



# TIAA health savings account administered by HealthEquity

BUILT TO PERFORM.

CREATED TO SERVE.

HealthEquity®

# Two parts: Health plan and savings account



## Qualified high deductible health plan (HDHP)

Generally, lower premiums than traditional health plans

Higher annual deductible than traditional health plans

Protection from large healthcare expenses due to out-of-pocket maximums

HDHPs cover preventative care (e.g., physicals, well-child visit, vaccinations, mammograms) at 100%



## Health savings accounts (HSAs)

Pretax or Post-tax contributions

Tax-free earnings

Tax-free distributions for qualified medical expenses\*

Unused balance rolls over year-to-year



\*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.

# Qualified medical expenses

You can reimburse QMEs for yourself, your spouse and any other tax dependent (such as an adult disabled child) income tax free from your HSA.



## Medical

- Doctor's fees
- Operations or surgery
- Over-the-counter medications
- Personal protective equipment (PPE)



## Dental

- Dental treatment (X-rays, fillings, extractions, dentures, braces, etc.)
- Artificial teeth



## Vision

- Eyeglasses (including eye examinations)
- Contact lenses (including saline solution & cleaner)
- Eye surgery (including laser eye surgery)

Please consult **IRS Publication 969** and **IRS Publication 502** for additional details.

# HSA-qualified health plan out-of-pocket costs



	2022		2023	
	Minimum deductible	Maximum out of pocket	Minimum deductible	Maximum out of pocket
Single	\$1,400	\$7,050	\$1,500	\$7,500
Family	\$2,800	\$14,100	\$3,000	\$15,000

**Note:** Limits on deductibles and out-of-pocket expenses apply only to “in-network” providers. Embedded deductible not to exceed \$7,150 for each member in a family plan.

## Single

**Year 2022:** \$3,650

**Year 2023:** \$3,850

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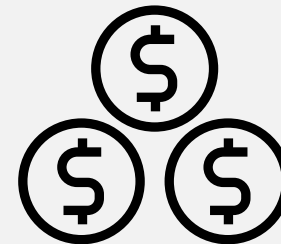


## Family

**Year 2022:** \$7,300

**Year 2023:** \$7,750

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Age 55+ catch-up contribution is \$1,000.

Any prior year contributions to an HSA can be made up until the federal tax return due date of the subsequent year.

For example, 2022 HSA contributions can be made until April 15 of 2023.



## HSAs and retirement

- Can be used to cover certain Medicare and Long-Term Care premiums (at any age).\*
- If enrolled in Medicare, no longer eligible for contributions.
- After age 65, withdrawals for nonqualified medical expenses are taxed as ordinary income—same as retirement account.
- HSA is not subject to IRS required minimum distributions.

\*Any qualified medical expense defined under IRC Section 213(d), some insurance premiums for long-term care insurance and COBRA defined under Section 223(d)(2)(C).



## TIAA Health Savings Account administered by **HealthEquity**

01



**Welcome kit**  
Getting started  
brochure and  
debit card

02



View and  
manage HSA  
account  
balances on  
**HealthEquity.com**

03



**\$1000**  
investment  
minimum

04



Diverse  
selection of  
**TIAA-CREF**  
and other  
mutual funds

05




Access to  
multiple **online**  
**videos, tools**  
and **calculators**

\*Integrated experience requires account holder to provide a one-time consent

# TIAA HSA welcome kit





**Congratulations on opening your TIAA Health Savings Account (HSA)**

Discover our powerful resources designed to simplify and maximize your health savings.

- Easy tools**  
You will find intuitive online account management features on the HealthEquity member portal.
- Convenience**  
Use your Visa® Health Account Card† to conveniently pay for eligible medical expenses.
- Remarkable service**  
We provide a unique member experience delivered by a helpful team, available every hour of every day.

**We look forward to building health savings with you.**




**Remarkable service:**  
Helpful support, available every hour of every day

HealthEquity's member services team based in Salt Lake City provides a unique member experience delivered by knowledgeable specialists.

They offer education and support to maximize your savings.

**Learn more**  
Visit [www.HealthEquity.com/learn](http://www.HealthEquity.com/learn). You will find a list of qualified medical expenses, rules for your debit card, contribution tips and more.

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**TIAA Health Savings Account**

Administered by HealthEquity




**Your Visa® Health Account Card is here**



**Convenient access to your account**

**Remember:**

- Use your Visa® Health Account Card to pay for qualified medical expenses.
- Always save your itemized bills.
- Know your balance: check your balance on your HealthEquity member portal or by contacting Member Services.

The Visa® Health Account Card is issued by The Bancorp Bank, Member FDIC pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for general purchases. We have reserved the right to limit the use of this card for certain purchases, and reserve the right to place restrictions, limitations, or other establishments with health related to our Cardholder Agreement for complete usage restrictions.

**Visit your member portal to access account information**

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VISA

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AUTHORIZED SIGNATURE • NOT VALID UNLESS SIGNED

Use this card to pay for eligible health care expenses from your HSA. By using this card, you agree to the terms and conditions of the Cardholder Agreement provided to you. You understand that the Internal Revenue Service (IRS) limits use of this account to qualified medical expenses and that any non-qualified expenditures must be reported to the IRS. This card may not be used at certain merchants that accept Visa debit cards, at an ATM or to obtain cash. This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc.

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This Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. The HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.



## Web

**TIAA Health Savings Account** **\$6,000.00**  
TOTAL BALANCE

Go to [Dashboard](#) | [Transactions](#) | [Payments](#) | [Reimbursements](#) | [Claims](#)

\$2,000.00 Available cash balance	\$4,000.00 Investment balance	\$1,000.00 Contributions YTD	\$400.00 Distributions YTD
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TIAA Health Savings Account \$6,000.00

**Go to the HealthEquity website**

You're about to leave TIAA's website to get more details about your Health Savings Account from HealthEquity.

**CONTINUE**

**Account Balances**

HSA Available Spend	\$4,527.92
2020 LPFSA	\$2,250.00

**Quick Links**

- Plan/Policy Provider
- Reimbursement
- Make Contribution
- Transaction History
- Reimbursement Account Detail
- Claims History
- Investments

**To Do**

- Unlinked Health Plan
- Unread Messages

**Are You Contributing Enough?**

2019 Individual limit	\$3,500.00
2019 Family limit	\$7,000.00
2020 Individual limit	\$3,500.00
2020 Family limit	\$7,000.00

**2020 LPFSA**

Available amount	\$2,250.00
Benefit Amount	\$2,250.00
Last Day To Spend	15 Mar 2021
Last Day To Submit	30 Mar 2021
Eligible Expenses	
Plan Detail	

## HealthEquity Member Portal

- Maintain account owner profile
- Review transactions
- Review claims & submit new claims or documents
- Access tax documents

**And much more**

## Mobile application



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**Investing may not be suitable for everyone and before making any investments, 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 fund sponsor's website. Please read the prospectus carefully before investing.**

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