

PAYFLEX[®]

Part of the CVS Health[®] family of companies

TAKE CONTROL WITH AN INDIVIDUAL HSA



GET MORE WITH AN HSA

A Health Savings Account (HSA) is an account that allows you to save for qualified health care expenses with tax-free money. It goes hand-in-hand with a high-deductible health plan and makes it easier for you to plan, save, and pay for your personal well-being.



MORE PURCHASING POWER

You'll enjoy exclusive discounts on eligible over-the-counter health care items at CVS Pharmacy[®] stores as well as online. This gives you more purchasing power than any other HSA.

MORE SAVINGS

Enjoy triple-tax savings with tax-free contributions, tax-free withdrawals and tax-free earnings. You can also invest in mutual funds that are rated 4+ stars by Morningstar.

MORE CHOICES

If you don't use all the money in your HSA, it rolls over, year after year. Plus, it stays with you no matter what. Wherever you go, your HSA follows.

Take control with an individual HSA today.
You can sign up directly without going through your employer.

Visit [PayFlex.com/HSA](https://www.payflex.com/HSA) to learn more.

PayFlex® and CVS Pharmacy® are part of the CVS Health® family of companies.

Morningstar, Inc., Morningstar, the Morningstar logo and Morningstar.com are registered trademarks of Morningstar, Inc.

This material is for informational purposes only. It does not contain legal or tax advice. You should contact your legal counsel or your tax advisor if you have any questions or if you need additional information. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Visit **PayFlex.com** for more information.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account, you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.