

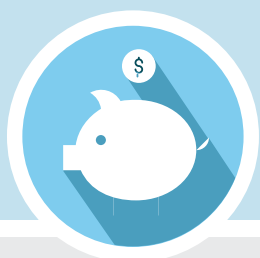
How to make the most of your health plan and Fidelity HSA®.

Your Fidelity Health Savings Account (HSA), which works with your HSA-eligible health plan, can be a great savings vehicle for near-term and future qualified health care expenses. To make sure you're doing all you can to maximize your HSA, consider these following tips:

1 You can contribute to save on taxes.

Remember, an HSA provides a triple-tax advantage*:

- Money goes into your HSA tax-free.
- Your HSA savings used to pay for qualified medical expenses are not taxed.
- Any extra savings can be invested and earnings and interest grow tax free.



2

Shop around to save money.

Your HSA gives you the flexibility to spend as you see fit. For greater savings, consider:

- Generic drugs vs. name brands.
- Urgent care vs. ER (if it's not a life-threatening emergency).
- Clinic vs. hospital (for non-emergency care services, such as MRIs or vision correction).

MAXIMIZE YOUR HSA

Keep retirement in mind.

Think of your HSA as a retirement account for health care costs. Funds you don't use now can be saved and invested for medical expenses in retirement.

3



Chat it up.

- Ask if your doctor has web chat capability to save money and a trip to the office when you're really sick.
- Take advantage of your health plan's online chat function or 800 number for answers to your health care questions.
- Ask what your options are so you can make financially sound health care decisions.



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Watch a short video to learn more about how to use your Fidelity HSA.

Questions? Call **800.544.3716** to speak with a Fidelity HSA service specialist.



Investing involves risk, including the risk of loss.

*With respect to federal taxation only. Contributions, earnings and distributions may or may not be subject to state taxation. See a tax professional for more information on the state tax implications.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

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