

Fidelity Health<sup>SM</sup>

The Fidelity HSA<sup>®</sup> helps to maximize employees' health care dollars for their unique needs, now and in the future

Health care costs are rising but many employees may be financially underprepared

Americans estimate a couple will need just \$41k to meet health care expenses in retirement<sup>1</sup>

\$41K



However, the average 65-year-old couple retiring in 2023 will need **7x** that amount<sup>1</sup>

\$315k

41%

have considered postponing retirement so that they can cover health care expenses<sup>2</sup>

31%

of hardship withdrawals from workplace retirement savings are for health expenses<sup>3</sup>

Fidelity offers the support your employees need to prepare for health care costs. In fact, our account holders see better outcomes compared to the rest of the industry with customers contributing, saving, and investing more.<sup>5</sup>

38%

higher average employee contributions<sup>4</sup>

86%

higher average funded account balances<sup>5</sup>

22%

of accounts invested, more than double the rest of the industry<sup>5</sup>

Experience the difference of working with an industry leader



#3

in market share<sup>6</sup>



\$20.3B

in assets<sup>7</sup>



3.0M

individual HSA account holders<sup>7</sup>



26%

year-over-year growth in number of funded HSA accounts<sup>8</sup>

Ranked the **#1 HSA provider** among 10 of the largest HSA providers 5 years in a row<sup>9</sup>

Named **best HSA** for widest investment options, low fees, best savings rates, and zero investment threshold<sup>10</sup>

## Key advantages of the Fidelity HSA®



### Integration

#### Consistent experience across Fidelity accounts

- ✓ Support from one client service team
- ✓ One familiar employer platform (PSW®)
- ✓ One familiar employee platform (NetBenefits)
- ✓ Tools, resources, and suggestions to maximize savings across workplace accounts



### Education

#### Relevant, impactful content based on:

- ✓ Industry-leading research
- ✓ Market insights
- ✓ Investment help
- ✓ Funds to Consider®, a curated investment line-up
- ✓ Tools to help auto-invest contributions
- ✓ Broad brokerage platform



### Value

#### Value for both savers and spenders

- ✓ Zero account transaction fees<sup>11</sup>
- ✓ Zero separate account fees to invest<sup>12</sup>
- ✓ Zero minimums to invest<sup>13</sup>
- ✓ No annual account fees for balances over \$5,000
- ✓ HSA cash balances default to money market fund<sup>14</sup>

Ready to get more with the Fidelity HSA?

[Learn More](#)

Investing involves risk, including risk of loss.

<sup>1</sup> 2023 Fidelity Retiree Health Care Cost Estimate. Estimate based on a single person retiring in 2023, 65-years-old, with life expectancies that align with Society of Actuaries' RP-2014 Healthy Annuity rates projected with Mortality Improvements Scale MP-2020 as of 2022. Actual assets needed may be more or less depending on actual health status, area of residence, and longevity. Estimate is net of taxes. The Fidelity Retiree Health Care Cost Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, original Medicare. The calculation takes into account Medicare Part B base premiums and cost-sharing provisions (such as deductibles and coinsurance) associated with Medicare Part A and Part B (inpatient and outpatient medical insurance). It also considers Medicare Part D (prescription drug coverage) premiums and out-of-pocket costs, as well as certain services excluded by original Medicare. The estimate does not include other health-related expenses, such as over-the-counter medications, most dental services and long-term care.

<sup>2</sup> Fidelity Retirement & Healthcare Savings Assessment (RSA), July 2021.

<sup>3</sup> Fidelity Investments, "Paying for Health Care: How Employers Can Better Support Their Employees' Health Care Spending," April 29, 2022.

<sup>4</sup> General HSA and Industry Average data sourced from Devenir Research 2022 Year End HSA Market Statistics and Trends as of December 31, 2022.

<sup>5</sup> General HSA and Industry Average data sourced from Devenir Research 2023 Mid Year HSA Market Statistics and Trends as of June 30, 2023.

<sup>6</sup> Devenir Research 2023 Mid Year HSA Market Statistics and Trends as of June 30, 2023.

<sup>7</sup> Fidelity data as of September 30, 2023.

<sup>8</sup> HSA Industry market share and growth data sourced from Devenir Research 2022 midyear HSA Market Statistics and Trends compared to Devenir Research 2023 midyear HSA Market Statistics and Trends

<sup>9</sup> Morningstar rated 10 retail HSA providers for two distinct use cases: HSAs as a spending account to cover current medical costs and HSAs as an investment account to save for the long term. Results published in 2019, 2020, 2021, 2022, and 2023 Health Savings Account Landscape.

<sup>10</sup> Investor's Business Daily identified best HSAs based on account features, customer reviews and benefit consultants' input. Fidelity HSA was ranked best in : widest investment options, low fees, best savings rates, and zero investment threshold as of November 10, 2023.

<sup>11</sup> Account transaction fees refers to fees for account features such as account opening, funds transfer, debit cards, excess contributions, etc. and does not include recordkeeping fees, which may be charged to employers. Employers may choose to pass recordkeeping fees on to employees.

<sup>12</sup> Commissions and other expenses associated with transacting or holding specific investments (e.g., mutual funds) may apply. Refer to the fees and commission schedule for additional detail at [www.fidelity.com/trading/commissions-margin-rates](http://www.fidelity.com/trading/commissions-margin-rates)

<sup>13</sup> There may be funds that require a minimum amount to invest, but Fidelity does not require a minimum to start investing.

<sup>14</sup> When you open a new Fidelity HSA, we automatically put your uninvested cash into Fidelity Government Cash Reserves unless you choose another option. Fidelity 7-day yield and other HSA provider comparison can be viewed on the upcoming interest rate slide and important additional interest rate information slide.

For investment professional and plan sponsor use only. Firm rules may apply.

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