

Harness the power of a Health Savings Account

Marvell Semiconductor Inc.

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.



Get the 'triple-tax advantage' only with HSA

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

HSA's 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.



Tax-free contributions

\$50 
earned income




HSA
Not taxed
Keep all your money
\$50
Spending power

Without HSA
Taxed
\$10 to Uncle Sam
\$40
Spending power

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



Tax-free spending on qualified medical expenses



Medical care

- Doctor visits and copays
- Hospital services
- Telehealth



Vision

- Eye exams
- Prescription glasses/contacts
- LASIK surgery



Dental

- Teeth cleaning
- Dental reconstruction
- Orthodontia



Personal health

- Over-the-counter pain relievers
- Period 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



**Who can you
spend your
HSA funds
on?**

- A. Yourself
- B. Your spouse
- C. Your eligible tax dependents
- D. All of the above

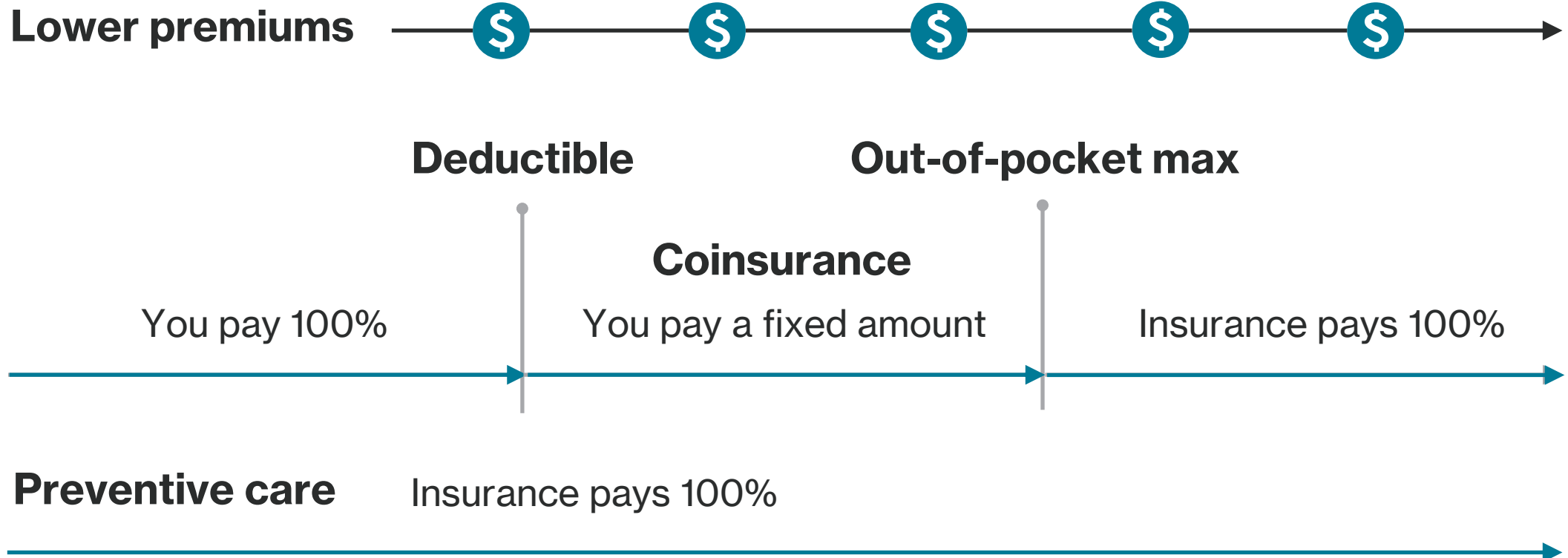
D

All of the above

You can use your HSA to cover qualified medical expenses for you and your eligible tax dependents, even if they are not eligible for an HSA themselves.



Sign up for the Anthem high-deductible health plan (HDHP) to access an HSA



Think HDHPs cost too much? Not so fast!

Use a plan comparison calculator
to enter in details and determine
which will save you the most money.



<https://www.comparemyhsa.com/marvell>



Save \$1,700+

Families that contribute the max to their HSA can save more than \$1,600 on qualified medical expenses.

$$\begin{array}{r} \$8,550 \\ \times 20\% \\ \hline \end{array}$$

\$1,710

The example used is for illustrative purposes only; actual savings may vary. The figure is based on average tax rate of 20%, including state, federal and FICA taxes. Savings based on contributing the maximum family amount of \$8,300.



The more you contribute the more you save

| Coverage | 2025 Contribution limit |
|------------|-------------------------|
| Individual | \$ 4,300 |
| Family | \$ 8,550 |

Members 55+ can contribute an extra \$1000.

Employer contributions*

\$ 700

\$ 1,500

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

If you are on an individual HSA

Because your
employer contributes

\$ 700

You will need
to contribute

\$ 3,600

in order to reach the
maximum contribution limit.



If you are on a family HSA

Because your
employer contributes

\$1,500

You will need
to contribute

\$7,050

in order to reach the
maximum contribution limit.





Which benefits make you likely to enroll in a HDHP + HSA?

- A. Choose lower healthcare insurance premiums
- B. Create a healthcare emergency safety net
- C. Invest your HSA in low-cost mutual funds
(Minimum account balance to invest is \$500)
- D. Money in your HSA rolls over each year, every year



There's no wrong answer

HSA's let you keep your money and own your healthcare.



If you love a 401(k), meet your new best friend

401(k)

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 vs FSA

FSA

HSA

| Traditional health Plan | HSA- qualified health plan |
|--------------------------------|----------------------------|
| Higher premiums | Lower premiums |
| Lower deductibles | Higher deductibles |
| Doesn't cover premium payments | Cover premium payments |
| Funds expire | Funds don't expire |

Roll over funds

Unlike Flexible Spending Accounts (FSA), you own your HSA. That means your entire balance rolls over every year—even if you change health plans, retire, or leave your employer.

Meet Camilla

Individual Plan

She decides to use the money she saves on premiums to fund an HSA.

Camilla contributes

\$2,400

Her annual tax savings¹

\$480



¹Assumes Camilla pays 20% of her income in federal, State and social security taxes. Actual tax savings may vary and will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details. | The example used is for illustrative purposes only.

Camilla's HSA savings

After months of contributing to her HSA, she received a \$700 bill, and is interested to see how much she saved.

Without an HSA

- + \$1,000 from paycheck
- \$200 to taxes
- \$700 hospital bill

\$100
leftover

With her HSA

- + \$1,000 from paycheck
- \$0 to taxes
- \$700 hospital bill

\$300
left to rollover



Meet Evan & Mia

Family Plan

They decide to enhance their tax savings and start building their health savings.

Evan & Mia
contribute
\$8,000

Their annual
tax savings¹
\$1,600

¹Assumes Mia & Evan pay 20% of their income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details. The example used is for illustrative purposes only.



Evan & Mia's HSA savings

After \$5,000 in healthcare expenses for the year, they're curious how much they can rollover and invest¹ the following year.

Without an HSA

- + \$8,000 from paycheck
- \$1,600 to taxes
- \$5,000 in expenses

\$1,400
leftover

With her HSA

- + \$8,000 from paycheck
- \$0 to taxes
- \$5,000 in expenses

\$3,000
left to rollover

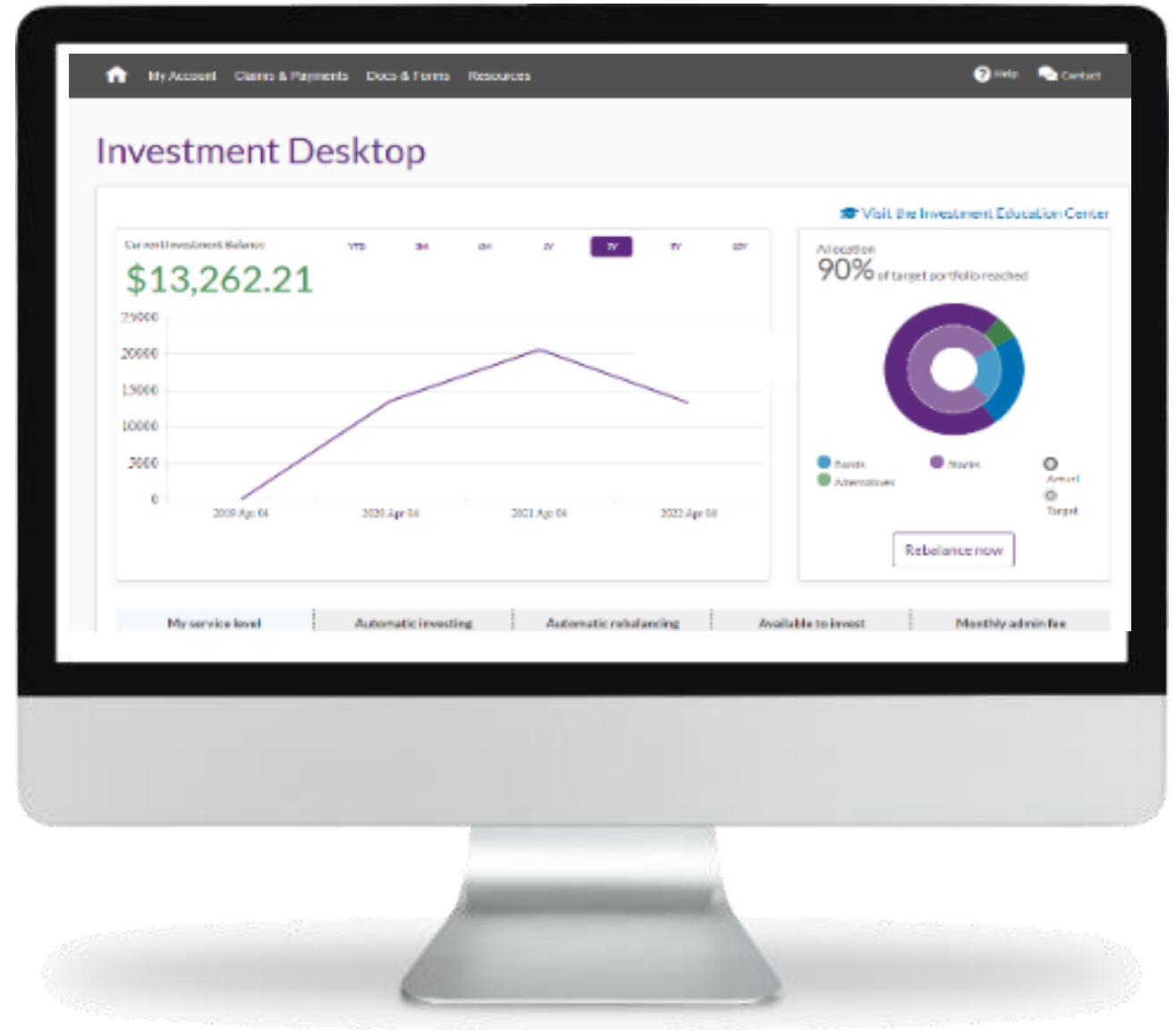
¹Minimum account thresholds may apply before being able to invest. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms 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.

^{*}Assumes they pay 20% of their income in federal, State and social security taxes. Actual tax savings will depend on your HSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.



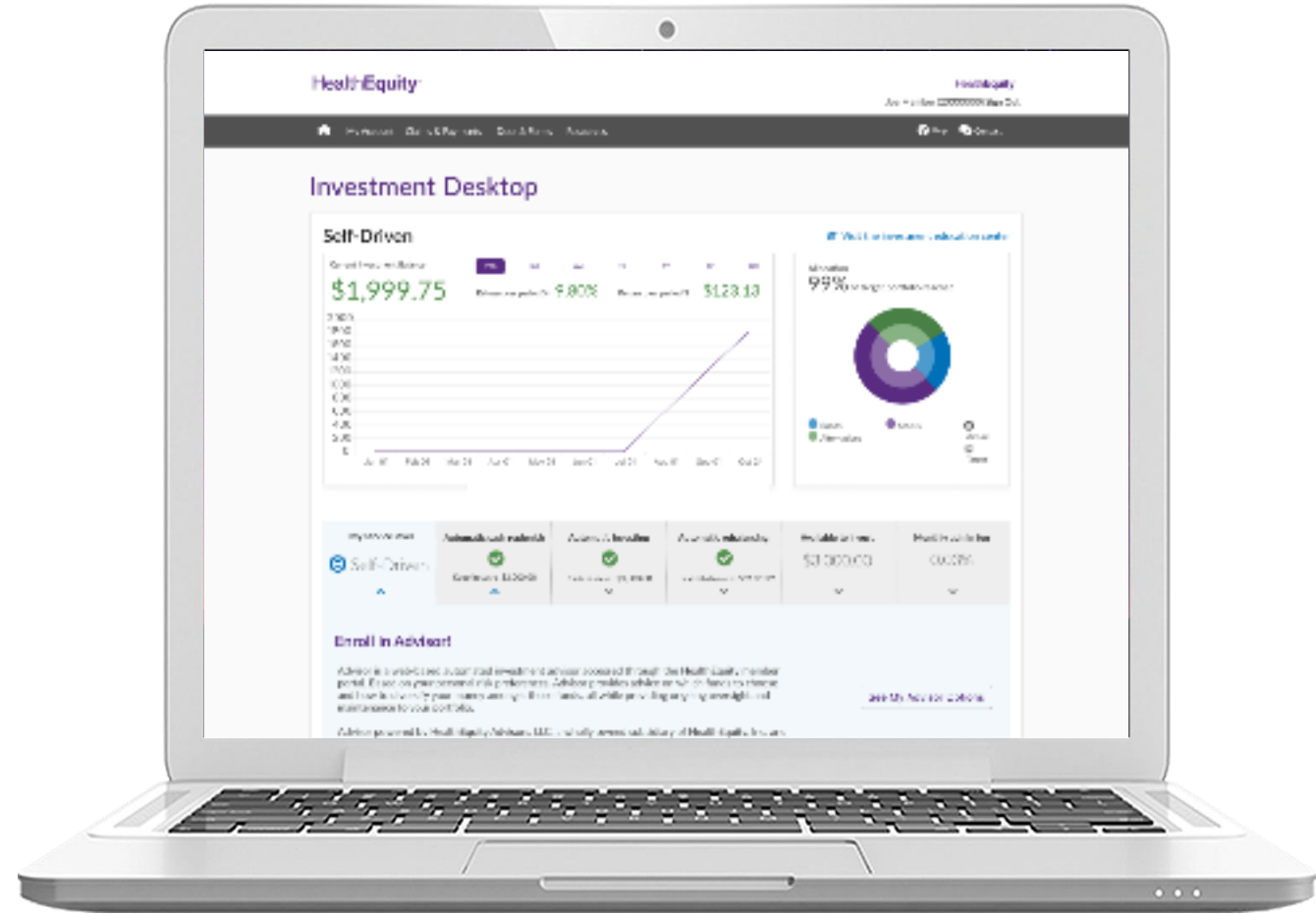
How to start investing your HSA dollars

1. Log into your HealthEquity member account
2. Select the HSA Investments widget
3. View your Investment Desktop



Decide how much to keep in cash

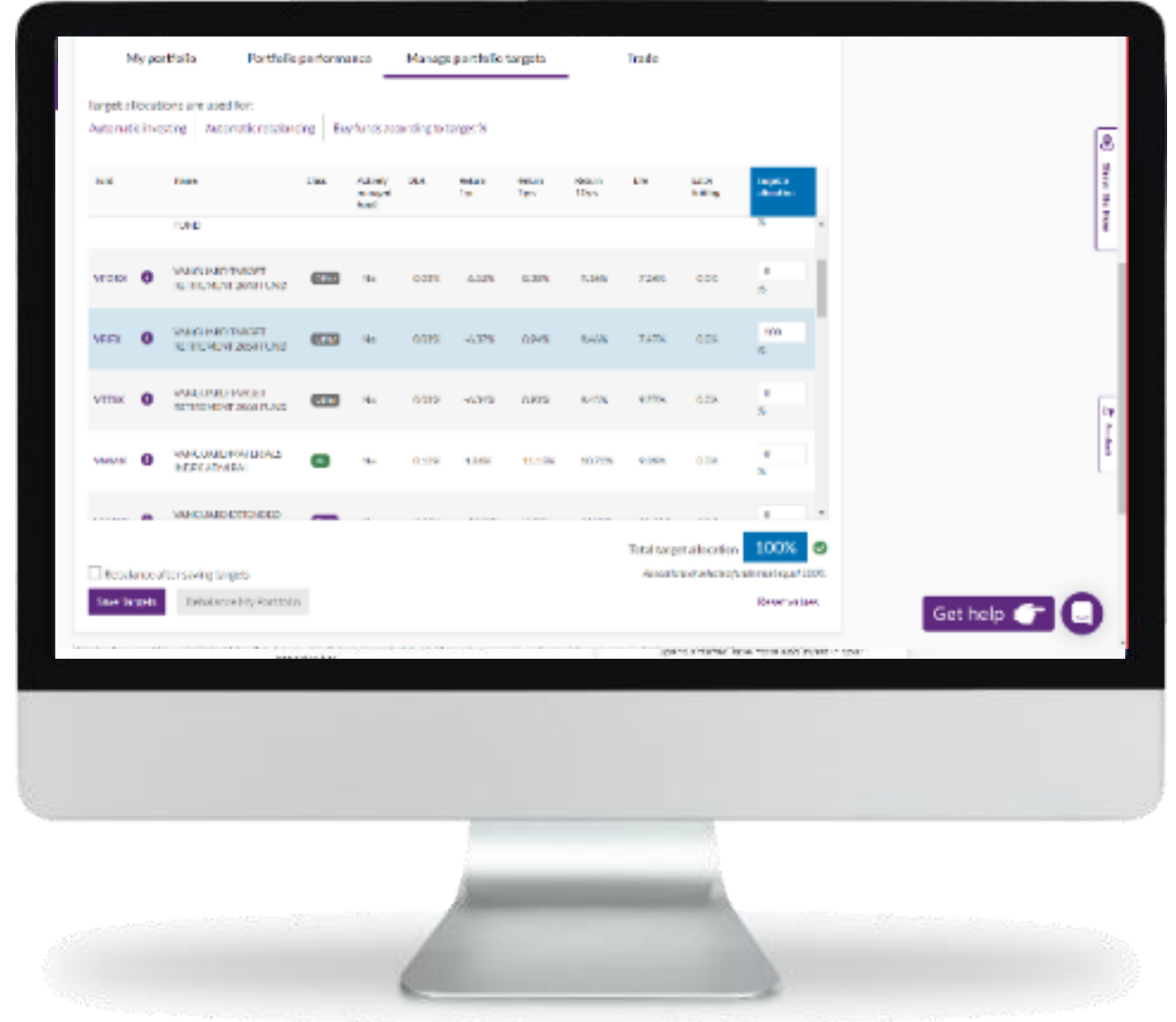
- Set your investment portfolio or subscribe to Advisor for personalized guidance and support.
- Select how much to keep in cash, equal to or greater than your investment threshold.
- Your HSA cash balance is automatically replenished from investments.



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. HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus

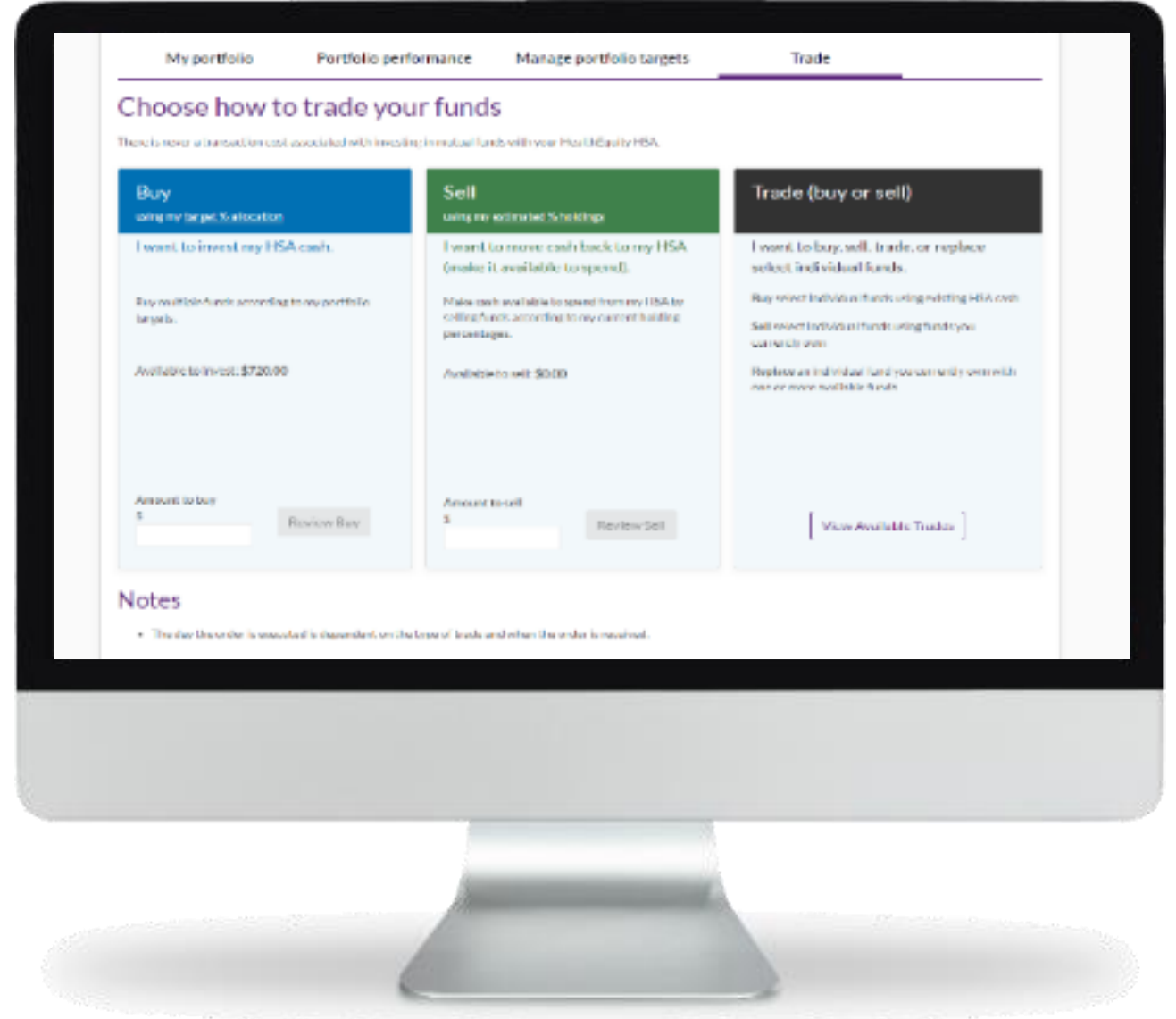
Select investment portfolio targets

TIP: You can launch on-screen step-by-step tutorials by clicking the Get Help button in the bottom right of the screen



Manage your investments

- Research fund options and historical performance
- Buy, sell, and trade funds
- Automatically reinvest earnings and rebalance investments



More flexibility with a Schwab Health Savings Brokerage Account

Integrated experience

Connected HSA and brokerage accounts for seamless cash management and investing.

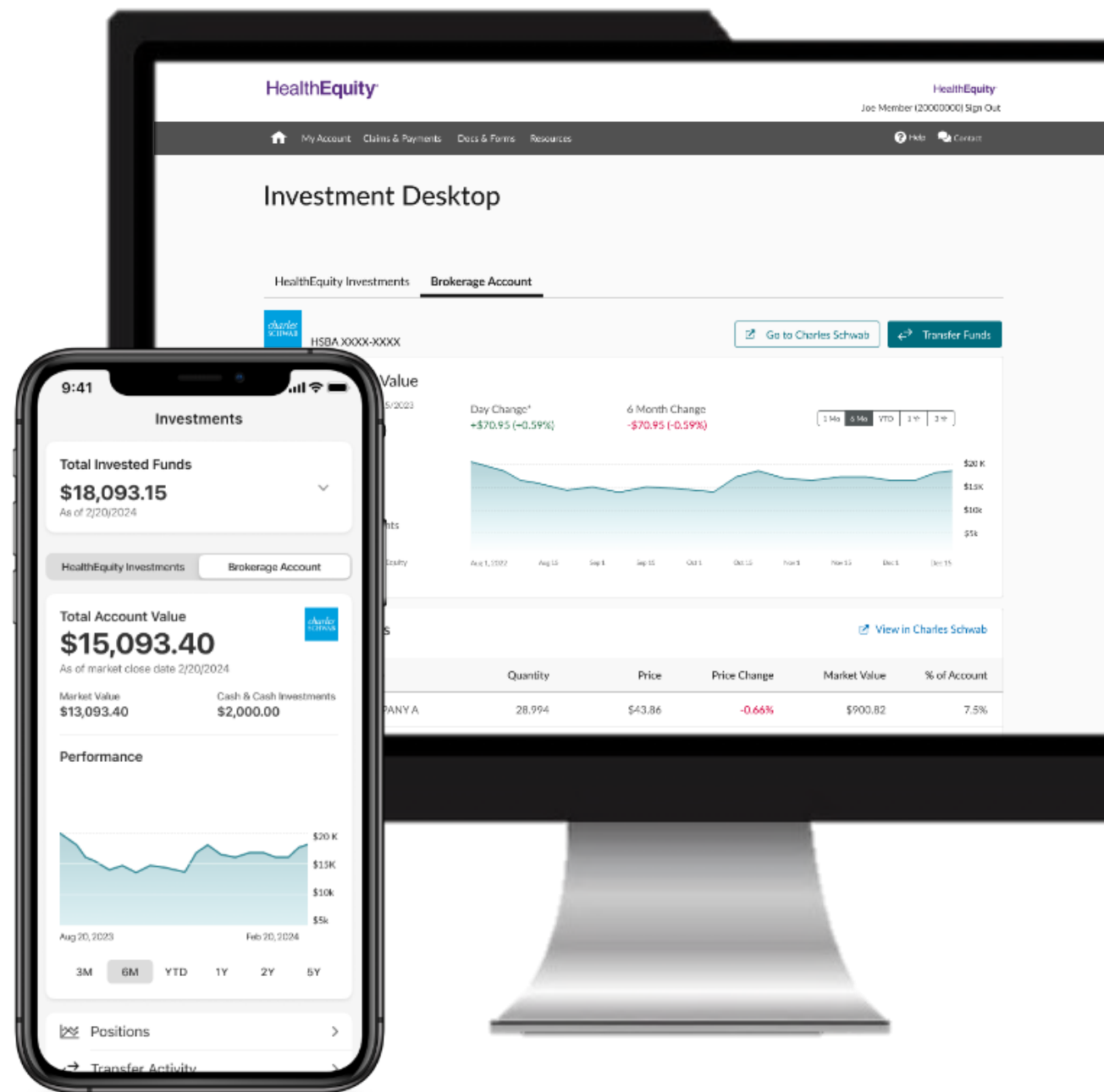
Expanded investments

Wider range of investment options, including stocks, mutual funds, and ETFs.

Curate your investment strategy

Leverage proprietary and third-party research, screener tools, and pre-screened investment lists.

Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. HealthEquity and Charles Schwab & Co., Inc. are not affiliated and are not responsible for the products and services provided by the other.



How do I get an HSA?

Sign up for the Anthem HDHP and meet these qualifications:

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



HealthEquity makes saving easy

- ✓ 24/7 Member Services via call or chat
- ✓ On-the-go access with our mobile app¹
- ✓ Fast, convenient payment and reimbursement
- ✓ Simple investing from the Investment Desktop or HealthEquity mobile app

¹Accounts must be activated via the HealthEquity website or mobile app in order to use the mobile app.



Get started today!

1

Sign up

- ✓ Enrollment dates:
Oct. 28, 2024 -
Nov. 11, 2024

2

Contribute

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

3

Access account

- ✓ Register and login at
www.HealthEquity.com/login
- ✓ Purchase qualified medical
expenses
- ✓ Remember to save
all receipts

HealthEquity®

Questions?

We're here for you 24/7.

866.346.5800 | HealthEquity.com/Learn

