

Top 10 Reasons to Have an Avidia Health HSA

1 **» 3X**

Triple Tax-Advantaged

Contributions are tax-free, potential interest gains accumulate tax-free and distributions are tax-free when used to pay for qualified medical expenses.

2



Flexible Funds

Funds can be used for non-medical expenses. At age 65, any remaining HSA funds can be withdrawn for non-medical reasons without penalty. Ordinary income tax will be charged on the money withdrawn for non-medical reasons.

3



Portable

You own all HSA account funds. Unlike an FSA, the accumulated balance in the account rolls over from year-to-year. Accounts move with you, even if you change employment or retire.

4



Convenient

The Avidia Health debit card provides you with an easy and convenient way to access HSA contributions. Paper checks can be provided as well.

5



Independent

Employers prefer the long-term viability of an independent administrator. The relationship the employer has with their HSA administrator or HSA custodian remains consistent, along with all plan processes and resources, even if the employer switches to a different insurance plan.

6

Savings Solution for Future Health Needs

Unused contributions accumulate and can be saved and used for future medical expenses or to supplement retirement income. For example, unused funds can be used to pay COBRA or other medical insurance premiums during periods of unemployment or temporary layoff.

7



Customized Banking Solutions

Our world-class custodial partner, Avidia Bank, is a mutual, FDIC-insured financial services provider that specializes in delivering Internet-enabled banking services to groups nationwide. This partnership enables us to provide clients with a customized banking experience via avidiahealth.com.

8

Investment Options

You can select from a spectrum of investment options to match your preferred investment style. Investments are offered through Devenir.*

9



Record Keeping

Process HSA deposits and withdrawals, post transactions, prepare and distribute bank statements and perform year-end reporting.

10



Monthly Statements

Statements are delivered electronically or in a paper format* based on your preference.

Available
in 50
States

**ZERO
MONTHLY**
maintenance fees
with Avidia HSA
makes your
money go even
further.