

Flexible Spending Account

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses.¹ So you spend less on the healthcare you need. FSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Access annual contribution amount on day one.
- ✓ Pay for your spouse and dependents too.
- ✓ Plan ahead because FSA funds eventually expire.

Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.²

FSA

Tax-free

No FSA

Taxed

FSA Contribution Limit³

\$3,300

Scan to download the
HealthEquity mobile app.



Already enrolled?
Set up your account
directly in the app.
No need to go online.

**Spend tax-free on
eligible expenses.**

- Medical
- Dental
- Vision
- Rx and OTC

Discover more: HealthEquity.com/QME

HealthEquity.com/Learn

¹FSAs are never taxed at a federal income tax level when used appropriately for eligible healthcare expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | ²The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | ³Contribution limit is accurate as of 10/22/24. Each fall the IRS updates the FSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice.

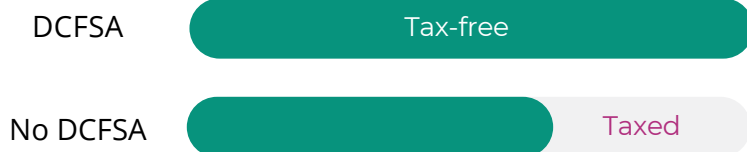
Dependent Care Flexible Spending Account

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare. DCFSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Access funds as you make contributions.
- ✓ Enjoy fast, hassle-free reimbursement.
- ✓ Plan ahead because DCFSA funds eventually expire.

Less tax.
More paycheck.

Get \$20 tax savings for every \$100 you contribute.



DCFSA Contribution Limit
\$7,500

HealthEquity.com/Learn

Scan to download the HealthEquity mobile app.



Already enrolled?
Set up your account
directly in the app.
No need to go online.

Spend tax-free on
eligible expenses.

- Daycare
- Babysitter
- Elder care
- Preschool

Discover more: HealthEquity.com/QME

¹DCFSA's are federally tax-deductible for eligible expenses and usually state-deductible; consult a tax advisor for details. | ²Example for illustration only; savings based on a 20% federal and state tax bracket. | ³Contribution limit accurate as of 8/21/2025. See the latest info. at HealthEquity.com/learn | HealthEquity does not provide legal or tax advice.