

<Client name>



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It's time to open your  
Health Savings Account  
(HSA).



→ Log in to **NetBenefits.com**  
and click **Open** to open  
your account.

## <Free money is a step away. Open your HSA today.> <You can now open your Health Savings Account.>

The health plan you elected through your employer works with the Fidelity HSA® to help you pay your medical expenses. In order for Fidelity to accept any contributions, you must open your health savings account (HSA). It is not automatically set up for you.



<HSAs provide tax advantages\* on contributions, earnings, and withdrawals when used to pay for qualified medical expenses. Plus, the money in your HSA is yours to keep year-to-year even if you change employers.>

<<CLIENT NAME> provides a contribution to your HSA; it's like free money, but you must open your account first. Plus, the money in your HSA is yours to keep year-to-year even if you change employers.>

Open your HSA now at [NetBenefits.com](https://www.netbenefits.com) or call **800.544.3716** for help.

### **Investing involves risk, including risk of loss.**

The information provided herein is general in nature and should not be construed as legal or tax advice. Because the administration of an HSA is a taxpayer responsibility, you are strongly encouraged to consult your tax advisor before opening an HSA. You are also encouraged to review IRS Publication 969, *Health Savings Accounts and Other Tax-Favored Health Plans*, at [IRS.gov](https://www.irs.gov).

<\*With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. See your tax professional for more information about the state tax implications of an HSA.>

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