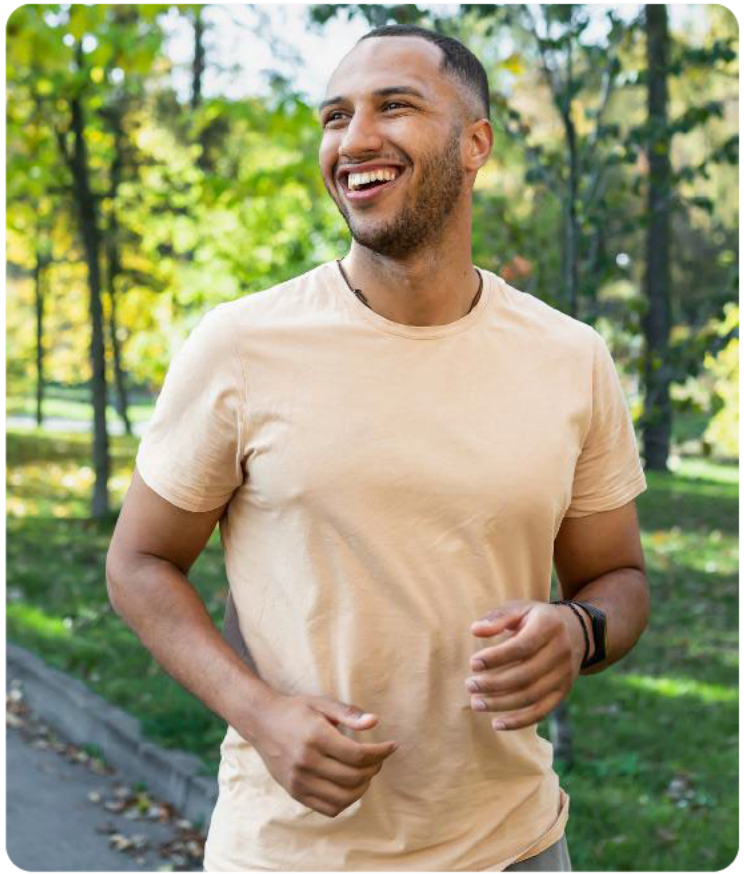
$850

Individual

$1,700

Family

Members 55+ can contribute an extra $1000.



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

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Who contributes to your account?

New for 2027: HSA Contributions (yours and Adobe's) are limited to the first 24 pay periods of the year.

- **Aetna HealthSave - You and Adobe:**
  - **Eligible employees enrolled in the Aetna HealthSave medical plan will receive contributions spread out per paycheck over the first 24 pay periods of the year.**
    - **Adobe's individual contribution: $35.42 per paycheck (up to $850 per year)**
    - **Adobe's family contribution: $70.83 per paycheck (up to $1,700 per year)**
  - **You can also contribute to the HSA**
    - ***The enrollment tool with 'factor in' the expected Adobe contributions when calculating how much employees can contribute.***
- **Aetna HealthSave Basic - You only:**
- **If you elect the Aetna HealthSave Basic medical plan, you can contribute to an HSA (there's no Adobe HSA contribution).**
  - **NOTE:** Only employees who are HSA-eligible can enroll in the HealthSave medical plan because HealthSave includes an Adobe HSA contribution. **Exception:** *Employees enrolled in Medicare or Tricare may enroll in HealthSave without being HSA-eligible, but cannot contribute to an HSA or receive Adobe HSA contributions.* You must certify your HSA eligibilitystatus when you first enroll and review it during Open Enrollment each year.

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Making HSA contributions throughout the plan year

Unlike FSAs, employees may be able to change their contributions throughout the year.

- No qualifying life event is required.
- Employees can continue making contributions until tax day (as non-payroll post-tax contributions).

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How do I get an HSA?



Sign up for a HDHP 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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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

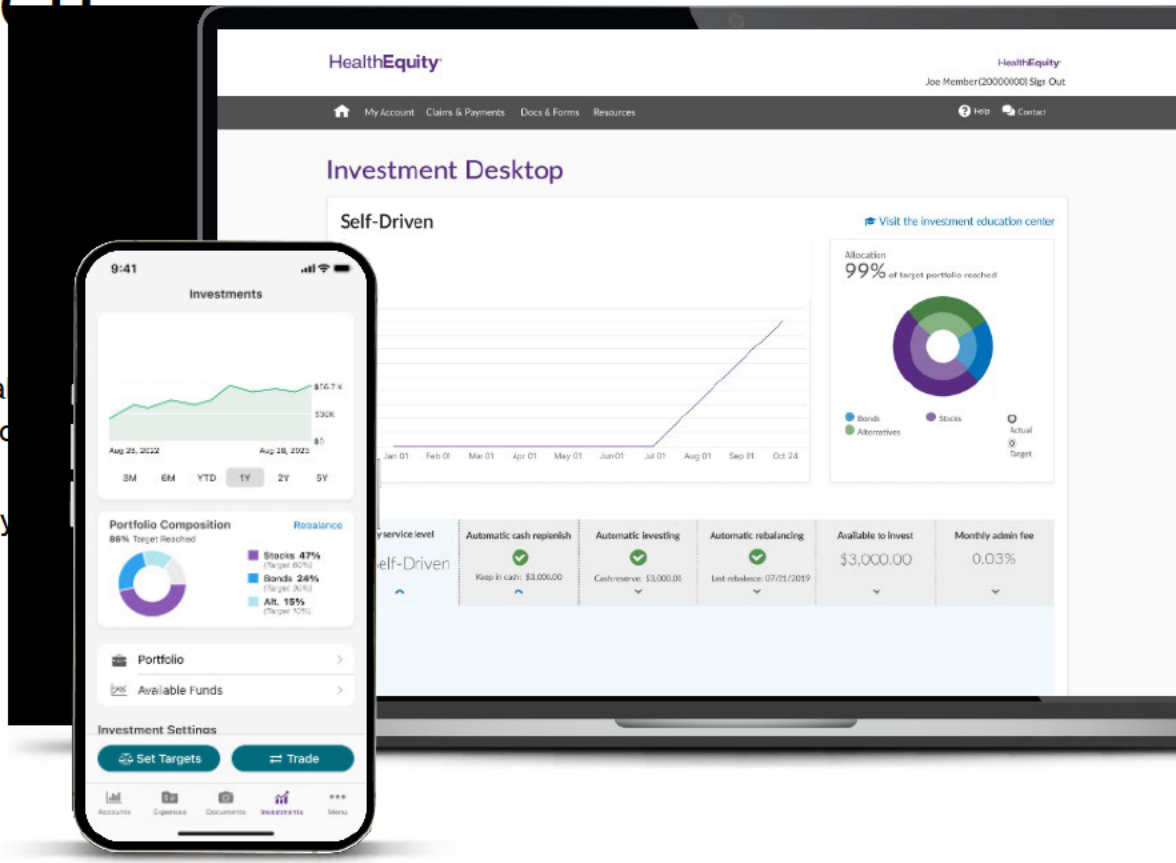
401k

- 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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Decide how much to keep in cash

- Set your investment portfolio
- Select how much to keep in cash, equa
  or greater than your investment thresh
- Your HSA cash balance is automatically
  replenished from investments.



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Varying risk mutual funds

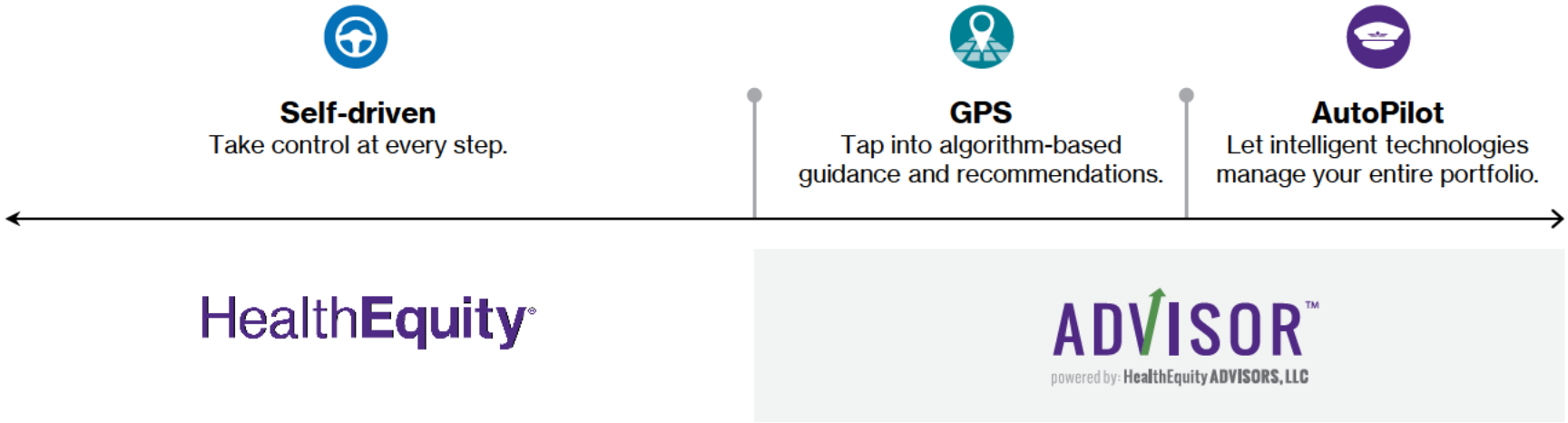
Equities or fixed-income investments

Subject to comparatively higher investment risk*



*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. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the Vanguard website at vanguard.com. Please read the prospectus carefully before investing. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

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More flexibility with a Schwab Health Savings Brokerage Account

Integrated experience

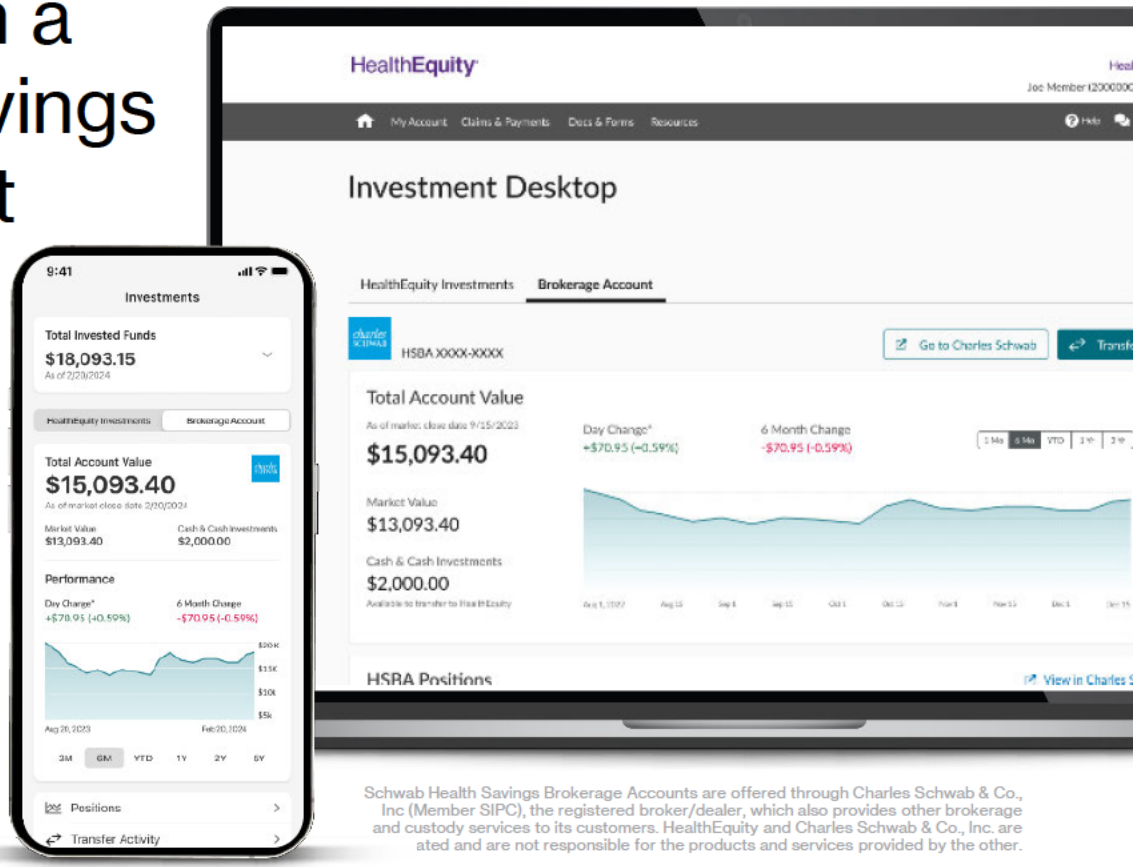
Connected HSA and brokerage accounts for seamless cash management and investing.

Expanded investments

Wider range of investment options, including stocks, mutual funds, and ETFs.

Curate your investment strategy

Leverage proprietary and third-party research, screener tools, and pre-screened investment lists.



Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. HealthEquity and Charles Schwab & Co., Inc. are ated and are not responsible for the products and services provided by the other.

The example used is for illustrative purposes only.

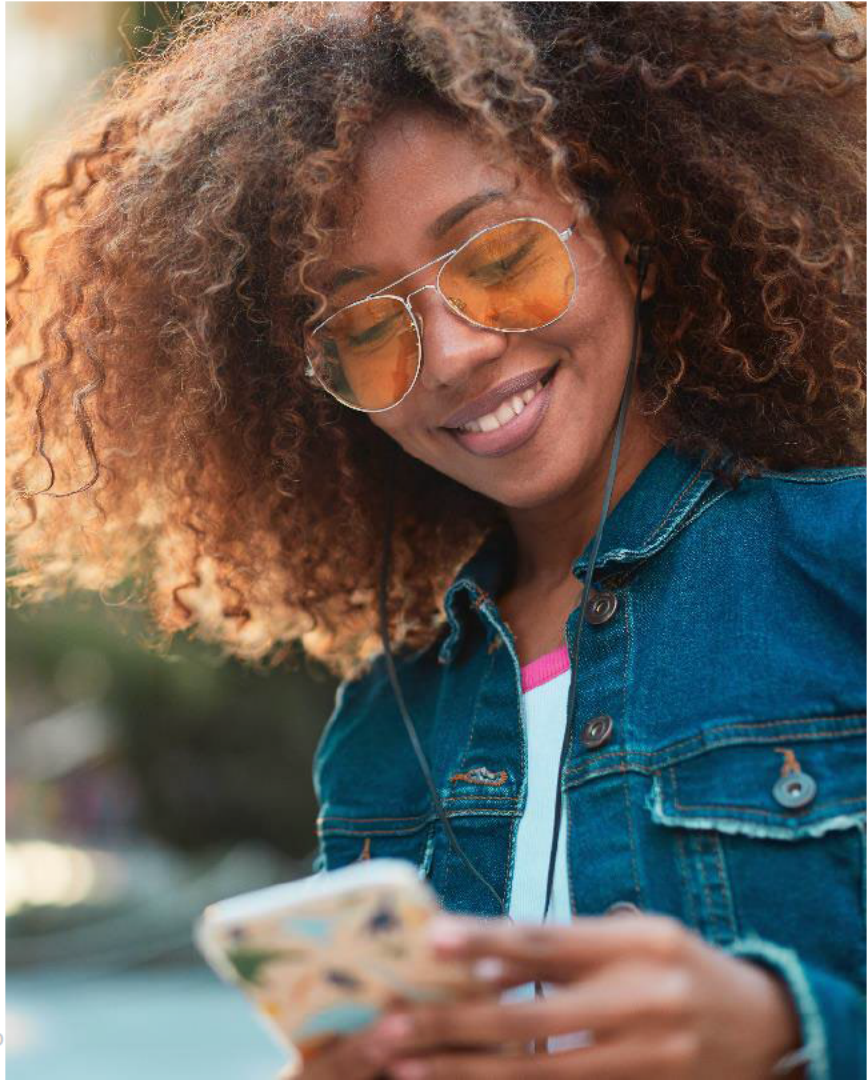
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You incur fees for:

- Investment administration
- Fund-specific operating expenses

Adobe covers fees for:

- Advisor GPS
- Advisor AutoPilot



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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.



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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

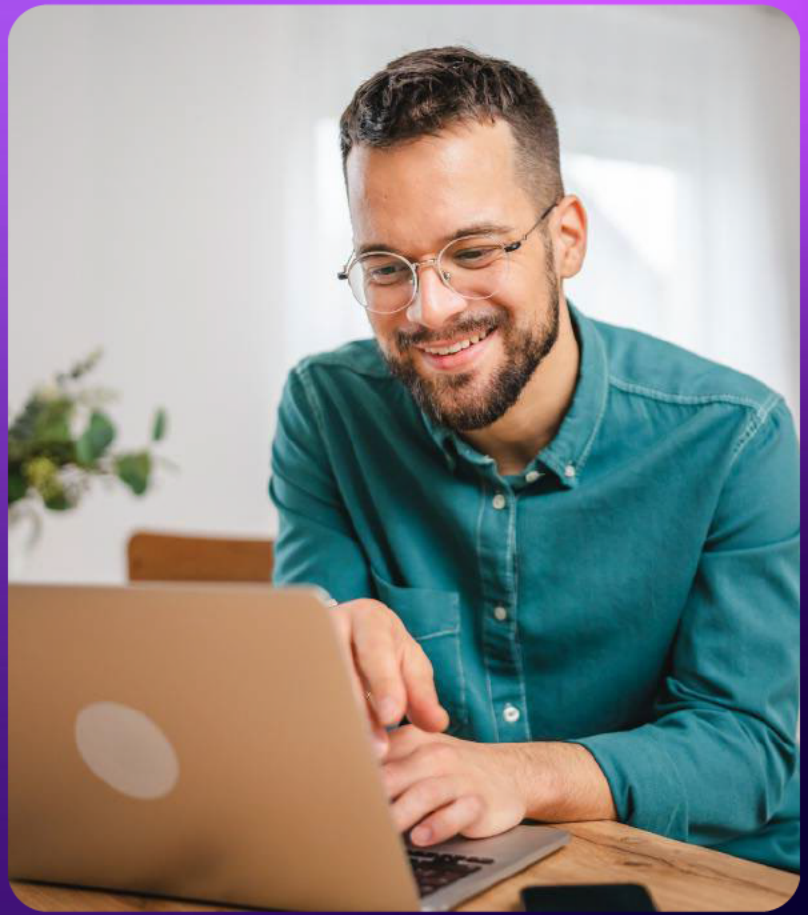
Tax savings*

$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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DCFSA
Dependent Care Flexible Spending Account

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Turn caregiving into tax savings

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



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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 DCFSA is compatible with:

- Health Savings Account (HSA)
- Healthcare Flexible Spending Account (HCFSA)



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Determine eligible dependents

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Save on DCFSA eligible expenses

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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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Qualifying life events

- Marital status
- Number of dependents
- Employment status
- Change in residence



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Use funds as they accrue



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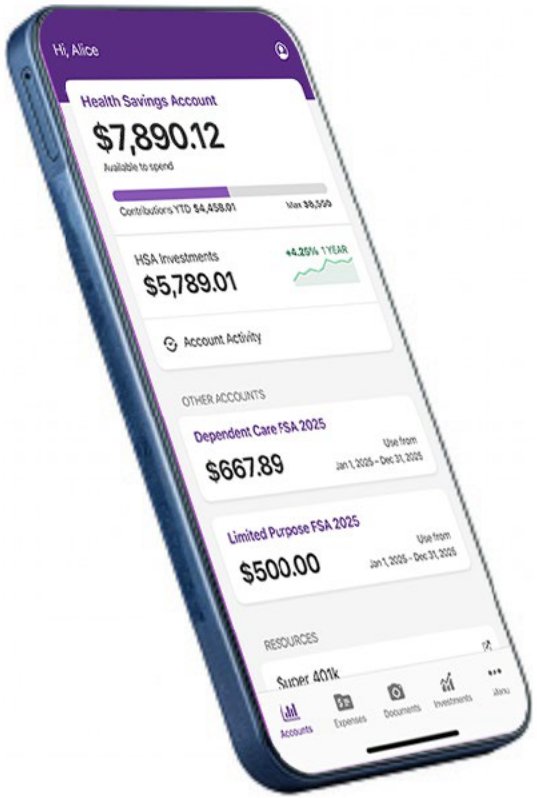
What's needed for reimbursement

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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oad the
Equity mobile app

where you can check your
ice, view contributions, recent
and claims*

ack claims

ent payment and reimbursement

nd, 24/7 support

HSA investments**

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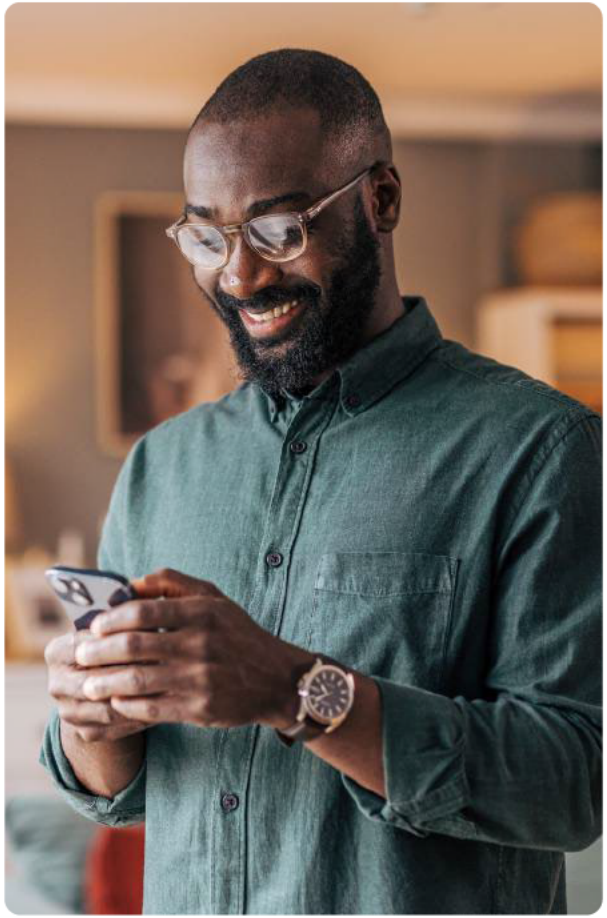
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*Accounts must be activated via the HealthEquity website or mobile app in order to use the mobile app.
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HealthEquity makes spending easy

- 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. 26 – Nov. 06, 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.

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