

Use technology to your advantage.

Save yourself time by downloading myCYC, our secure mobile app. Use it to:

- ✓ View account balances and payments
- ✓ Request a payment
- ✓ Receive important account alerts
- ✓ Take a photo of your receipt and upload it directly to the system
- ✓ View FAQs or tap to call Customer Service

Are you an advanced user? Sign up for Mobile Alerts in your online account for text messaging.



online access



mobile access



24/7 access

Do the math to see your savings.

Because HSA contributions are set aside before taxes are taken from your paycheck, the amount of income you pay taxes on is reduced and **you save money.**

A typical HSA participant can save \$490 a year* - how do your savings add up?

	With HSA	No HSA
Annual pay	\$35,000	\$35,000
Pre-tax HSA contribution	-\$1,500	-\$0
Taxable income	=\$33,500	=\$35,000
Federal income and Social Security taxes	-\$7,362	-\$7,852
After-tax dollars spent on eligible expenses	-\$0	-\$1,500
Spendable income	=\$26,138	=\$25,648
Potential Tax Savings with an HSA	\$490*	\$0

**Sample tax savings for a single taxpayer with no dependents; actual savings will vary based on your individual tax situation. Consult a tax professional for more information.*

Please keep in mind that your state might have different tax rules. Always refer to your state's tax guidance regarding HSA filing and taxation.

Your HSA will get you there.

Did you know that your Health Savings Account can help you grow your financial future?

- ✓ **Build it up.** Because your contributions are pre-tax, for every \$100 you put into your HSA, your paycheck is only reduced by about \$70 (depending on your tax bracket).
- ✓ **Build it more.** Interest and investment earnings are also tax-free. The earlier you start, the more you'll have later on.
- ✓ **Pay it forward.** Consider paying for care with personal funds instead of your HSA, and record those eligible transactions in HSA Save-It!™ for future cash.
- ✓ **Spend it later.** With HSA Save-It!, because all disbursements are for eligible expenses accumulated throughout the life of your HSA, you can treat yourself to a vacation, shopping spree, or even a boat when you're ready to cash it out.



Let Your HSA Take You Places

Tips to Get the Most Out of Your Health Savings Account

connectyourcare.com

Simmons UNIVERSITY

BOSTON MASSACHUSETTS | EST 1899



Connect Your Care



Your HSA, Your Way

- ✓ Tax savings for health care expenses
- ✓ Health care payment card
- ✓ Quick and easy payments
- ✓ Online and mobile account access
- ✓ Health education tools
- ✓ 24/7 customer service



Know how it works.

A Health Savings Account (HSA) is like a 401(k) for health care - a tax-advantaged account that you can use for qualified medical expenses today or save for the future.

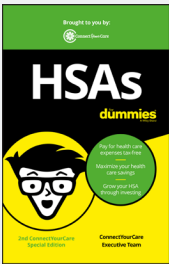
- ✓ **Yours forever** - Your HSA is owned by you, is immediately 100% vested, and never expires.
- ✓ **Use it today** - Use your pre-tax HSA funds to cover health expenses today - it's like getting a discount on every bill.
- ✓ **Grow it for tomorrow** - HSAs earn interest and may be invested. Even better - unused HSA funds roll over each year and continue to earn interest and grow.

We make it quick and easy to use your HSA.

- ✓ **Payment Card** - You will receive a health care payment card to pay for eligible expenses.
- ✓ **Online and Mobile App** - If you do not use your card, you can quickly and easily submit payment requests online or on our mobile app. Check your account balance and payments online or on your mobile device.
- ✓ **We're here to help** - Always available for questions, 24/7.

Need more information on how it works?

Check out HSAs For Dummies® at www.ConnectYourCare.com/hsafd



Maximize your savings.

By maximizing your contributions and reviewing your investment options today, you can grow your account for tomorrow.

- ✓ **Interest earnings - from day one!** Enjoy interest earnings on your HSA balance from the first day your HSA is active.
- ✓ **Investments - for the saver in you!** Consider investing HSA funds in nationally recognized mutual fund families. It's simple to set up and manage online.

Savings That Really Add Up

Say you contribute \$3,000 a year to your HSA each year until retirement. Assuming you use \$1,500 a year for medical expenses, earn 8% a year in interest and investments, and reinvest all earnings, your savings can really add up.*

Starting Age	HSA Value at age 65
25	\$419,680
35	\$183,523
45	\$74,137
55	\$23,469

How Much Could YOU Save?

Try the HSA Growth Estimator at www.ConnectYourCare.com/calculators to see how much you could save by retirement.

**ConnectYourCare Calculator: HSA Growth Estimator*
This calculator is intended merely as a planning tool and is not meant as tax or investment advice. Before taking any action based upon the results provided, please consult with a tax consultant or expert.

Know what's covered.

Use your HSA on eligible expenses for you and your family. Here are some examples.

- ✓ Acupuncture
 - ✓ Birth control
 - ✓ Childbirth classes
 - ✓ Chiropractic visits
 - ✓ Coinsurance and deductibles
 - ✓ Dental care
 - ✓ Eye exams, glasses, and contacts
 - ✓ Fertility treatment
 - ✓ Hearing aids
 - ✓ Laboratory fees
 - ✓ Laser eye surgery
 - ✓ Orthodontia
 - ✓ Physical therapy
 - ✓ Prescription drugs
 - ✓ Psychotherapy
 - ✓ Smoking cessation programs
 - ✓ Speech therapy
 - ✓ Well-baby and well-child care
- Over-the-counter items:**
 - ✓ Bandages
 - ✓ Braces and supports
 - ✓ Catheters
 - ✓ Contact lens supplies and solutions
 - ✓ Denture adhesives
 - ✓ Diagnostic tests and monitors
 - ✓ Family planning items
 - ✓ First aid supplies
 - ✓ Insulin and diabetic supplies
 - ✓ Ostomy products
 - ✓ Reading glasses
 - ✓ Sunscreen and sun block (SPF15+ broad spectrum)
 - ✓ Wheelchairs, walkers, and canes

Examples of ineligible expenses include: gym fees, cosmetics, cosmetic surgery, teeth whitening, toothpaste, and toothbrushes.

For more information on eligible expenses, please consult your tax advisor or visit **ConnectYourCare.com**.

Why HSAs Rock - Triple Tax Savings!

1. Contributions are not taxed.
2. Investment earnings and interest growth are not taxed.
3. Withdrawals for eligible expenses are not taxed.

Your state might have additional applicable tax rules. Always refer to your state's tax guidance regarding HSA filing and taxation.

HSA Investment _ Investment Funds

ConnectYourCare Select



Data Last Updated: 03/31/2020

Click on a fund to see more details.

Data Last Updated: 03/31/2020

Fund Name (Ticker)	Fund Category	Resource Links	YTD Return	1 YR Return	3 YR Return	5 YR Return	10 YR Return	Since Inception Return	Gross Expense Ratio*
AllianzGI NFJ Mid-Cap Value Instl (PRNIX)	Mid-Cap Value	Link	-28.04	-18.19	-2.19	2.09	7.86	8.30	0.86
BlackRock Total Return K (MPHQX)	Intermediate Core-Plus Bond	Link	-0.49	5.74	3.83	2.83	4.65	4.57	0.38
Delaware Small Cap Value Instl (DEVIX)	Small Value	Link	-36.42	-28.20	-9.72	-2.05	5.75	8.63	0.90
Invesco Oppenheimer Developing Mkts R6 (ODVIX)	Diversified Emerging Mkts	Link	-22.81	-14.50	1.09	1.49	3.11	3.68	0.83
Ivy High Income I (IVHIX)	High Yield Bond	Link	-15.78	-11.83	-1.29	1.09	5.33	5.84	0.72
Janus Henderson Triton N (JGMNX)	Small Growth	Link	-27.80	-21.01	1.59	3.31	10.81	9.80	0.66
Loomis Sayles Ltd Term Govt and Agency Y (NELYX)	Short Government	Link	2.34	4.81	2.65	1.79	2.02	4.00	0.55
MFS Aggressive Growth Allocation R4 (MAALX)	Allocation-85%+ Equity	Link	-20.52	-9.53	3.76	4.34	7.86	6.31	0.83
MFS Conservative Allocation R4 (MACJX)	Allocation-30% to 50% Equity	Link	-9.21	-1.14	3.65	3.46	5.38	5.39	0.66
MFS Growth Allocation R4 (MAGJX)	Allocation-70% to 85% Equity	Link	-17.67	-7.30	3.62	4.08	7.18	6.18	0.77

Fund Name (Ticker)	Fund Category	Resource Links	YTD Return	1 YR Return	3 YR Return	5 YR Return	10 YR Return	Since Inception Return	Gross Expense Ratio*
MFS International Intrinsic Value R6 (MINJX)	Foreign Large Growth	↗	-13.45	-2.80	5.62	5.72	8.43	6.11	0.63
MFS Moderate Allocation R4 (MAMJX)	Allocation--50% to 70% Equity	↗	-13.15	-3.69	3.87	3.89	6.43	5.89	0.71
PIMCO StocksPLUS Intl (USD-Hedged) Inst (PISIX)	Foreign Large Blend	↗	-24.42	-14.98	-1.27	0.40	5.98	7.38	0.87
PIMCO Total Return Instl (PTTRX)	Intermediate Core-Plus Bond	↗	2.19	7.64	4.51	3.24	4.11	7.13	0.71
Principal MidCap Institutional (PCBIX)	Mid-Cap Growth	↗	-23.88	-8.79	5.77	5.97	12.31	9.80	0.69
Schwab S&P 500 Index (SWPPX)	Large Blend	↗	-19.60	-6.99	5.08	6.67	10.44	6.98	0.02
Schwab Small Cap Index (SWSSX)	Small Blend	↗	-30.56	-23.89	-4.57	-0.19	7.06	7.00	0.04
Schwab Target 2020 Index (SWYLX)	Target-Date 2020	↗	-7.92	-0.17	3.91	N/A	N/A	4.29	0.13
Schwab Target 2030 Index (SWYEX)	Target-Date 2030	↗	-13.95	-4.99	3.10	N/A	N/A	4.17	0.13
Schwab Target 2040 Index (SWYGX)	Target-Date 2040	↗	-17.61	-8.20	2.41	N/A	N/A	3.97	0.13
Schwab Target 2050 Index (SWYMX)	Target-Date 2050	↗	-20.02	-10.35	1.79	N/A	N/A	3.63	0.13
Schwab Target 2060 Index (SWYNX)	Target-Date 2060+	↗	-21.21	-11.50	1.46	N/A	N/A	3.43	0.13
Vanguard Equity-Income Adm (VEIRX)	Large Value	↗	-23.06	-13.20	1.03	4.55	9.61	6.70	0.18

Fund Name (Ticker)	Fund Category	Resource Links	YTD Return	1 YR Return	3 YR Return	5 YR Return	10 YR Return	Since Inception Return	Gross Expense Ratio*
Vanguard Extended Market Index Instl (VIEIX)	Mid-Cap Blend	🔗	-27.99	-20.50	-1.90	1.05	8.26	7.15	0.06
Vanguard Growth Index Institutional (VIGIX)	Large Growth	🔗	-13.73	1.29	10.10	9.17	12.39	6.57	0.04

Data Source: Morningstar®

1YR, 3YR, 5YR, 10YR and Since Inception Return represent annualized rate of returns.

* Prospectus Gross Expense Ratio: Example expense ratio of 0.19% would result in \$1.90 annual expense per \$1,000 invested.

Note: All mutual funds are offered as a no-load or no-fee to purchase fund.

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About This Information

Self-directed investing allows you to manage your account and make your own investment decisions. Although we will not make a recommendation or provide individual advice for your HSA Investment account, this information may assist you in determining the mutual fund asset classes that best match your objectives. The mutual fund performance data quoted represents past performance, which is no guarantee of future results. Current performance may be higher or lower than the performance data quoted. Refer to the prospectuses containing complete information, including most recent month-end total returns, management fee charges and expenses. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original cost. An investment in a money market fund is not insured by the FDIC or any other government agency. Although money market funds seek to preserve capital, it is possible to lose money by investing in these funds. All funds in your HSA are purchased at NAV without a front end load. Each fund company may charge a short-term redemption fee if held for less than the timeframe listed in the prospectus.



HSA

(HEALTH SAVINGS ACCOUNT)

ELIGIBLE EXPENSES

ELIGIBLE EXPENSE EXAMPLES

There are thousands of eligible expenses for tax-free purchase with your account funds, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance. Many over-the-counter (OTC) treatments are also available.

- ✓ Acupuncture
- ✓ Alcoholism treatment
- ✓ Ambulance
- ✓ Artificial limb
- ✓ Birth control pills
- ✓ Blood pressure monitoring device
- ✓ Breast pumps and related supplies
- ✓ Chiropractic care
- ✓ COBRA premiums (post tax only)
- ✓ Contact lenses and related materials
- ✓ Dental treatment
- ✓ Dentures
- ✓ Diagnostic services
- ✓ Drug addiction treatment
- ✓ Eye examination, eye glasses and reading glasses
- ✓ Family planning items
- ✓ Fertility treatment
- ✓ Flu shot
- ✓ Hearing aids
- ✓ Hospital services
- ✓ Immunization
- ✓ Insulin and diabetic supplies
- ✓ Laboratory fees
- ✓ Laser eye surgery
- ✓ Long-term care premiums or expenses (post tax)*
- ✓ Medical testing devices
- ✓ Menstrual care products
- ✓ Nursing services
- ✓ Obstetrical expenses
- ✓ Orthodontia (not for cosmetic reasons)
- ✓ Over-the-counter (OTC) treatments containing medicine—cold treatments, ointments, pain relievers, stomach remedies, etc.
- ✓ Over-the-counter (OTC) treatments without medicine—bandages, wraps, medical testing devices, etc.
- ✓ Oxygen
- ✓ Physical exam
- ✓ Physical therapy
- ✓ Prescription drugs
- ✓ Psychiatric care
- ✓ Retiree (post-65) medical insurance premiums (post tax)
- ✓ Smoking cessation program and medications
- ✓ Surgery
- ✓ Sunscreen & sun block (SPF 15+, broad spectrum)
- ✓ Telehealth services (pre-deductible)**
- ✓ Transportation for medical care
- ✓ Weight loss program to necessary to treat a specific medical condition
- ✓ Wheelchair, walkers, crutches and canes

*Limitations apply. See IRS Publication 502 for more information.

**Temporary provision based on the CARES Act

INELIGIBLE EXPENSE EXAMPLES

These items are not generally eligible for tax-free purchase with your account funds.

- ✗ Concierge service fees (billed for future services; no treatment provided)
- ✗ Cosmetics and cosmetic surgery
- ✗ Deodorant
- ✗ Exercise equipment
- ✗ Fitness programs
- ✗ Funeral expenses
- ✗ Hair transplants
- ✗ Household help
- ✗ Illegal operations and treatments
- ✗ Maternity clothes
- ✗ Teeth whitening

DUAL PURPOSE ITEMS

Items that can be used for a medical purpose or for general health and well-being are considered "dual purpose" and are eligible only with a prescription, doctor's directive or letter of medical necessity. Examples include:

- ✓ Dietary and weight loss supplements
- ✓ Fiber supplements
- ✓ Orthopedic shoes and inserts
- ✓ Snoring cessation aids
- ✓ Vitamins and herbal supplements



For more information visit connectyourcare.com

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