



April 14, 2022

Coming soon! View your health and wealth savings all in one place

Learn how HSA can help you with retirement savings

Your retirement benefits will soon be easier to manage! Vanguard, Adobe's retirement plan provider, has a new partnership with HealthEquity, the administrator of Adobe's health savings account (HSA). You will now be able to get a better idea of your retirement investments by viewing them in one location. With both your HSA and 401(k) plan balances viewable in the same platform, it will be easier to get a more complete picture of your financial situation for retirement.

As health care costs continue to rise, both HealthEquity and Vanguard believe that the HSA can serve as a tremendous long-term savings vehicle for health care-related expenses in retirement. You can boost your chances of retiring on time by having and contributing to a HealthEquity HSA along with your Vanguard Retirement Plan.

More information

You will soon receive a notification from Vanguard and HealthEquity when both balances are viewable in your account. At that time, you will simply [log in to your Vanguard account](#) to also see your HealthEquity HSA balance information. *And* when you [log in to your HealthEquity account](#), you'll also see your Vanguard 401(k) balance information. To learn more about HSAs and how they can help you be better prepared for the future, check out Vanguard's [online education lesson](#).

Not familiar with HSA?

An [HSA](#) is a unique, tax-advantage account outside your Adobe 401(k) Plan in which you can save money to cover your medical expenses now and in the future. It offers savings and tax advantages* that a traditional health plan can't duplicate. It can also be used for nonmedical expenses after age 65 and is only subject to regular income tax with no additional penalties, similar to an IRA or 401(k). It can still be used tax-free for qualified medical expenses.

How does an HSA work?

An HSA is paired with a [high-deductible health plan](#) (an HSA-qualified medical plan). You pay lower per-pay-check premiums for the medical plan which allows you to save more over time. Participants can make contributions in 2022 up to \$3,650 for an individual or \$7,300 for a family. If you're age 55 or older, you can contribute an additional \$1,000 in catch-up contributions. Benefits include:

- HSA contributions are not taxed as income
- Assets grow tax-free
- Withdrawals are not taxed if used for qualified medical expenses
- You can [invest your HSA](#) funds once you reach a minimum account balance
- No use-it-or-lose-it - your unused HSA funds roll over year to year
- Your employer may [contribute to your HSA](#)
- You own the money in your account and can take it with you if you change medical plans, retire, or leave Adobe

If you don't use the money for medical expenses after age 65, your money will be taxed like your 401(k) withdrawals.



Common questions about this new feature

Q: Can I make changes to either my HSA or 401(k) no matter where I log in?

A: This integration is allowing easier navigation between Vanguard and HealthEquity to view all of your retirement savings in one place. It is not allowing you to make changes to your 401k in HealthEquity, or to your HSA in Vanguard.

Q: What if I do not want this feature?

A: If you find you do not want this feature, you can opt out by contacting HealthEquity after it is implemented (early May) via phone (877-713-7680) or chat via their secure portal once you have logged in (healthequity.com/adobe or [Okta SSO Member log-in](#)).

Additional Questions?

If you have any questions, please contact the Adobe Benefits Support Team at 855-898-4218.

More HSA Resources

- View [HealthEquity's guide](#) on how to plan for your retirement using an HSA
- Visit Adobe's [Health Savings Account \(HSA\)](#) page on benefits.adobe.com
- For more general HSA information, view [tip sheets](#) on benefits.adobe.com
- Find everything you need to know about [Adobe's HSA plan](#) and [401\(k\)](#)

*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-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.