

Dear Valued Member,

If you are enrolled in an HSA health plan with IdealCare for the 2018 plan year, IdealCare would like to inform you that HealthEquity has been selected as the preferred vendor for your Health Savings Account. Please feel free to contact HealthEquity directly at 1-866-346-5800 with any questions you may have about enrolling in your new 2018 HSA account. Specialist are available 24 hours a day, 7 days a week to assist. You can also get started by visiting: <https://Sendero.HealthEquity.com/He.aspx>.

DON'T MISS OUT ON THE BENEFITS FROM YOUR HEALTHEQUITY HSA

Your health plan includes a FREE HealthEquity health savings account (HSA). An HSA allows you to make tax-deductible¹ contributions to an FDIC-insured savings account. Balances earn tax-free interest¹ and can be used to pay for qualified medical expenses. Your HSA rolls over every year and it always belongs to you, even if you change health plans or retire. It works very similar to a 401(k) or IRA.

Why HSAs?

Save for the future

Thrive in today's complex health care system and build health savings for life through HSA deposits:

- Reduce your tax liability
- Build savings for the future
- Earn tax-free interest¹
- Invest your HSA into mutual funds to further increase earning potential²

Your HealthEquity HSA includes:

- Online member portal & mobile app
- HealthEquity Visa® Health Account Card³
- 24/7 member services support

SAVE \$1,380*
ON TAXES THIS YEAR

Don't leave money on the table for the IRS. By contributing to an HSA, you decrease your tax liability.

Contact HealthEquity directly at 1-866-346-5800 for assistance with contributing to an HSA account.

Individuals: \$3,450

Families: \$6,900

If you turn 55 years old (or older) in 2018, you can contribute an additional \$1,000.

*This example is based on a 20% tax rate, and the entire family contribution. This is an example only, actual results may vary. Consult your tax advisor for more information.



Activate your FREE account today!

To get started, click the "Enroll Individual" button at <https://Sendero.HealthEquity.com/He.aspx>

You can also call HealthEquity anytime to speak to a member services specialist at 1-866-346-5800. Specialist are available 24 hours a day, 7 days a week.

¹ 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-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² Mutual Funds are subject to Investment risk (including the possible loss of the principal invested), and are not FDIC Insured or guaranteed by HealthEquity. Before making any investments, review the fund's prospectus.

³ This card issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. The card should only be used to pay for qualified health expenses, it will not work at gas stations, restaurants or other establishments that are not health-related.

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