

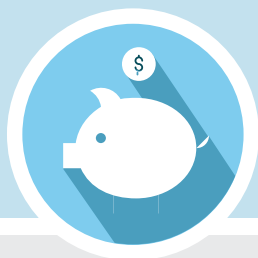
How to make the most of your health plan and Fidelity HSA[®].

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

3 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



4 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.



4

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.

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