Adobe

Understanding HSAs

A Health Savings Account (HSA) lets you pay for health care with tax-free dollars. Enjoy the benefits of an HSA with HealthEquity when you enroll in Adobe's Aetna HealthSave or Aetna HealthSave Basic plan.

5 ways you win with an HSA

You get money from Adobe

If you're enrolled in the Aetna HealthSave plan, Adobe contributes to your HSA account each pay period from January through October. You'll receive $38.64 each pay period, up to $850 per year, with individual coverage, or $77.27 each pay period, up to $1,700 per year, if you have family coverage. That amount covers more than half of your deductible! **Adobe does not contribute to your HSA if you're in the HealthSave Basic plan**.

It's flexible

You contribute to your HSA through pretax payroll deductions. You can use your HSA balance now or save it for later.

No use-it-or-lose-it

Your HSA funds **roll over** each year, so you can watch your account grow. The money is yours to keep, even if you change jobs or retire.

Once your balance reaches $1,000, you can invest in a variety of low-cost Vanguard mutual funds, including index funds and target-date funds.

It's triple tax advantaged

You pay no federal tax on:

- Contributions
- Interest or investment earnings
- Money you withdraw for eligible expenses

Note: If you live in California or New Jersey, HSA contributions and earnings are subject to state tax.

It can cover you in retirement

You can use HSA funds **tax-free** to pay for health care expenses in retirement, including premiums for Medicare and certain long-term care insurance.

After age 65, you can also withdraw HSA funds for nonmedical expenses and pay regular income tax, with no penalties.

How it works

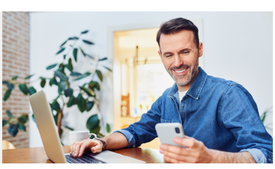
1. **When accessing care, bring your Aetna ID card to your doctor or pharmacist.** You won't have to pay anything at the time of your visit with an in-network doctor. You'll usually have to pay up front for prescriptions, and you can use your HealthEquity debit card to pay the pharmacist.
2. After your in-network doctor is paid by Aetna, **they'll bill you for any balance you owe**.
3. **You can use your HealthEquity debit card or the website to pay your bill:**
   - Check your account balance at HealthEquity.
   - Go to **View Claims** to see a list of claims, and click **Resolve** to see payment options.
   - Click **Pay Provider** or **Reimburse Me**, and follow the steps.
   - If a medical expense is not in the HealthEquity system, select **Pay Provider**, and follow the steps.

Your share of expenses depends on whether you've met your deductible for the year:

Before you meet your deductible	After you meet your deductible	If you meet the out-of-pocket maximum
You pay **100%** of nonpreventive health care costs, including prescriptions.	You pay **10% or 20%** of covered in-network expenses (depending on your plan). The plan pays 90% or 80%.	If your payments meet the annual maximum, the plan pays **100%** for the rest of the year.

Want more info?

Learn more about who's eligible for an HSA, which expenses qualify, and how to grow your HSA balance on benefits.adobe.com.

Questions?

HealthEquity can help. Call 866-346-5800, email memberservices@healthequity.com, or visit healthequity.com/adobe.