

Cover your healthcare costs

Open a Wells Fargo HSA

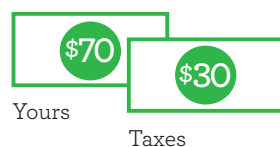
With a Wells Fargo Health Savings Account (HSA), you have an easy way to save and pay for qualified healthcare expenses — tax-free.¹ It's the perfect complement to your HSA-qualified, or high deductible, health plan. See why you should open an account today.

Five reasons to open an HSA

1 Save up to 30% more for healthcare

An HSA isn't just any bank account — it's a tax-advantaged account. That means you don't pay taxes on the money you put in, take out, or earn in an HSA, helping you save up to 30% more.² Here's how:

\$100 earned without an HSA



\$100 earned and saved in an HSA



2 Take advantage of lower premiums

HSA-qualified health plans typically have lower premiums than other plans. Add the money you save on premiums to your HSA — it's like earning extra income!

3 The money never expires

Unlike a Flexible Spending Account (FSA), the money saved in your HSA is yours and carries over from year-to-year. Even if you change jobs, switch health plans, or retire — you own your HSA.

4 Use it for your family

You can also use your HSA to pay for qualified expenses for your spouse and tax dependents, even if they're not covered by your health plan.

5 It's more than a spending account

Even if you don't spend much on healthcare, an HSA can still be very useful. Save or invest³ your HSA funds so the money is there when you need it — now or 30 years from now.



See how an HSA can fit you

Discover how an HSA can help you feel confident managing your healthcare costs with the *Wells Fargo HSA Expert* tool at wellsfargo.com/hsatool.

Together we'll go far



HSAs are for any age or stage

Whether you're at the doctor often or haven't been in years, an HSA can fit your unique healthcare needs and financial goals.

For today:
Use it for health expenses

As you have doctor's visits, prescriptions to fill, and other healthcare costs, you can use your HSA to pay for those qualified expenses — tax-free.¹

For tomorrow:
Build a safety net

Even if you don't use healthcare often, save money in your HSA to prepare for expected and unexpected expenses. You'll rest easy knowing the money is there when you need it.

For the future:
Prepare for retirement

The average retired couple today will need about \$250,000 for healthcare expenses!⁴ Prepare for those expenses by investing the money in your HSA³ and growing your balance for retirement.

Watch the videos for each stage at wellsfargo.com/hsaresources.

Pay for qualified healthcare expenses



What expenses are qualified?

Here are some examples:⁵

- Doctor, hospital, and surgery costs
- Prescription medicines
- Dental care and braces
- Eye exams and surgery
- Glasses and contacts
- Mental health care
- Acupuncture, chiropractic, and physical therapy
- Medical supplies
- Fertility treatment
- Nursing home care

See more at wellsfargo.com/hsaqualifiedexpenses

Ways to Pay

With a Wells Fargo HSA, it's easy to pay for qualified healthcare expenses. Choose the option that's most convenient for you:

Wells Fargo HSA Debit Card

Use your debit card at the doctor, pharmacy, or even to pay a bill. You can also order HSA debit cards for your spouse and tax dependents.



Online Bill Pay

Pay your healthcare bills in a few simple steps from your computer or smartphone.



Pay another way and reimburse yourself later

If you forget your debit card or don't have enough in your HSA, that's ok! Just pay another way and reimburse yourself later — next week or 30 years from now.



Use your HSA debit card with Apple Pay™ and Android Pay™.

Build your healthcare safety net



Ways to save

It's easy to make regular contributions to your HSA so you'll have money for healthcare when you need it.

Pre-tax payroll deductions The easiest way to contribute is by setting up automatic paycheck deposits. Ask your employer if you have this option.

Online contributions You can set up one-time or recurring contributions through *Wells Fargo Online*[®]. Just take a deduction on your tax return to see the tax savings.

HSA or IRA transfer Transfer funds from an existing HSA or make a one-time transfer from an IRA. Learn more at wellsfargo.com/hsarollover.



Every little bit counts!

Whether you're able to save \$10, \$50 or \$200 a month, every little bit counts and adds up over time!

How much can you contribute?

The IRS sets limits on how much you can contribute to your HSA each year.⁶ These limits include any money your employer adds to your account.

	Individuals	Families
2015	\$3,350	\$6,650
2016	\$3,350	\$6,750

Are you 55 or older?

You may be able to contribute an extra \$1,000 per year to help you catch up for retirement!

Prepare for healthcare expenses in retirement



Invest to grow your balance

Think of an HSA like an IRA or 401(k) for healthcare. You can invest³ your funds, and get peace of mind knowing you have money set aside for future costs.

When you invest your HSA funds:

- You don't pay taxes on the interest or investment income you earn, helping you save even more.¹
- You have access to your funds, even if you invest them.

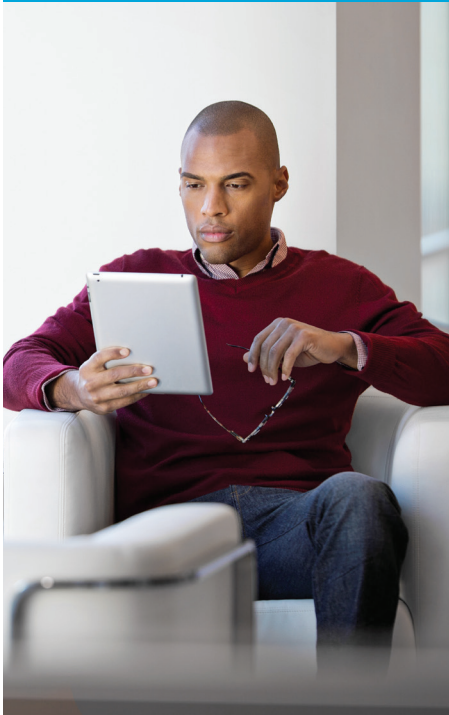
Choose mutual funds that fit you

With the Wells Fargo HSA, you can create a mutual fund portfolio that fits your investment time frame, financial goals, and risk tolerance. Choose from a variety of mutual funds in each major asset category.

To see the list of mutual funds and learn more about investing, visit wellsfargo.com/hsainvesting.



Managing your HSA is easy



Anytime, anywhere

With *Wells Fargo Online*[®], you have access to your HSA whenever you need it.

- Check your balance and transaction history
- Contribute to your HSA
- Pay your healthcare bills
- Reimburse yourself for healthcare expenses
- Manage your HSA investments

HSA access on-the-go

Want to make a purchase with your HSA but need to check your balance first? See how much is in your HSA on your smartphone, tablet, and even in a text message. You can even use Bill Pay with the Wells Fargo mobile app!



See your full financial picture online

If you're already a Wells Fargo customer, manage your HSA with the rest of your accounts.

Get started

You can open and contribute to an HSA if you:

- Are covered by an HSA-qualified health plan
- Are not covered by other health insurance (with some exceptions)
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on another person's tax return
- There are special rules that apply for Veterans Affairs and Indian Health Services. For more information, please view the FAQ at wellsfargo.com/hsaresources.

Once you've enrolled in an HSA-qualified health plan, please follow the instructions from your employer for opening a Wells Fargo HSA. If you have questions about your eligibility, talk to your employer.



Have questions?

We're here to help. Visit wellsfargo.com/hsa or call Wells Fargo HSA Customer Service at **1-866-884-7374**.

¹ All tax references are at the federal level. State taxes vary. Tax savings on distributions only applicable when used on qualified healthcare expenses. Please consult a tax advisor with questions.

² The 30% illustrative example assumes 25% federal and 5% state tax savings. Actual savings vary.

³ INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

⁴ Individual situations vary. Source: Center for Retirement Research at Boston College.

⁵ You are responsible for determining what expenses are qualified. Wells Fargo does not monitor your expenses. Cosmetic expenses are generally not qualified. List is not complete.

⁶ Your personal contribution limit may be lower than IRS maximums. Please talk to your tax advisor if you have any questions.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

© 2015 Wells Fargo Health Benefit Services, a division of Wells Fargo Bank, N.A. All rights reserved. MC-8018 (12/15) WCS-1939210