

Getting your HSA in shape

Endurance, strength, flexibility, and balance are all key components of a good workout. It may surprise you, but a Health Savings Account is similar. Like any routine, you have to understand the moves and be consistent to see results.



ENDURANCE

Your HSA can go the distance — from now through retirement.



STRENGTH

You can make your HSA work harder for you by investing the balance.



FLEXIBILITY

After age 65, you can spend your HSA balance on more than just qualified medical expenses.



BALANCE

Your HSA doesn't just help you save for the future. It helps you save on taxes today.

ENDURANCE

HSA's can go the distance

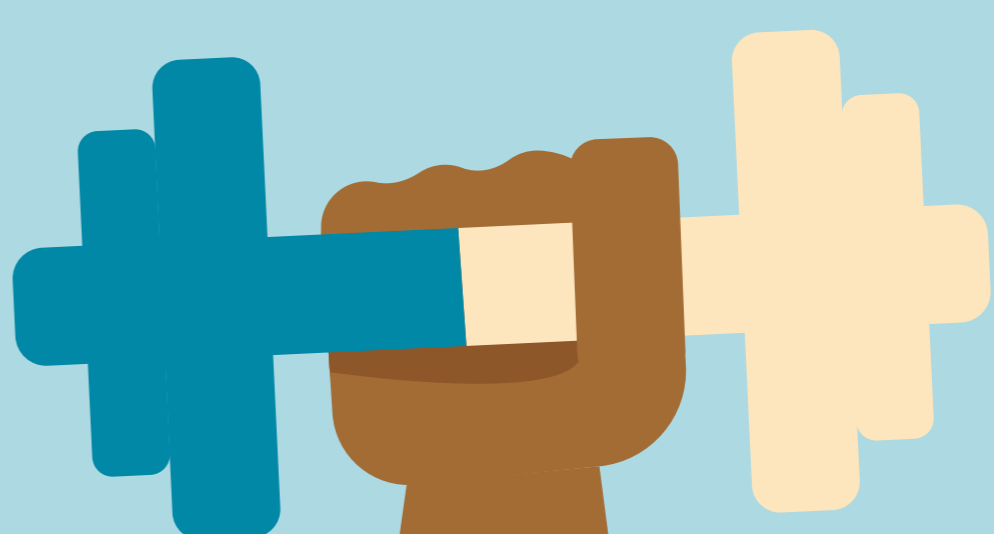
37% of account holders don't know their unspent HSA balance carries over from year to year¹



If you have money left over in your HSA at the end of the year—you keep it. Even if you change jobs, your HSA is yours. You can save it until you need it—even if you don't need it until retirement.

STRENGTH

Investing can make your money work harder for you



46% of account holders don't know they can invest their HSA balance in mutual funds and other securities¹

As your HSA grows over time, consider investing the part of your balance you don't expect to use. Choose an investment that matches your time frame; the longer you want to save the money, the more aggressive you can be.

FLEXIBILITY

Your HSA can help you pay for more than just health expenses



51%

of account holders don't know HSA money can be used for general expenses after age 65¹

If you tap your HSA for anything other than qualified medical expenses after you turn 65, income taxes will apply, but there is no penalty.²

BALANCE

Balancing the costs with savings

The money you contribute to an HSA lowers your taxable income this year, but that's not the only benefit. Only 13% of people are taking full advantage by contributing the maximum allowed to their HSA.¹

33% don't know about all three tax advantages of an HSA¹

- Money isn't subject to federal income tax in the tax year it's contributed.
- The balance grows tax-free
- Withdrawals are tax-free as long as the money is used for qualified medical expenses.³



If you want to contribute more to your HSA, you can change your contribution at any time—not just during annual benefits enrollment.

¹ CARAVAN® Survey conducted online among a demographically representative U.S. sample consisting of 5,133 adults, 18 years of age and older. Interviewing for this CARAVAN® Survey was completed Dec. 9–21, 2016, by ORC International, which is not affiliated with Fidelity Investments. 1,309 respondents enrolled in an HSA-eligible health care plan were included in the analysis. The results of this survey may not be representative of all adults meeting the same criteria as those surveyed for this study.

² HSA distributions are exempt from a 20% federal tax penalty when used for nonqualified medical expense purposes after age 65, but they are subject to federal income taxes. State laws may differ. Consult a tax advisor regarding your specific situation.

³ With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. The triple tax advantages are only applicable if the money is used to pay for qualified medical expenses.

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