

MAXIMIZE YOUR FICA TAX SAVINGS



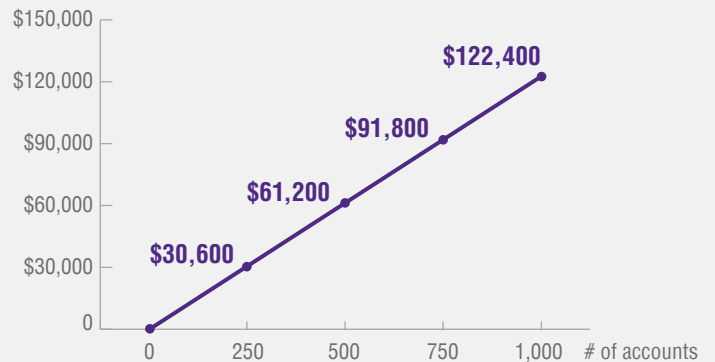
Leading organizations recognize that FSAs and HSAs empower employees to spend smarter and save more on healthcare. But a huge advantage that's often overlooked are the 7.65% FICA savings that accrue to employers. When your people make pre-tax contributions, you don't pay FICA taxes on that income either. That's why more contributions directly lead to more FICA savings.

STEP UP YOUR ENGAGEMENT GAME

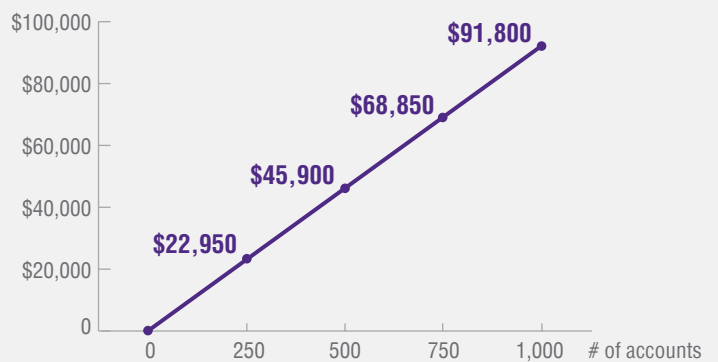
The truth is that FICA savings don't accrue merely because you offer tax advantaged accounts. You need a partner who knows how to maximize engagement.

Let us help you deliver personalized, educational communications that inspire better choices and more contributions. Intuitive technologies create a seamless experience and make investing¹ easier than ever. Plus, our innovative Health Savings Score™ will help you unlock insights and optimize results.

Average Annual FICA Savings with HSAs*



Average Annual FICA Savings with FSAs*



*Average employee annual contribution of \$1,600 to the HSA and \$1,200 to the FSA

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Only HealthEquity delivers the integrated solutions you need to simplify benefits and truly impact people's lives.



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