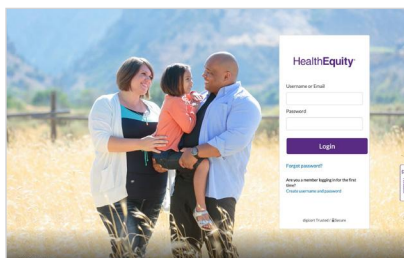


Setting up your HSA beneficiary

Adding a beneficiary to your Health Savings Account (HSA) is an important step toward taking full advantage of your account. Adding a beneficiary allows you to transfer your funds to a loved one in the event of your death.

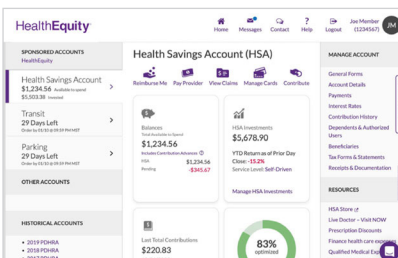
- If the beneficiary is your spouse, they will receive the funds tax-free and can use the HSA as their own.
- If the beneficiary is someone other than a spouse, the HSA funds will be liquidated as part of your estate and applicable taxes will be assessed to your beneficiary.

The following are the steps to take to add a beneficiary to your HealthEquity HSA:



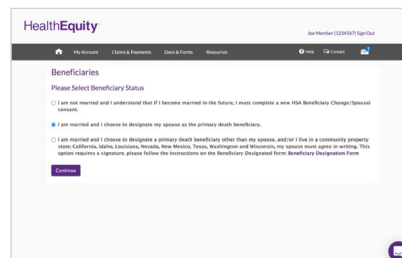
Step 1:

Log in to your account at My.HealthEquity.com



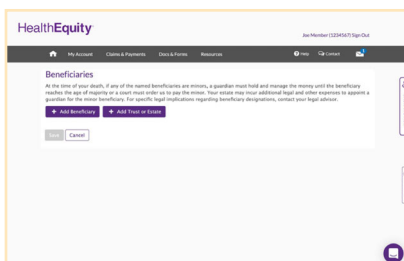
Step 2:

On your account dashboard, click "Beneficiaries" under the "Manage Account" section



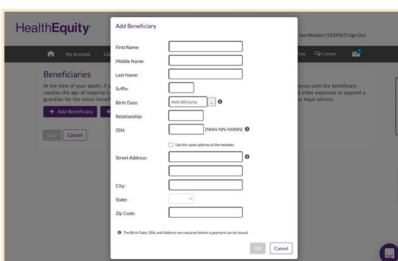
Step 3:

Select your beneficiary status



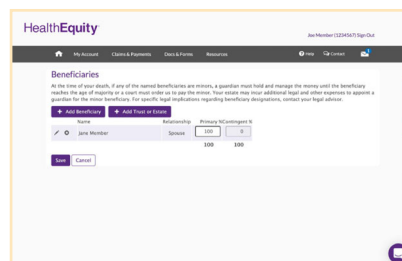
Step 4:

Read the disclaimer and choose "Add Beneficiary"



Step 5:

Fill in the required beneficiary information



Step 6:

Select the percentage of your HSA funds the beneficiary will receive. If the number is below 100%, you will need to add other beneficiaries until the percentage equals 100%

That's it! You've successfully taken an important step in maximizing your HSA funds. You can always add, delete, or change beneficiaries by repeating the steps above.

Questions? We're here for you 24/7.
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