

Subject: REMINDER: <First name>, your Health Savings Account comes with free money – all you have to do is open it

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Free money is a step away. Open your HSA today.

The health plan you elected through ABC Corp works with the Fidelity HSA® (health savings account) to help you pay your medical expenses.

ABC Corp provides a contribution to your HSA; it's like free money, but you must [open your health savings account](#) for Fidelity to accept any contributions; it is not automatically set up for you.

[Start Now](#)

Top three benefits of the Fidelity HSA:

— **Tax advantages.** Tax-free[^] contributions can make it easier on your paycheck. You decide how much you want to contribute with the flexibility to adjust the amount as needed.

If you contribute before taxes:	Your take-home pay is reduced by just: [^]
\$30	\$23
\$50	\$39

For illustrative purposes only.

And, any HSA dollars used to pay for qualified medical expenses are also tax free.

— **The money in your HSA is yours to keep** year-to-year, even if you change employers.

— **It is easy to pay expenses with an HSA.** You can use your HSA debit card or other tools online to pay for qualified medical expenses.

If you need help, call 800-544-3716 and a Fidelity HSA service specialist will assist you.



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Investing involves risk, including risk of loss.

[^]With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. See your tax professional for more information on the state tax implications of an HSA.

*Estimated annual after-tax cost assumes a single taxpayer in the 22% federal tax bracket and no state taxes incurred. Your actual tax savings may be more or less than the estimate shown depending on your taxable federal and state income, deductions, and filing status. Potential changes to federal and/or state tax rates may affect tax savings in future years.

The information provided herein is general in nature and should not be construed as legal or tax advice. Since the administration of an HSA is a taxpayer responsibility, you are strongly encouraged to consult your tax advisor before opening an HSA. You are also encouraged to review [IRS Publication 969](#), *Health Savings Accounts and Other Tax-Favored Health Plans*.

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