

PayFlex

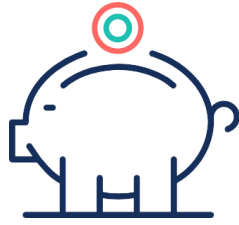
As a leading national well-being company, we are committed to supporting everyone's unique journey.

Presentation overview

- Health Savings Account (HSA)
- Health Savings Account Investing
- PayFlex member website
- PayFlex Card®
- PayFlex Mobile® app

Health Savings Account (HSA)





A Health Savings Account (HSA) can help you save for future health care costs.

At a glance

Save for future out-of-pocket expenses such as office visits and prescriptions.

Benefits of an HSA:

- Triple tax savings on contributions, earnings and distributions.
- Funds don't expire. They roll over year to year and stay with you for life.
- It is yours to invest in a variety of mutual funds to maximize your savings potential.

HEALTH SAVINGS ACCOUNT (HSA)

Save on future health care costs

How does it work?

You contribute pretax dollars from your paycheck. You can use those dollars to pay for eligible medical, dental, vision, hearing and prescription expenses. Plus, your account balance earns interest and gives you the opportunity to invest.

How can you save money?

For 2024, you can contribute up to \$4,150/individual and \$8,300/family on a pretax basis. Plus, make \$1,000 in catch up contributions for members age 55+.

How will you benefit?

Funds you don't use this year will roll into the next year. You may be able to invest the money in a variety of mutual funds and your HSA stays with you even if you switch employers, change health plans or retire.



HEALTH SAVINGS ACCOUNT (HSA) INVESTMENTS

Expand your purchasing power

How critical is it to plan ahead?

Medical costs are rising 4-5% per year. One way to help keep up with these rising medical expenses is to plan and invest with your HSA.

How do you get started?

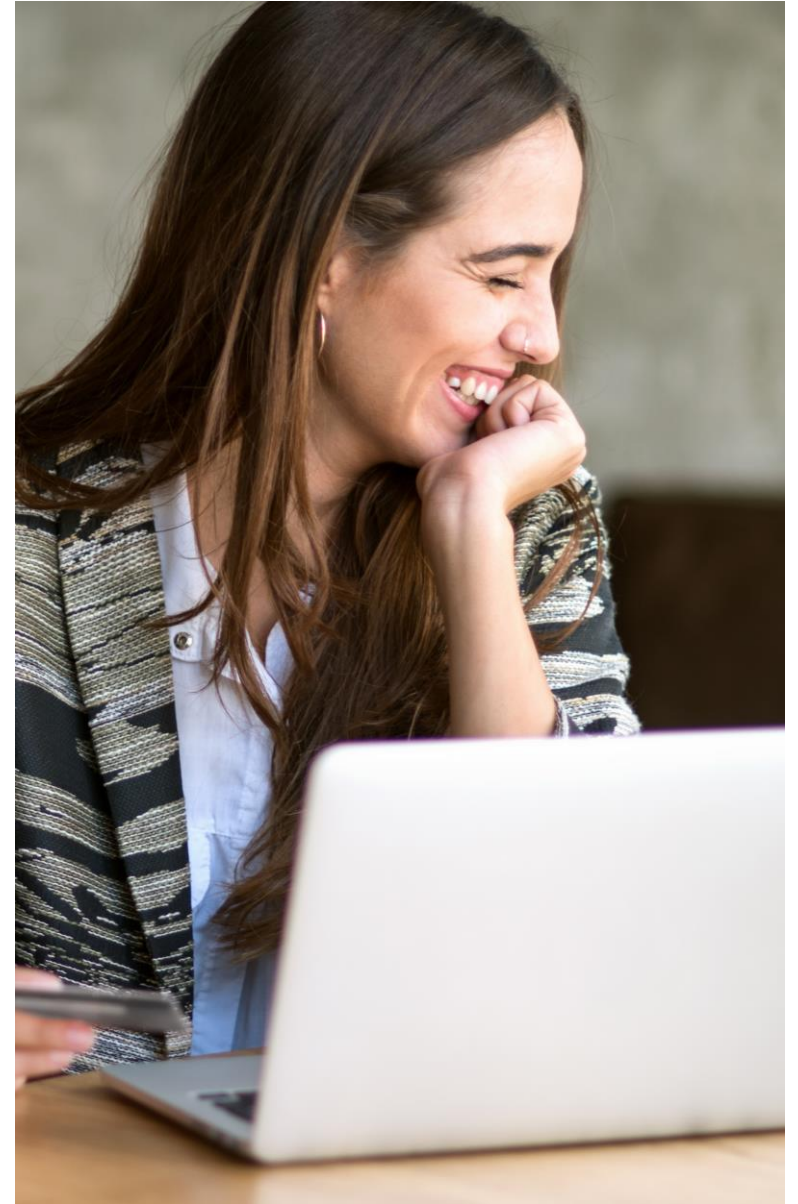
The journey begins with a single step. A good first step is starting an auto-invest program using the PayFlex member website after you have the \$1,000 minimum in your account. Choose the **Recurring Investments** link and customize your options, on your member website.

Is it risky?

Without a plan, the rising medical costs will take a larger share of money each year. Taking prudent investment risk and planning ahead will improve odds to stay on track for building health security and enhanced well-being.



PayFlex Member Website



PAYFLEX MEMBER WEBSITE

Our website makes it easy for you

The PayFlex member website allows you to manage your account, access important information and reach customer service.

Benefits of the member website:

- Manage your account funds
- Pay yourself back for eligible expenses
- View transaction history
- Chat with a live PayFlex support specialist



PayFlex Card®



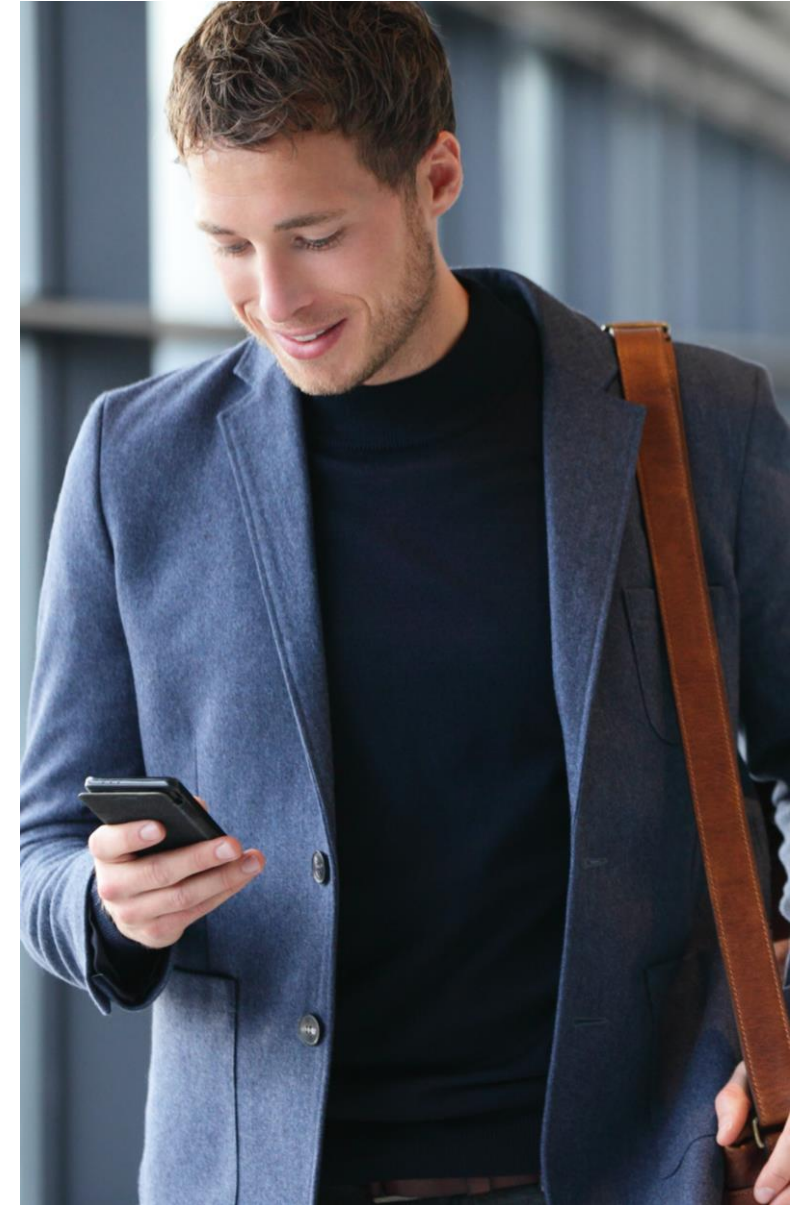
PAYFLEX DEBIT CARD®

We make it simple for you to pay for eligible expenses

- When you receive your PayFlex debit Card in the mail, call the number on your card to activate.
- You will receive your personal identification number.
- Simply swipe and select debit or credit. Our system automatically confirms if you have enough funds.
- The PayFlex Debit Card can be added to your Digital Wallet for Apple Pay and Samsung Pay.
- You can use your card to pay for eligible expenses:
 - Deductibles, copays and coinsurance
 - Prescriptions and over-the-counter items
 - Dental and vision costs
 - Health-related items



PayFlex Mobile® App



PAYFLEX MOBILE® APP

We make it easy when you're on the go

Our app is available for Android and Apple platforms. Simply download the app from your mobile device's app store then log in with the same username and password you use to access our website.

Benefits of the mobile app:

- Manage your account funds
- Pay your providers directly from your account
- Take pictures of documentation and pay yourself back for eligible expenses
- View transaction history
- Access the barcode scanner to verify if an item is an eligible health care expense



PayFlex.com

PayFlex Mobile® app

PayFlex Customer Service: 1-844-729-3539 (TTY: 711)

Monday-Friday 7 am-7 pm CT

Saturday 9 am-2 pm CT

PAYFLEX®

PayFlex Systems USA, Inc.,

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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 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.

HSAs are currently not available to HMO members in California. HRAs are currently not available to Florida members. HSAs/HRAs are currently not available to HMO members in Illinois.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc. Standard text messaging and other rates from your wireless carrier still apply.