

HealthEquity® | HSA, HCFSA & DCFSA

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

Adobe



Pay less for healthcare and maximize tax savings

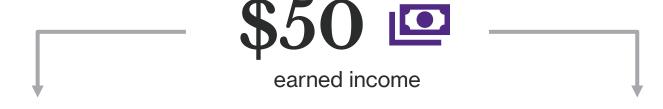
Both FSAs and HSAs let you spend tax-free on eligible medical expenses.

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







FSA/HSA

Not taxed

Keep your money

Spending power



Without FSA/HSA

Taxed

\$10 to Uncle Sam



Spending power

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.



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

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





HealthEquity, the FSA Store and HSA Store are separate companies and are not responsible for each other's policies or services. When you make a purchase through FSA Store or HSA Store from a link on a HealthEquity site, we may earn an affiliate commission.

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

FSA health plans

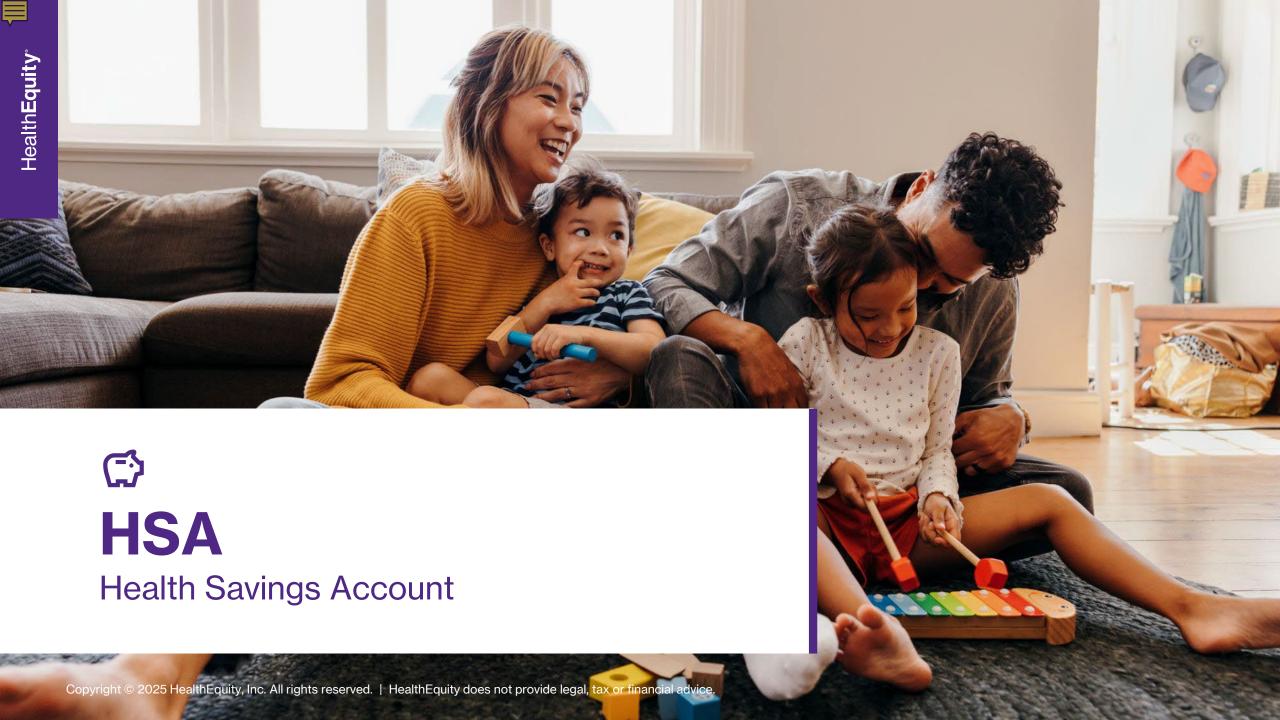
- Aetna HealthSelect EPO
- Kaiser HMO
- Waive coverage



HSA-qualified health plans

- Aetna HealthSave
- Aetna HealthSave Basic





HSA-qualified health plan



Health savings account (HSA)





An HSA-compatible health plan

Get the 'tripletax 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
Individual	\$ 4,400
Family	\$ 8,750

Employer contributions*

\$850

\$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.

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

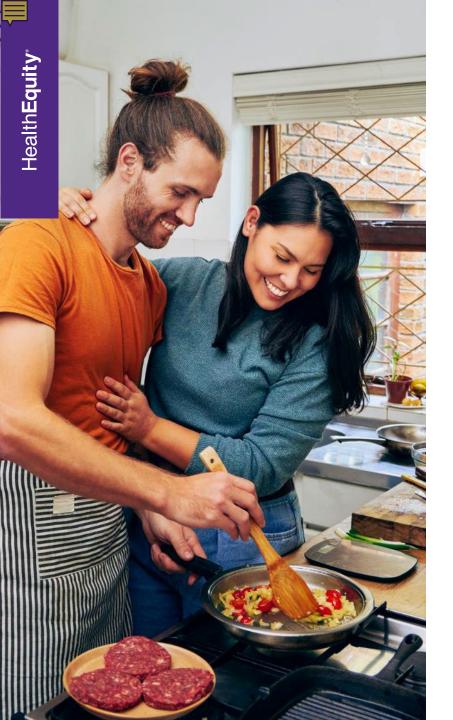
With one HSA and family coverage on an HDHP

- + \$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





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).

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





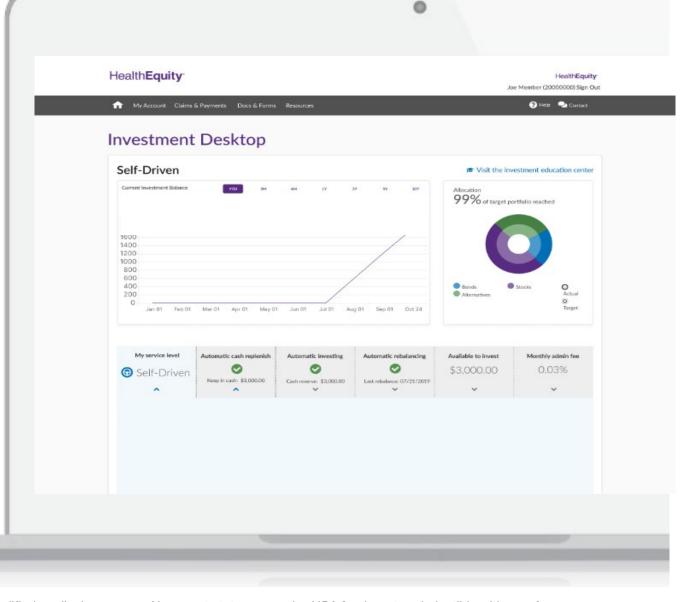
FICA taxed contributions	100% tax-deductible contributions	
Tax-free earnings	Tax-free earnings	
Medical expenses taxed as ordinary income	Tax-free distributions for medical expenses	
Regular expenses taxed as ordinary income	Regular expenses taxed as ordinary income	
Minimum distributions required	No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

HSA Investing Threshold: \$1,000



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.



¹HSAs 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.

²Investments 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 Health Equity 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 risk¹

'Investments made available to HSA holders 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. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the Vanguard website at vanguard.com. Please read the prospectus carefully before investing. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return..





Self-driven

Take control at every step.



GPS

Tap into algorithm-based guidance and recommendations.



AutoPilot

Let intelligent technologies manage your entire portfolio.

Health**Equity**®



Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. 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. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.



More flexibility with a **Schwab Health Savings Brokerage Account**

Integrated experience

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

Expanded investments

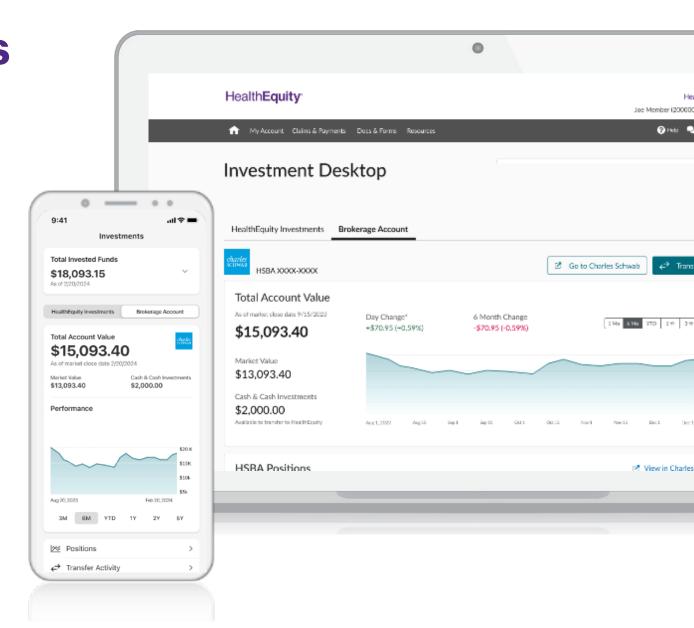
Wider range of investment options, including stocks, mutual funds, and ETFs.

Curate your investment strategy

Leverage proprietary and third-party research, screener tools, and pre-screened investment lists.

Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. HealthEquity and Charles Schwab & Co., Inc. are not affiliated and are not responsible for the products and services provided by the other.

The example used is for illustrative purposes only.

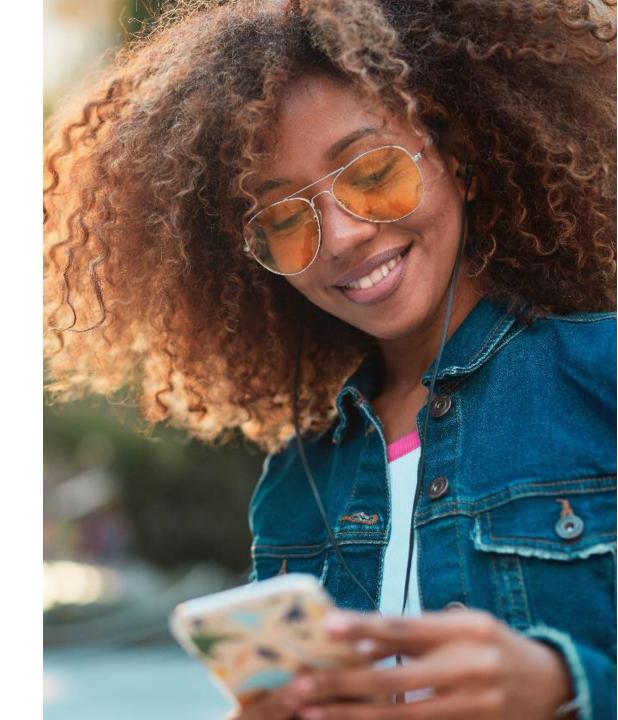


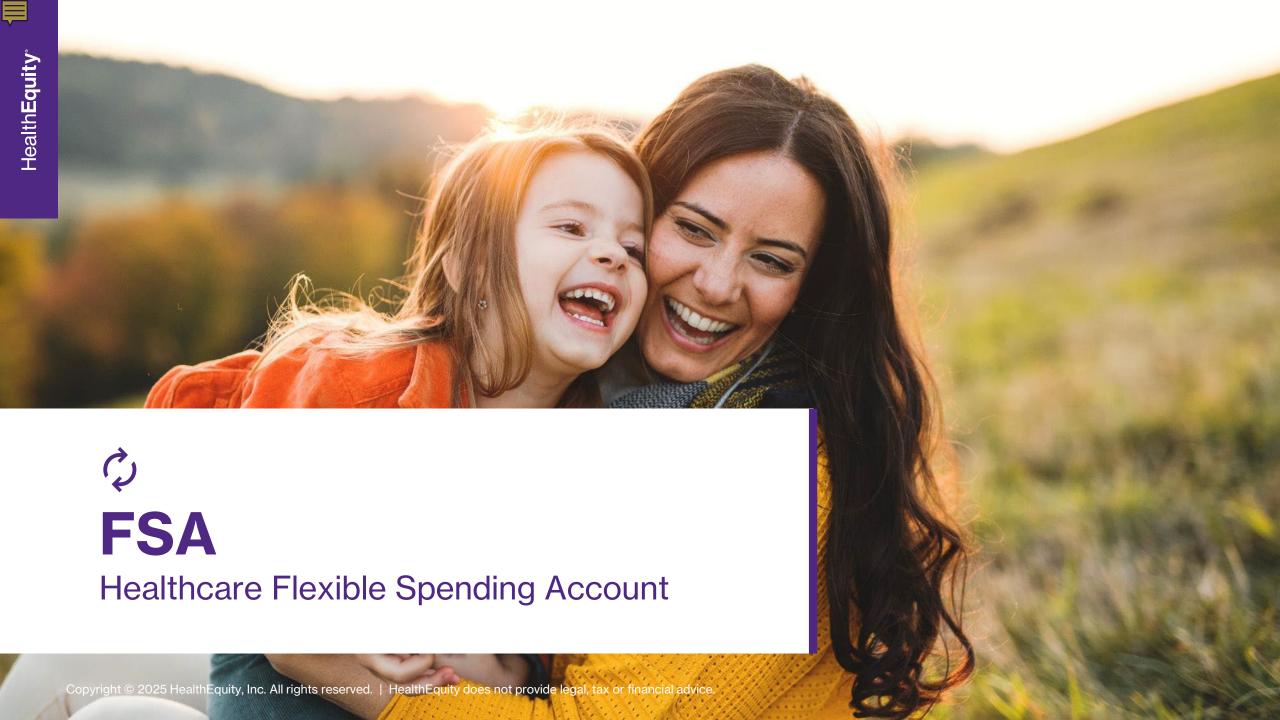
You incur Fees for:

- Investment administration
- Fund-specific operating expenses

Adobe covers fees for:

- Advisor GPS
- Advisor AutoPilot

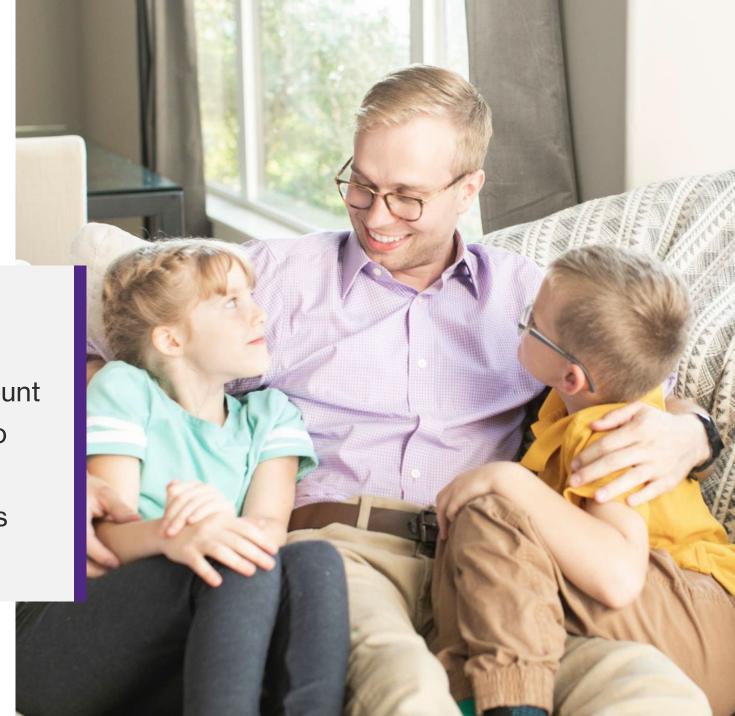




Surprising health savings



A healthcare Flexible Spending Account (FSA) lets you use tax-free¹ money to pay for eligible medical expenses helping you realize significant savings on healthcare costs.



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
- Menstrual care products
- Crutches



Alternative care

- Chiropractic care
- Acupuncture
- Massage*



Mental health

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



^{*}May require letter of medical necessity

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.





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:







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



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





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.



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





Download the mobile app

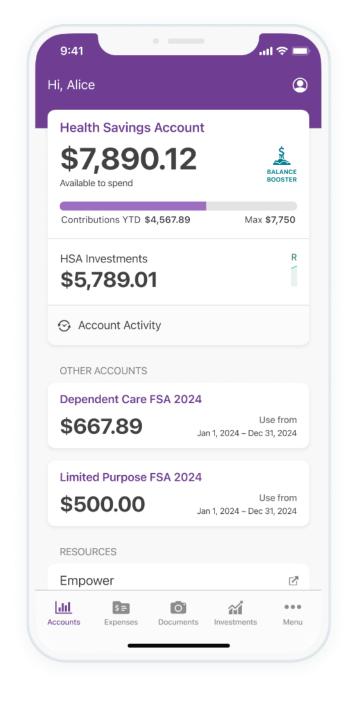
- Home screen to check account balance, view contributions, recent transactions, and claims
- Submit and track claims
- Fast, convenient payment and reimbursement
- Get on-demand, 24/7 support
- Manage HSA investments¹







¹Investments 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.



Get started today!

01

Sign up

- ✓ Enrollment dates:Nov. 10 Nov. 21, 2025
- ✓ Choose an HDHP for the HSA:
 - < Aetna HealthSave</p>
 - 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
866.346.5800







Let's take a short poll