

Fidelity HSA[®]

Help achieve the outcomes you want and your employees need

Discover how the Fidelity HSA[®] can help you and your employees drive better health and financial outcomes, today and in the future. Fidelity has proven experience in helping employees plan, manage, and invest so they can navigate their journey with confidence. Because every health care decision is also a financial decision.

Why Fidelity HSA[®]?

- Morningstar named Fidelity the top HSA provider for five years in a row.¹
- Investor's Business Daily named the Fidelity HSA[®] a "Best HSA Account for 2024."²
- Assets in the Fidelity HSA[®] have grown 22% year-over-year, double the rest of the industry.³
- Fidelity HSA[®] balances are 86% higher than the industry average.³
- Fidelity uses account-holder behavior to create customized communication and educational opportunities for participants.

Highlights of HSA (Health Savings Account) Administration

For employees



Plan — HSA tools, resources, and suggestions to maximize savings opportunities, optimize contributions and initiate auto-investing – all managed on Fidelity's broad brokerage platform.



Manage — No-cost transactions⁴ and easy payment of health care expenses with debit cards, online bill pay, EFT, Apple Pay[®], and Google Pay[™] plus convenient online claims tracking and management.



Invest — Zero account transaction fees⁴, zero separate account fees to invest⁵, zero minimums to invest.⁶

For employers



Service — High level of operational execution and accuracy with security controls that provide peace of mind.



Value — Robust data and reporting combined with detailed analyses of your employees' behaviors and needs to help customize your HSA program design.



Market Size — Plans for groups of 51+ eligible employees.

¹ 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 future medical expenses. Results published in "2019-2023 Health Savings Account Landscape."

² Investor's Business Daily identified "Best HSA Accounts For 2024" based on fees, account features, investing options, and cash savings, as of November 10, 2023.

³ General HSA and Industry Average data sourced from Devenir Research 2023 Mid-End HSA Market Statistics and Trends as of June 30, 2023.

⁴ 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.

⁵ 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 [fidelity.com/trading/commissions-margin-rates](https://www.fidelity.com/trading/commissions-margin-rates).

⁶ There may be funds that require a minimum amount to invest, but Fidelity does not require a minimum to start investing.

Fidelity HSA® Features

Employee Features	
Administrative fees	Paid by employer (see Employer Features section below) or can be passed on to employee
Minimum balance to waive fees	\$5,000 minimum balance
Welcome kit contents	Fidelity's onboarding program includes three interactions, covering basics and progressing to more advanced account ownership topics
Debit card	No charge for initial, extra (e.g., spousal) or replacement cards
Checkbook	Yes, free of charge
Monthly statements	Electronic or paper, free of charge
Online bill pay	Yes, including direct payment to providers for Qualified Medical Expenses
Tax reporting	Yes
FDIC-insured cash balances	Yes
Interest rate on cash balances	Yes; varies based on the Fed Funds Rate
Mutual fund options	Several investment options for your employees to choose from: Fidelity HSA® Funds to Consider, a set of professionally chosen funds with zero minimum investments, and Investment Advice, for novice investors. Two Fidelity Health Savings Funds designed specifically to assist investors in saving for medical expenses. And, a broad brokerage platform with 10,000+ investment options for sophisticated investors.
Minimum cash balance to invest	No investment minimums
Investment fees	No investment fees*
Other fees	None*
Member services	Call center staffed by HSA representatives and Series 7-licensed investment professionals
Online account access	Fully mobile-responsive website with an app for mobile devices and tablets
Employer Features	
Methods of employer funding	Payroll, ACH pull, check, money order, direct deposit
Employer administrative fees	\$0 account set-up; monthly fee \$2.75 or less, based on account size; \$25 fee for bulk transfer of assets from Fidelity
Employer reporting	Supported by a suite of administrative reports, Fidelity Executive Insights provides employers with a dashboard-like tool for analysis and comparison to peers
Employer support	Dedicated account manager
Employer portal	Fidelity Plan Sponsor WebStation® (PSW) provides a complete administrative solution

* Commissions and fees apply to securities transactions or holding specific investments (e.g., mutual funds). See [fidelity.com/commissions](https://www.fidelity.com/commissions) for further details.



To learn more, email FidelityHSA@fmr.com or visit [fidelity.com/hsa](https://www.fidelity.com/hsa)

Keep in mind that investing involves risk, including the risk of loss. For employer use only.

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