

Get more out of your HSP

You may already know the Health Savings Plan (HSP) offers the best value through low paycheck contributions and a Health Savings Account (HSA). Here's how you can make the most of the HSP through unique features of the HSA.

✓ Make the maximum contribution



Enjoy the HSA's tax advantages!

- **No federal tax on contributions**
 - NetApp's contribution isn't taxed
 - Your payroll contributions go into your account before taxes are withheld, lowering your taxable income
- **No tax on interest and investment**
- **No tax when you use funds** for eligible expenses

Note: States can establish their own tax treatment guidelines for HSAs—currently, Alabama, California and New Jersey tax HSA contributions.

If you have questions about your tax implications, consult your tax advisor.

Age 55 - 64?

You can contribute an additional \$1,000 in catch-up contributions in 2019.

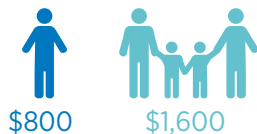
Age 65+ ?

Due to IRS regulations, you cannot contribute to an HSA, and NetApp cannot contribute on your behalf. However, you can still enroll in the HSP and use any existing HSA dollars.

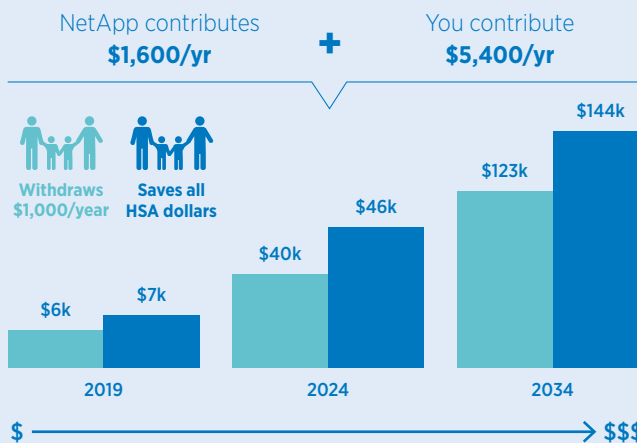
✓ Save your HSA funds

When you contribute the maximum amount and save your dollars, you can build a nest egg for the future.

NetApp's annual contribution gives you a head start in 2019!



Smart savings for the future



If you max out on your 401(k) contribution too, it means NetApp may fund up to \$6,800 (individual) / \$7,600 (family) toward your future each year!

Example is illustrative only

- Family coverage shown
- Figures are approximate and rounded to the nearest thousand
- Shows estimated balance at the end of each year
- Assumes 3% annual interest rate

✓ Use an HSA Compatible Flexible Spending Account (FSA)

If you contribute to an HSA, you may enroll in the tax-advantaged HSA Compatible FSA. It's different from the "general purpose" Health Care FSA.



Use it or lose it! Any balance over **\$500** at the end of the calendar year will be forfeited

✓ Invest your HSA

When your account balance reaches **\$1,000** you may invest your funds



Set up your **investment account** and select among available mutual funds



All interest and investment earnings are yours to keep—tax-free



Learn more at www.anthem.com/ca or contact HealthEquity at 1 877 582 4453

