

# 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 one of Adobe's [Aetna medical plans](#).



## 5 ways you win with an HSA



### You get money from Adobe

If you're enrolled in the Aetna HealthSave plan or Out of Area HealthSave plan, Adobe contributes **\$850** (or **\$1,700** for family coverage) to your account every January. 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—yours or Adobe's
- 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 Choose any doctor.** But remember that using an in-network provider keeps your costs down, because they agree to accept a discounted fee. And in-network preventive care is always free.
- 2 Bring your Aetna ID card to your visit.** 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 out-of-network doctors and for prescriptions.)
- 3 After your in-network doctor is paid by Aetna, they'll bill you for any balance you owe.**
- 4 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

You pay **100%** of nonpreventive health care costs, including prescriptions.

#### After you meet your deductible

You pay **10%** of covered in-network expenses. The plan pays **90%**.

#### If you meet the out-of-pocket maximum

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](https://benefits.adobe.com).

### Questions?

HealthEquity can help. Call 866-346-5800, email [memberservices@healthequity.com](mailto:memberservices@healthequity.com), or visit [healthequity.com/adobe](https://healthequity.com/adobe).

