HealthEquity® | HSA, HCFSA, & DCFSA

Your Benefits Explained: HSA, HCFSA, and DCFSA

Auburn University

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FSA

Healthcare Flexible Spending Account

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Get more flexibility with your FSA

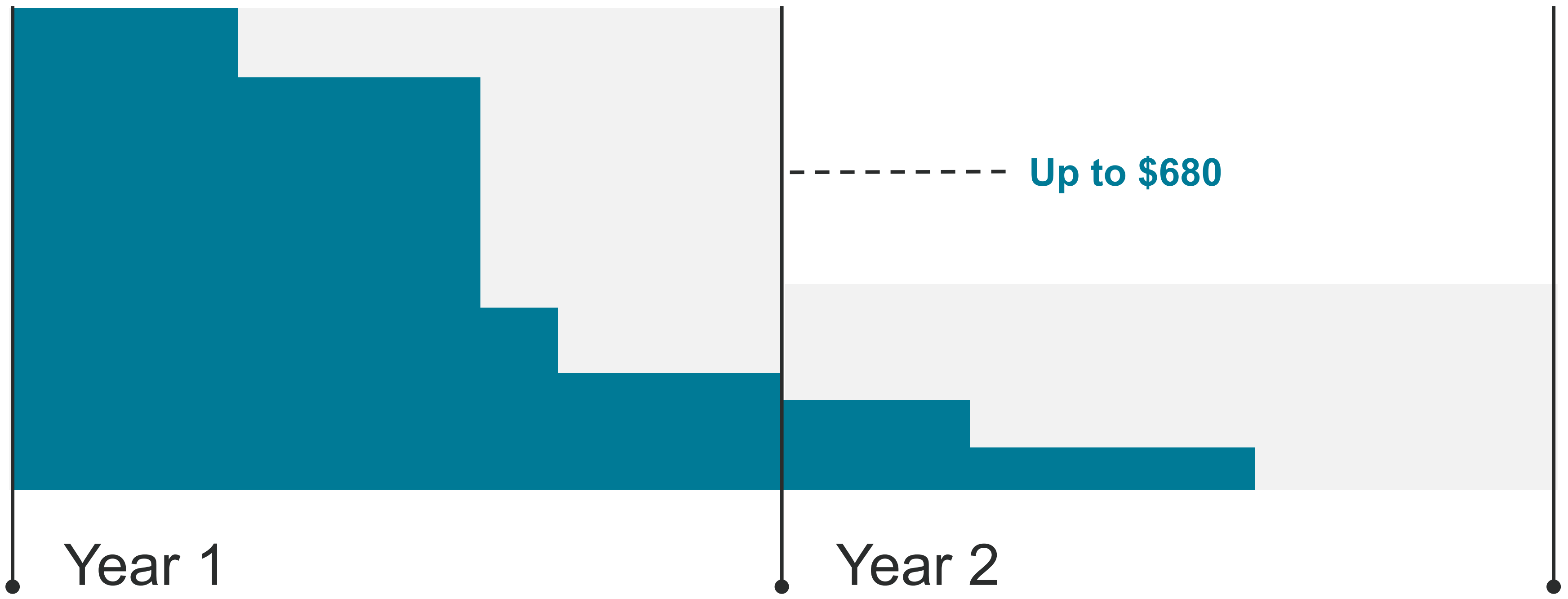
- Access annual contribution amount on day one
- Fast, convenient payments and reimbursement
- Pay for your spouse and dependents too

The more you contribute the more you save

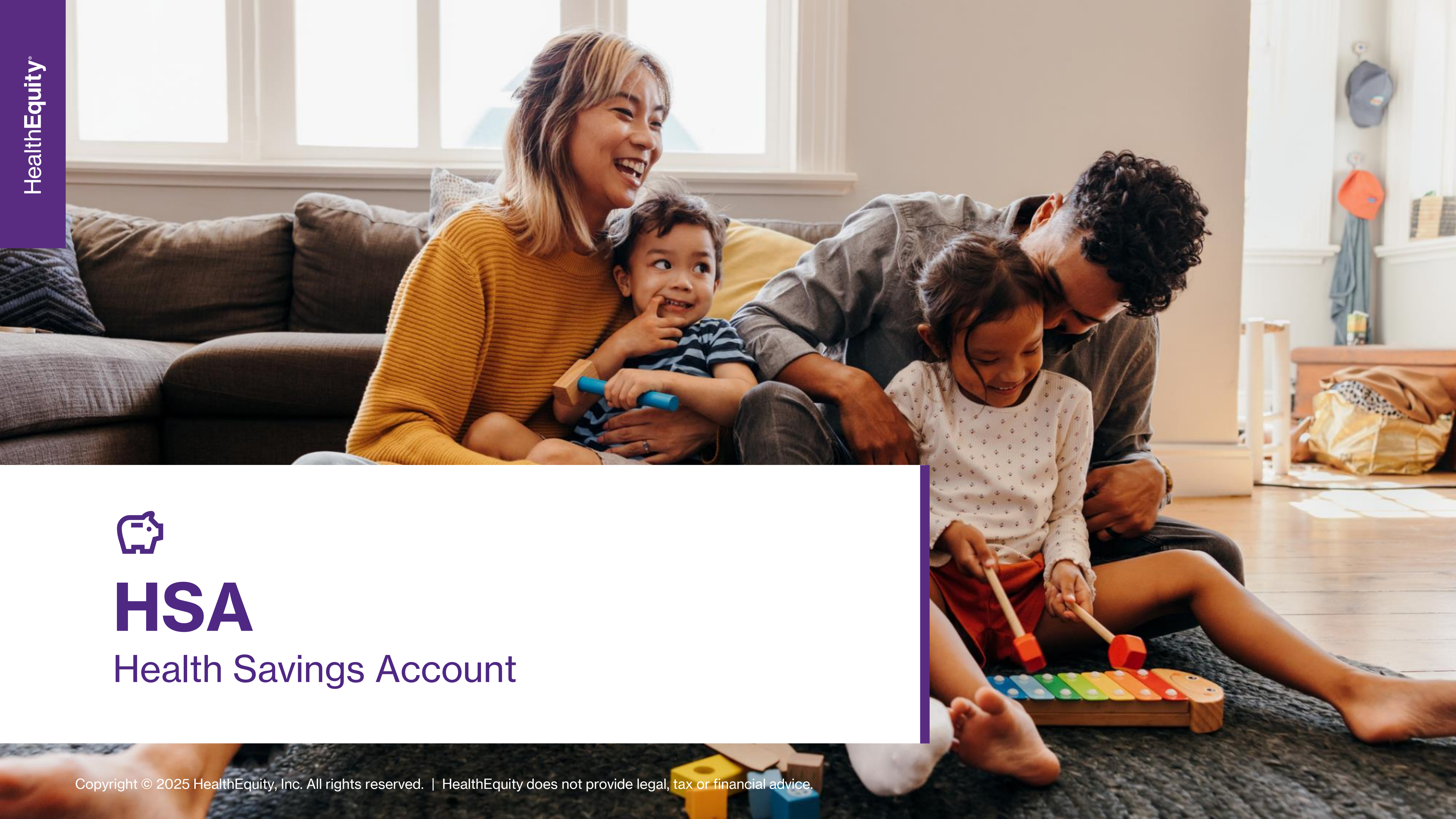
2026 Contribution limit	Tax savings*
$3,400	**$660**

*Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

Carryover



Smart spending starts with thoughtful planning



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HSA

Health Savings Account

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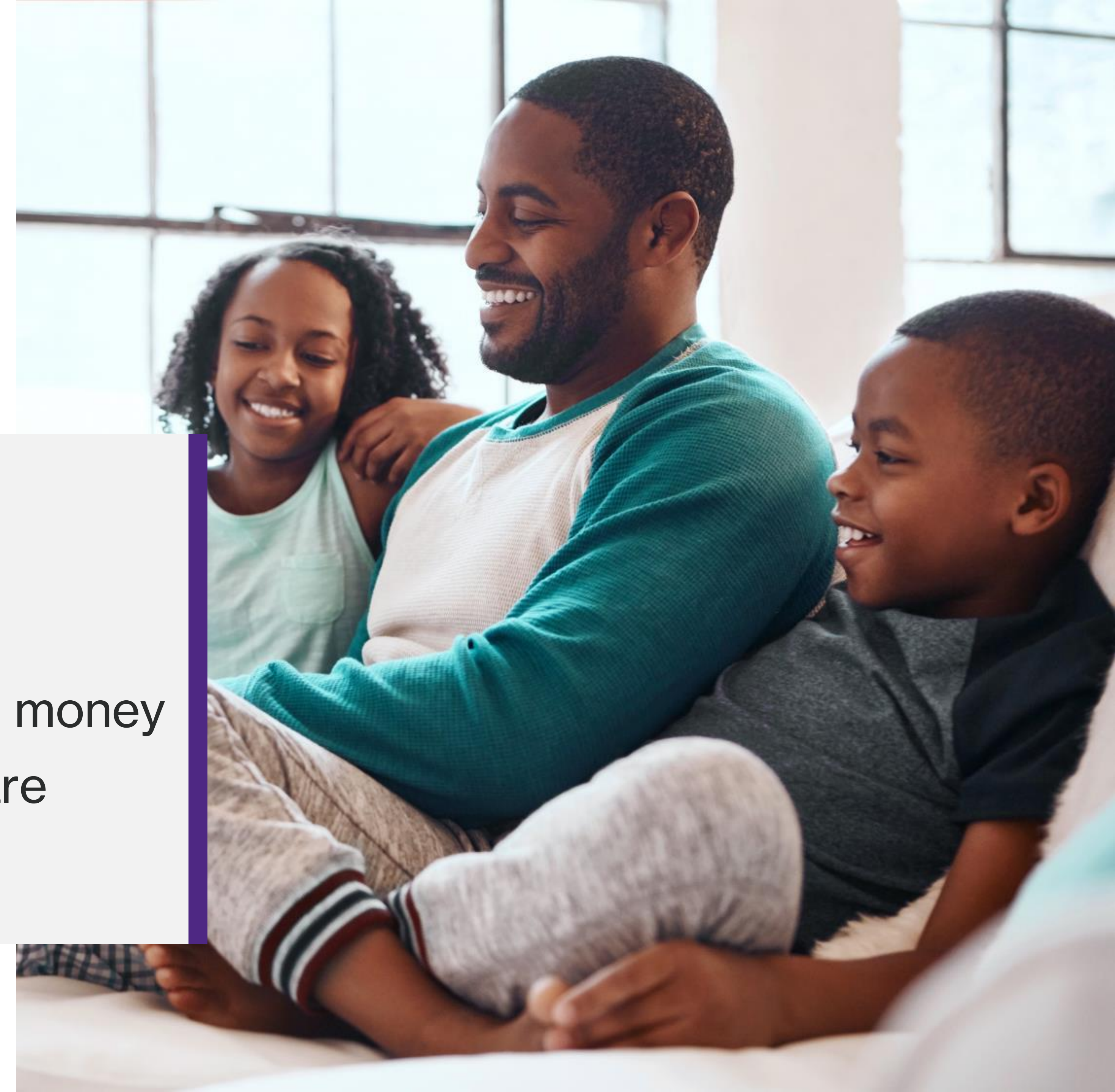
Invest in your healthcare

HSAs are tax-advantaged accounts that let you put aside money for current and future healthcare costs while saving on taxes.



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Get the 'triple-tax advantage' only with HSA

- Tax-free contributions
- Tax-free account growth
- Tax-free spending for qualified medical expenses

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

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HSA funds roll over year after year

- No ‘use-it-or-lose-it’
- Funds don’t expire at the end of a plan year
- Keep your HSA forever

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The more you contribute the more you save

Coverage	2026 Contribution limit
Individual	**$ 4,400**
Family	**$ 8,750**

Members 55+ can contribute an extra $1000.

*Employer contributions will be included in your total maximum contribution limit.

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Employer HSA contributions*

Annual Salary Range	Individual	Family
Less than $40,800	**$400**	**$800**
At least $40,800	**$250**	**$500**

*Employer contributions will be included in your total maximum contribution limit. Additional contributions can be earned via the Wellness incentive

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If you love a 403(b), meet your new best friend

403(b)	HSA
FICA taxed contributions	100% tax-deductible contributions
Tax-free earnings	Tax-free earnings
Medical expenses taxed as ordinary income	Tax-free distributions for medical expenses
Regular expenses taxed as ordinary income	Regular expenses taxed as ordinary income
Minimum distributions required	No minimum distributions

HSA Investing Threshold: $1,000

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 deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | After age 65, if you withdraw funds for any purpose other than qualified medical expenses, you will be subject to income taxes. Funds withdrawn for qualified medical expenses will remain tax-free. | Assets in a 403(b) plan can be placed in any of the following investment types: an annuity contract provided through an insurance company; a custodial account invested in mutual funds; or. a retirement income account set up for church employees.

How do I get or stay eligible for an HSA?

Sign up for a HDHP and meet these qualifications:

- ✓ Not enrolled in non-HDHP plan or Medicare
- ✓ No access to a healthcare FSA
- ✓ Not claimed as a dependent on anyone’s tax return
- ✓ Minimum age to open an HSA is 18

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HSA vs FSA

	HSA	FSA
Health plan type	HSA-qualified	Traditional
Premiums	Lower	Higher
Deductibles	Higher	Lower
Fund availability	As you contribute	Start of plan year
Contribution limits	$4,400 single* $8,750 family*	$3,400*
Fund expiration	Funds roll over year after year	Funds expire at end of plan year

*IRS contribution limits

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Tax-free spending on eligible expenses

Medical care

- Doctor visits and copays
- Hospital services
- Telehealth

Vision

- Eye exams
- Prescription glasses/contacts
- Laser eye surgery

Dental

- Teeth cleaning
- Dental reconstruction
- Orthodontia

Personal health

- Over-the-counter pain relievers
- Menstrual care products
- Crutches

Alternative care

- Chiropractic care
- Acupuncture
- Massage*

Mental health

- Therapy sessions*
- Prescriptions
- Treatment for substance abuse disorder

*May require letter of medical necessity

FSA store® HSA store®

HealthEquity, the FSA Store and HSA Store are separate companies and are not responsible for each other's policies or services. When you make a purchase through FSA Store or HSA Store from a link on a HealthEquity site, we may earn an affiliate commission.

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DCFSA

Dependent Care Flexible Spending Account

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Turn caregiving into tax savings

A Dependent Care Flexible Savings Account (DCFSA) lets you use tax-free money to pay for eligible dependent care expenses.

DCFSAs are never taxed at a federal income tax level when used appropriately for eligible dependent care expenses. Also, most states recognize DCFSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules

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Save on eligible dependent care expenses

- Pre-tax payroll contributions
- Fast, convenient payments and reimbursement
- Enjoy a full year to spend your account funds

Determine eligible dependents

Save on DCFSA eligible expenses

Eldercare

- Elder day care
- Work-related custodial elder care

Childcare for children under age 13

- Nanny and au pair services
- Summer day camp
- Preschool
- Babysitting

Care-associated costs

- Transportation costs to and from eligible care
- Late pick-up fees

HealthEquity.com/dcfsa-qme

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The more you contribute the more you save

Coverage	Auburn University 2026 Contribution limit	Potential tax savings*
Family	$6,500	**$1,300**

*Estimated savings are based on an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your taxable income and tax status.

Qualifying life events

- Marital status
- Number of dependents
- Employment status
- Change in residence
- New childcare or eldercare provider

Generally these are qualifying life events. Check your plan to determine what are permissible qualifying life events.

Use funds as they accrue

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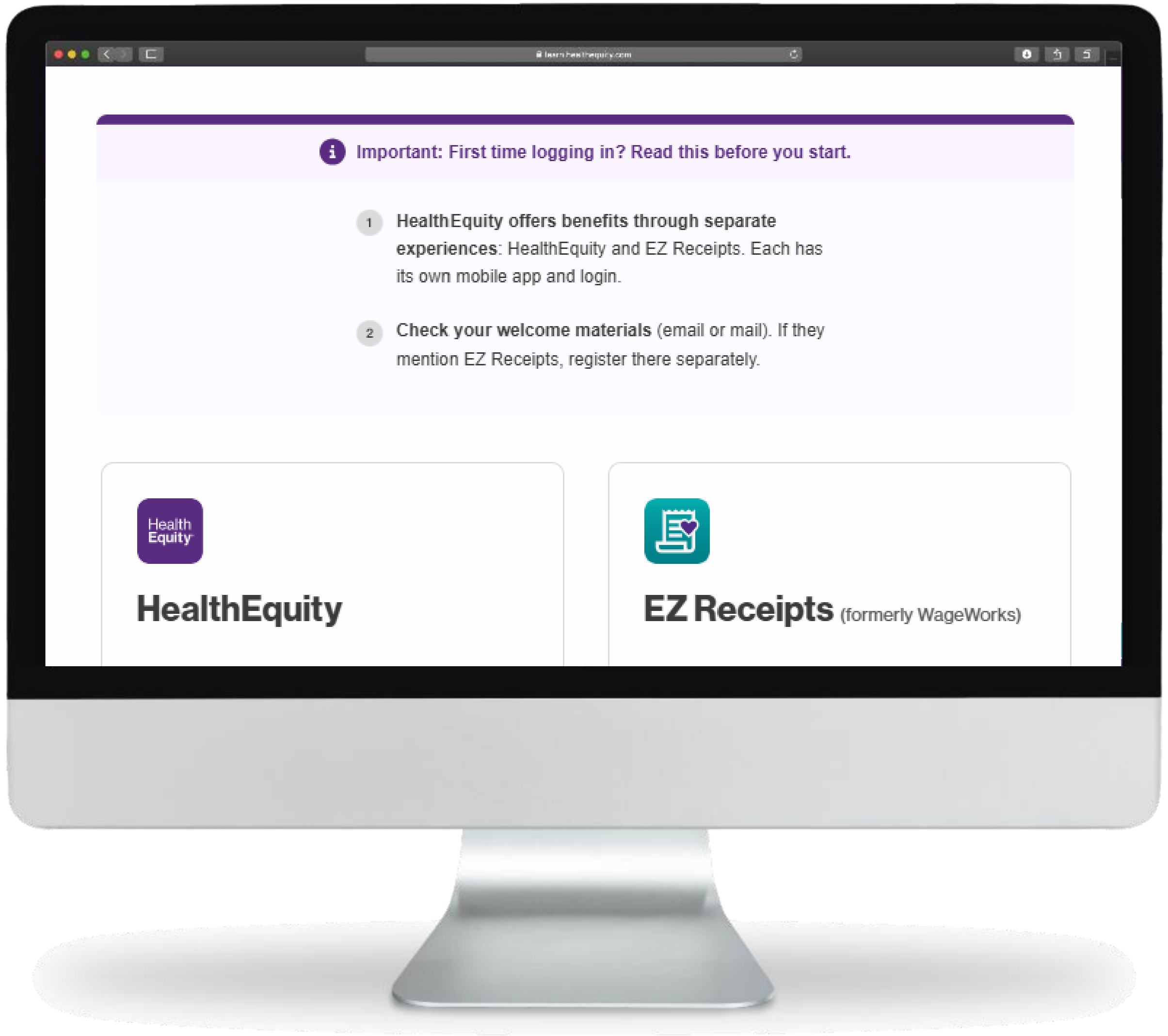
Get started with your account

How to log in

- Enter your information

OR

- Follow the steps to create a username and password if logging in for the first time



HealthEquity.com/loginhelp

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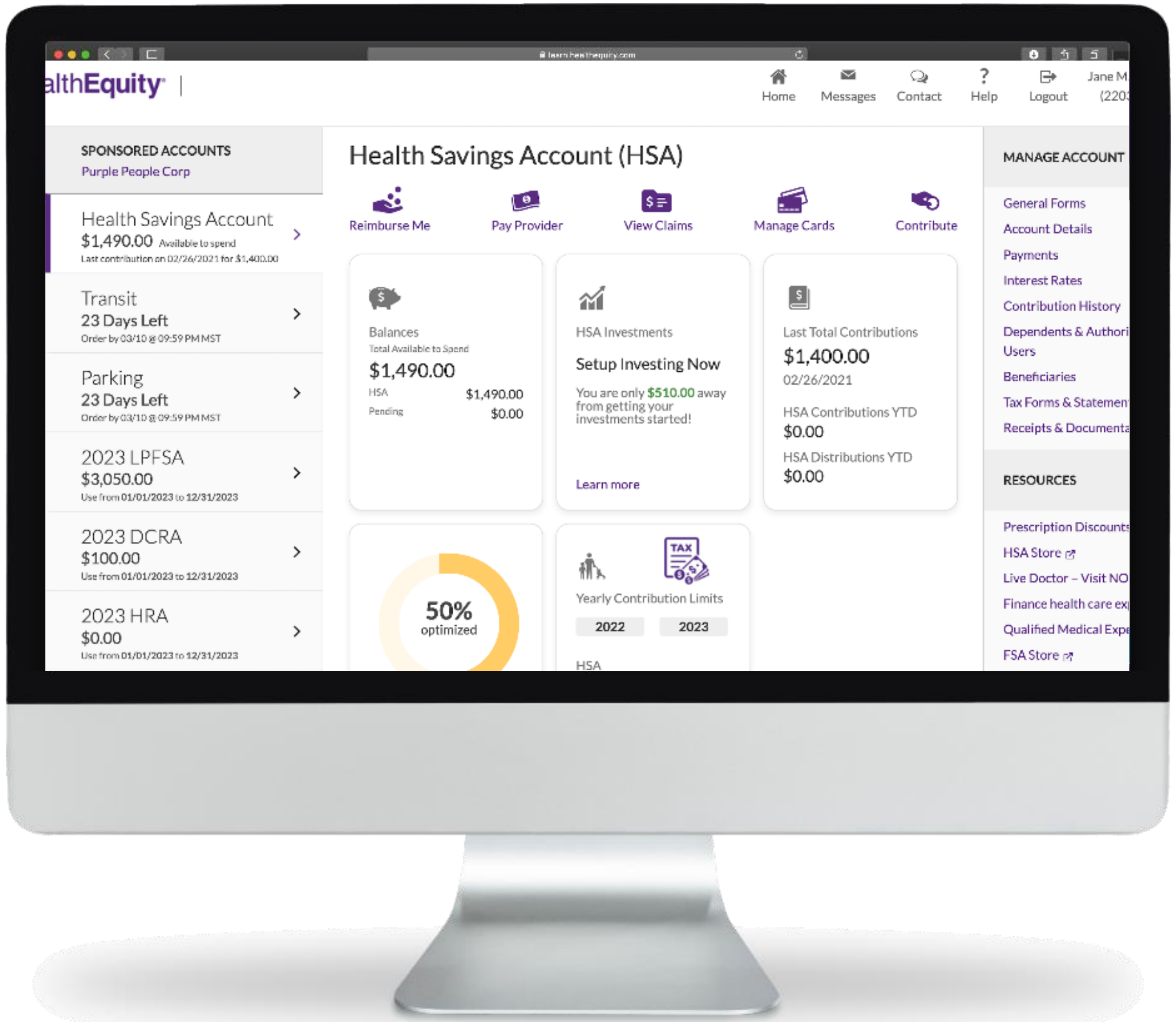
Main Dashboard

- ✓ Toggle between different accounts (if applicable)
- ✓ Easily view your balance, key dates, recent activities and more
- ✓ Access various quick links, manage account options and explore available resources



What's needed for reimbursement

Documentation that includes the following should be provided:

- ✓ Names of providers
- ✓ Names of persons who received care or service
- ✓ Dates of service or care
- ✓ Descriptions of services
- ✓ Costs of service or care

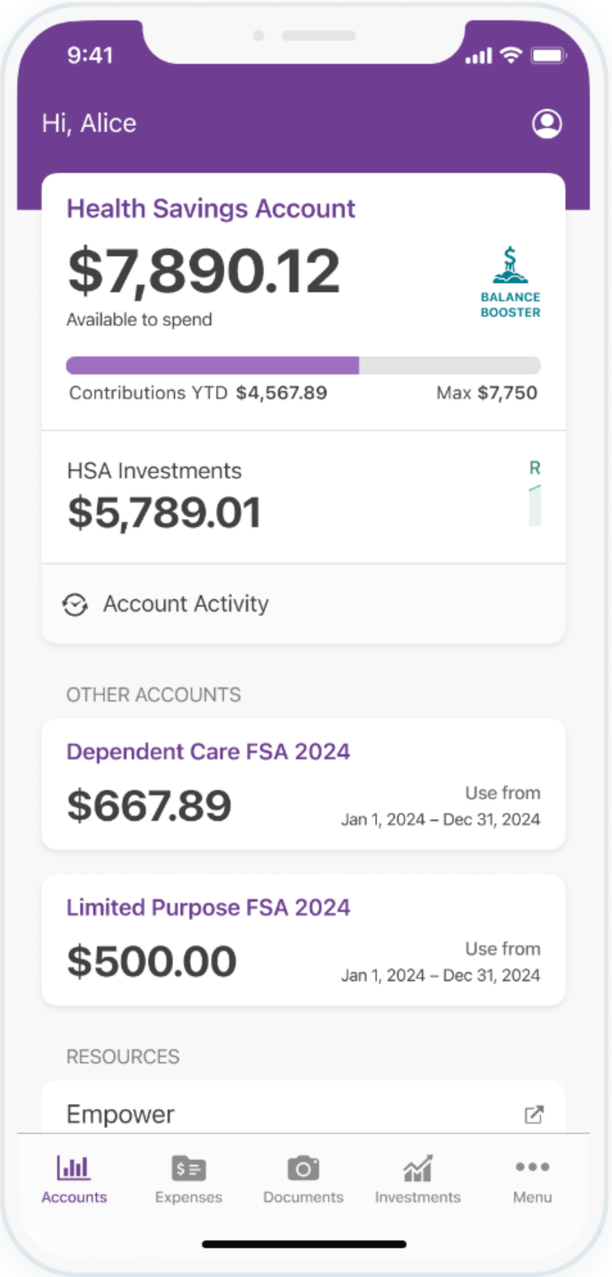
Download the mobile app

- Home screen to check account balance, view contributions, recent transactions, and claims
- Submit and track claims
- Fast, convenient payment and reimbursement
- Get on-demand, 24/7 support
- Manage HSA investments[1]

HealthEquity app

Download on the App Store®

GET IT ON Google Play™



[1] Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

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Get started today!

01

Sign up

- ✓ Enrollment dates: Oct. 28 – Nov. 17, 2025
- ✓ Choose a HDHP for the HSA
- ✓ Choose PPO or no medical for the FSA
- ✓ Choose election amount for the year

02

Contribute

- ✓ Pre-tax through payroll
- ✓ Amount withheld from each paycheck is typically equal

03

Access account

- ✓ Register and login at www.HealthEquity.com/login
- ✓ Submit for reimbursement via the HealthEquity online tool or mobile app
- ✓ Remember to save all receipts

Questions?

We're here for you 24/7

HealthEquity.com/Learn