HealthEquity® | HSA, HCFSA & DCFSA

Benefits Explained:
HSA, Health Care FSA, and Dependent Care FSA

Adobe

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Pay less for healthcare and maximize tax savings

Both FSAs and HSAs let you spend tax-free on eligible medical 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.

Tax-free contributions for FSA and HSA

$50

earned income

FSA/HSA

Not taxed

Keep your money

$50

Spending power

Without FSA/HSA

Taxed

$10 to Uncle Sam

$40

Spending power

Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. 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.

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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 plan year
Contribution limits	$4,400 single $8,750 family*	$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 eligible expenses

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
- Crutches

Alternative care

- Chiropractic care
- Acupuncture
- Massage*

*May require letter of medical necessity

Mental health

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

FSA store® HSA store®

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

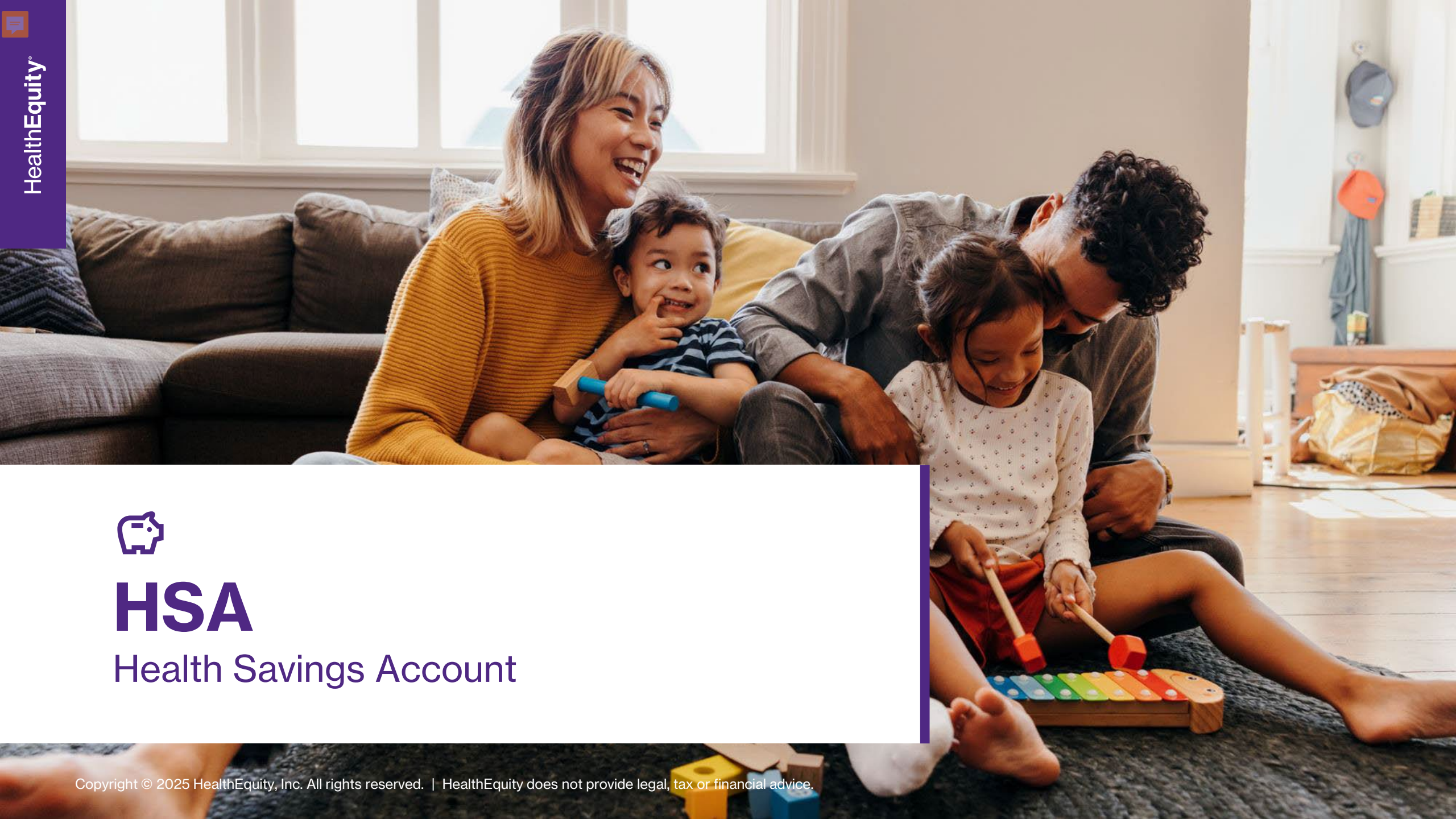
FSA health plans

- Aetna HealthSelect EPO
- Kaiser HMO

- Waive coverage

HSA-qualified health plans

- Aetna HealthSave
- Aetna HealthSave Basic



HSA

Health Savings Account

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HSA-qualified health plan

Health savings account (HSA)

+

An HSA-compatible health plan

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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.

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

The more you contribute the more you save

Coverage	2026 Contribution limit	Employer contributions*
Individual	**$ 4,400**	**$850**
Family	**$ 8,750**	**$1,700**

Members 55+ can contribute an extra $1000.

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

Who contributes to your account?

- **Aetna HealthSave - You and Adobe:**
  - Eligible employees enrolled in the **Aetna HealthSave medical plan** will receive contributions spread out per paycheck from January through October (i.e. 22 pay periods) rather than being provided up front
    - Adobe's individual contribution: **$38.63 per paycheck** (up to $850 per year)
    - Adobe's family contribution: **$77,27 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.*
    - *While Adobe will not make HSA contributions in November or December, employees can continue to make their own HSA contributions through December (i.e. 27 pay periods.)*
- **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 those who are eligible to contribute to an HSA should enroll in the Aetna HealthSave (with HSA) medical plan. If you're enrolled in Medicare or TRICARE, you can enroll in an Aetna HealthSave plan without an HSA (no company HSA funding nor ability to make contributions yourself). When you first enroll, you are asked to certify your eligibility for an HSA as part of the enrollment process. If you are already enrolled, your certification rolls over to the new year but you should review and update if/when you have a change in your eligibility.

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55+ contribution options

Roger and Noelle want to take advantage of the 55+ catch-up contribution.

With two individual HDHPs and two HSAs

+ $4,400 contributions x 2 ($8,600)
+ $1,000 catch-up contributions x 2 ($2,000)

$10,800

yearly HSA contributions combined

With one HSA and family coverage on an HDHP

+ $8,750 family contribution
+ $1,000 catch-up contribution made for the spouse who owns the family HSA, even if both are age-eligible

$9,750

yearly HSA contribution for one spouse

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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:

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

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

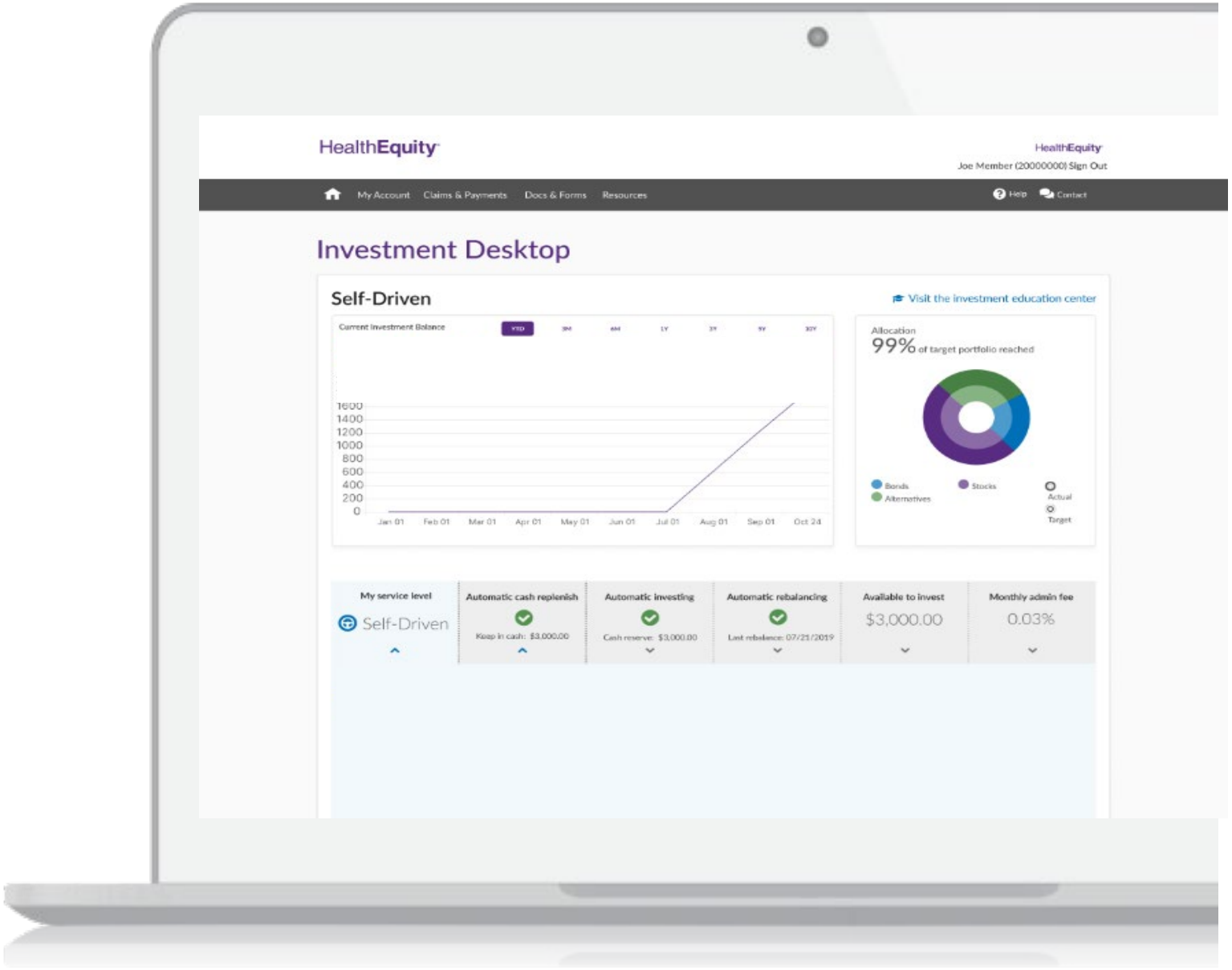
401(k)	HSA
FICA taxed contributions	100% tax-deductible contributions
Tax-free earnings	Tax-free earnings
Medical expenses taxed as ordinary income	Tax-free distributions for medical expenses
Regular expenses taxed as ordinary income	Regular expenses taxed as ordinary income
Minimum distributions required	No minimum distributions

HSA Investing Threshold: $1,000

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.

Decide how much to keep in cash

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



[1]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.
[2]Investments 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.

Varying risk mutual funds

- ✓ Equities or fixed-income investments
- ✓ Subject to comparatively higher investment risk[1]

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Self-driven

Take control at every step.

GPS

Tap into algorithm-based guidance and recommendations.

AutoPilot

Let intelligent technologies manage your entire portfolio.

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ADVISOR™

Powered by: HealthEquity Advisors, LLC

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More flexibility with a Schwab Health Savings Brokerage Account

Integrated experience

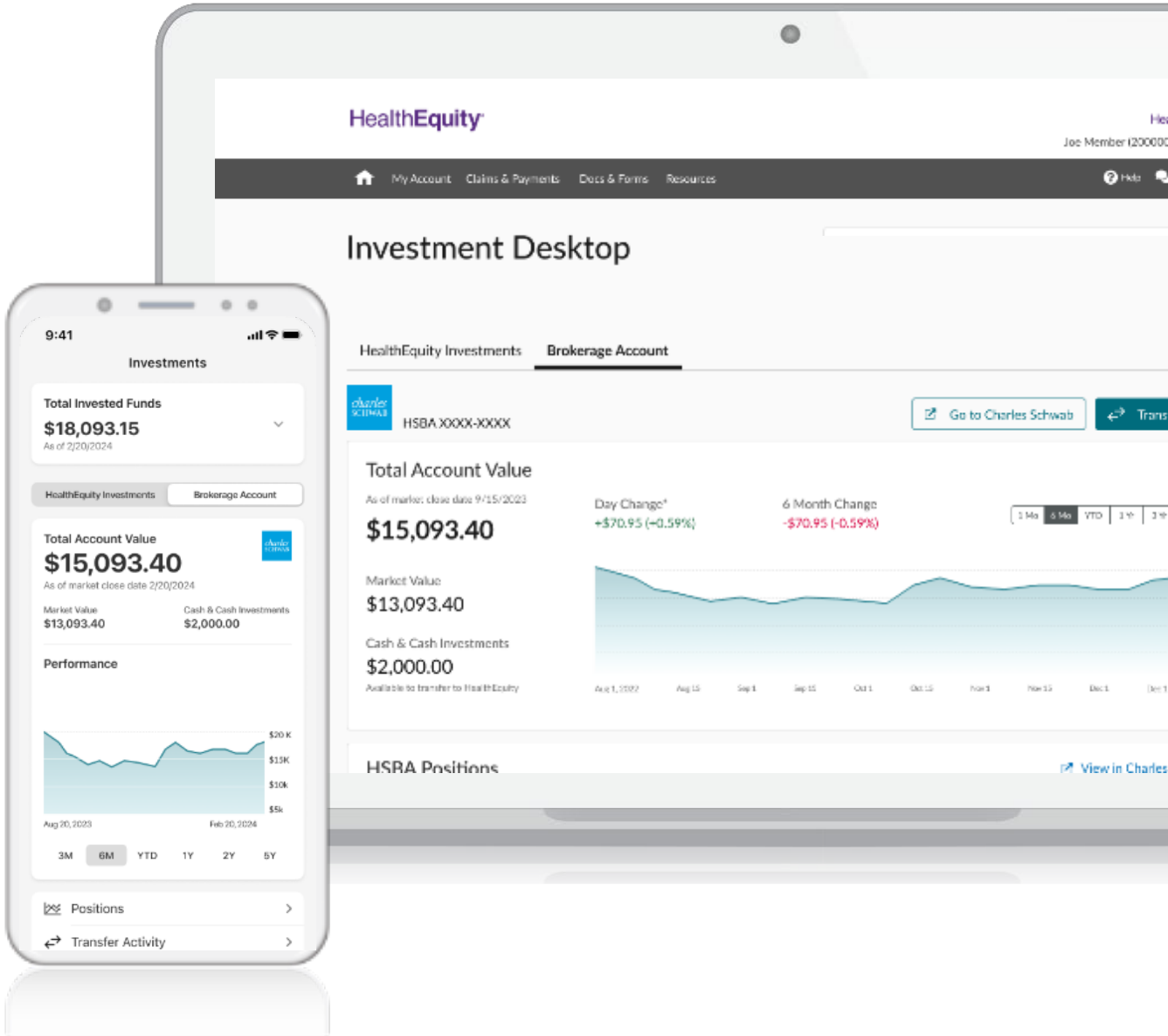
Connected HSA and brokerage accounts for seamless cash management and investing.

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.



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The example used is for illustrative purposes only.

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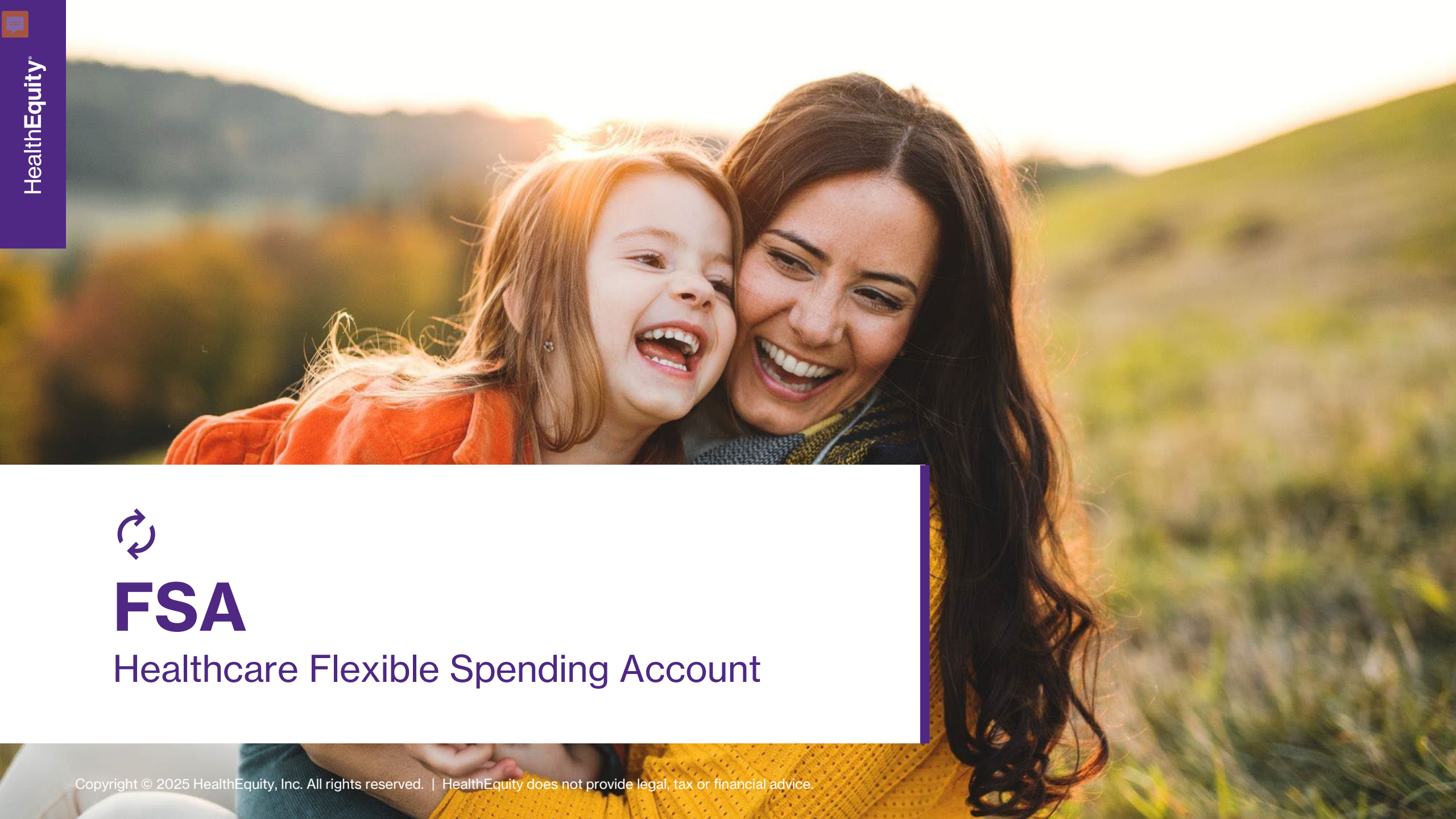
You incur Fees for:

- Investment administration
- Fund-specific operating expenses

Adobe covers fees for:

- Advisor GPS
- Advisor AutoPilot



FSA

Healthcare Flexible Spending Account

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Surprising health savings

A healthcare Flexible Spending Account (FSA) lets you use tax-free[1] money to pay for eligible medical expenses helping you realize significant savings on healthcare costs.

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Get more with your FSA

- Access annual contribution amount on day one
- Fast, convenient payments and reimbursement
- Pay for your spouse and dependents too

Tax-free spending on eligible expenses

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
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- Crutches

Alternative care

- Chiropractic care
- Acupuncture
- Massage*

*May require letter of medical necessity

Mental health

- Therapy sessions*
- Prescriptions
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The more you contribute the more you save

2026 Contribution limit	Tax savings*
$3,400	**$680**

*Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

Smart spending starts with thoughtful planning

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DCFSA

Dependent Care Flexible Spending Account

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Turn caregiving into tax savings

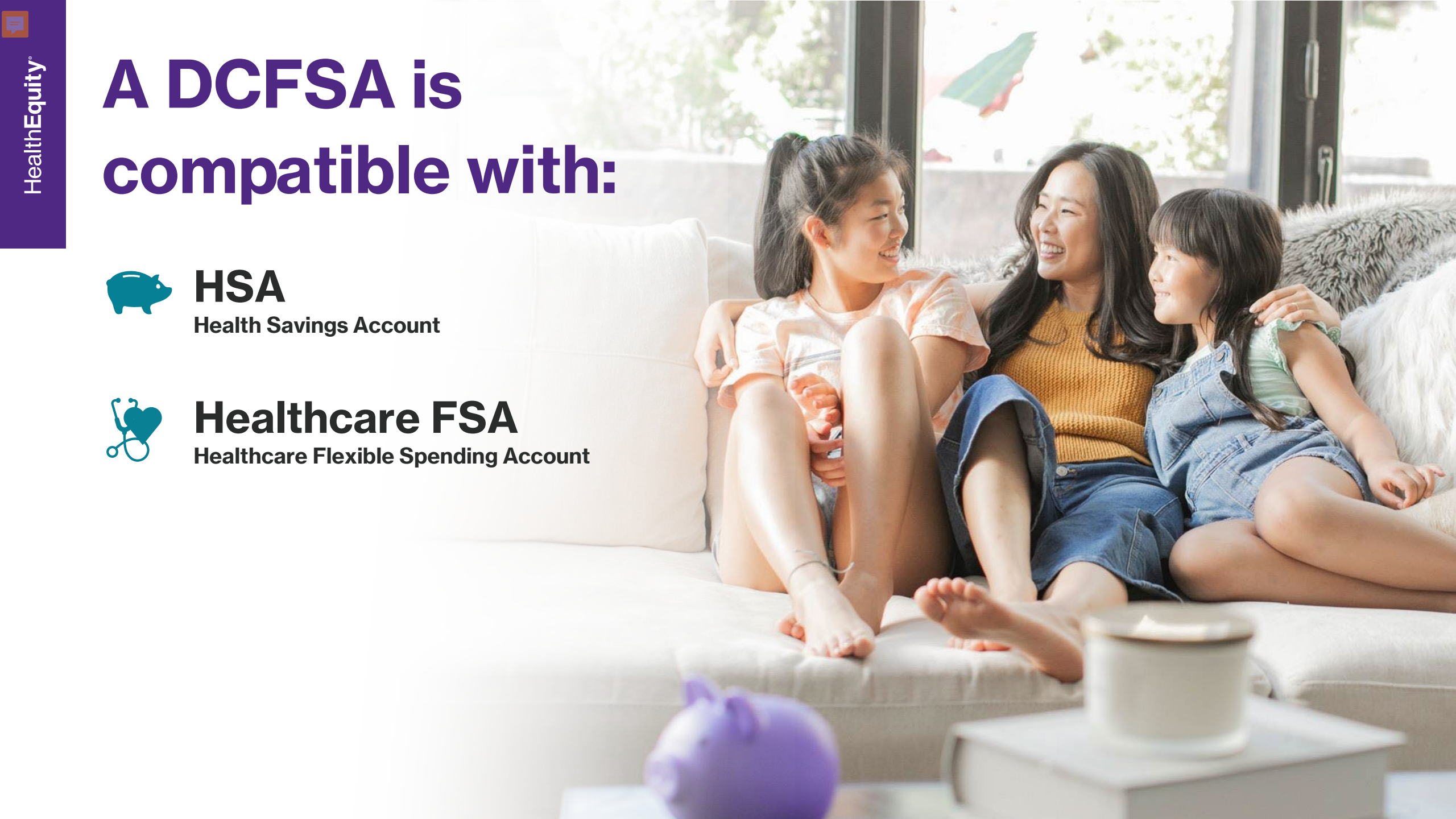
A Dependent Care Flexible Savings Account (DCFSA) lets you use tax-free money to pay for eligible dependent care expenses.

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

A DCFSA is compatible with:

HSA
Health Savings Account

Healthcare FSA
Healthcare Flexible Spending Account



Save on DCFSA eligible expenses

Eldercare

- Elder day care
- Work-related custodial elder care

Childcare for children under age 13

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

Care-associated costs

- Transportation costs to and from eligible care
- Late pick-up fees

HealthEquity.com/dcfsa-qme

The more you contribute the more you save

Coverage	2026 Contribution limit	Potential tax savings*
Family	$7,500	**$1,500**

*Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

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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HealthEquity makes saving easy

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

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

Activate your HealthEquity VISA debit card

- ✓ Log into your account on the mobile app or web portal.
- ✓ Visit the **‘Manage Cards’** page to activate your new card.
- ✓ Or call the number listed on the sticker of your new card to activate it.

This card is issued by The Bancorp Bank, N.A., 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.

No PIN required for card use

- ✓ When paying with your card, select **‘credit’**
- ✓ If asked to enter a PIN, select **‘credit’** to bypass the request
- ✓ Let the cashier know that your card does not have a PIN

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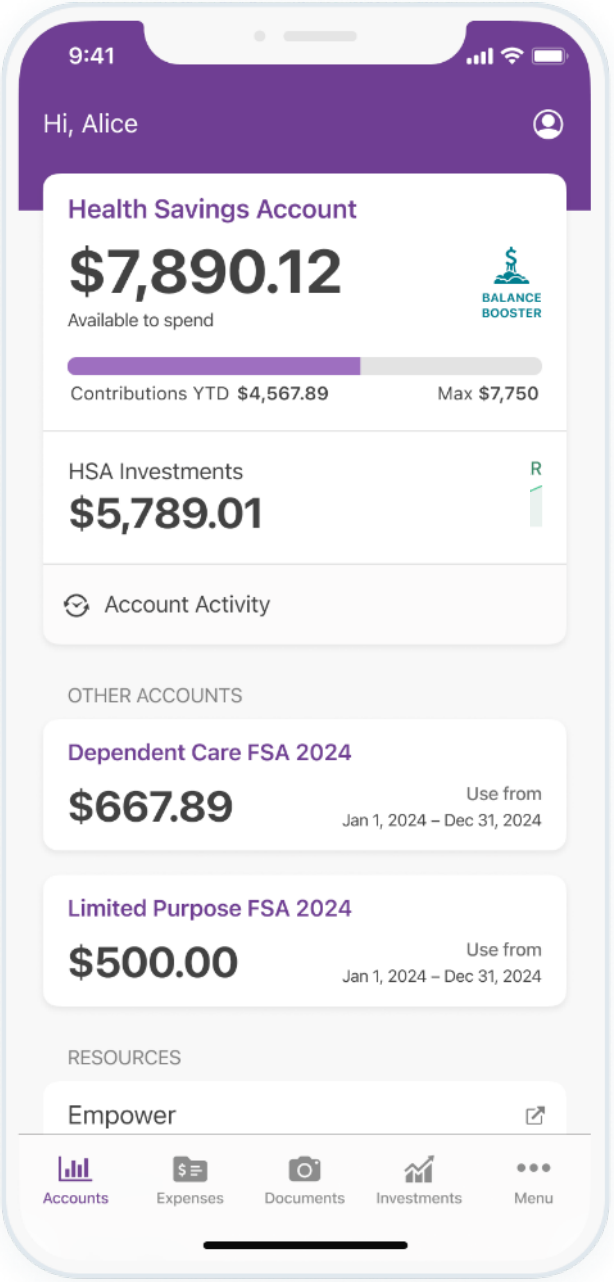
Download the mobile app

- Home screen to check account balance, view contributions, recent transactions, and claims
- Submit and track claims
- Fast, convenient payment and reimbursement
- Get on-demand, 24/7 support
- Manage HSA investments[1]

Health Equity HealthEquity app

Download on the App Store®

GET IT ON Google Play™



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Get started today!

01

Sign up

- ✓ Enrollment dates:
  Nov. 10 – Nov. 21, 2025
- ✓ Choose an HDHP for the HSA:
  - <Aetna HealthSave
  - Aetna HealthSave Basic
- ✓ Choose election amount for the year

02

Contribute

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

03

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

Questions?

We’re here for you 24/7

Learn.HealthEquity.com/Adobe

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Let’s take a short poll