Fidelity INVESTMENTS

Harvard Pilgrim Health Care

Fidelity Health®

The Fidelity HSA® for small businesses



As a small business with an HSA-eligible health plan, you could give your employees the opportunity to take control of their health spending and saving with the #1 rated[1] Fidelity HSA®

Any small business with an HSA-eligible health plan can offer the Fidelity HSA®

- **No fees**[2] - A self-directed Fidelity HSA® costs employers $0
- **Tax savings**[3] - As the employer, you could save 7.65% in FICA taxes on any employee payroll contributions to a Fidelity HSA® set up through your payroll provider

The benefits for your employees

Connecting your employees to important benefits helps attract and retain top talent and our employee-directed HSA could be a great addition to your benefits offering.

Triple Tax Advantage[4]	It's not "use it or lose it"	No account fees[2]
Contributions, any growth on investments, and withdrawals for qualified health care expenses are all tax-free	Spend now or invest in your future. Balances can carry over from year to year and be invested.	Employees pay $0 for account fees and $0 for administrative fees

To get started:

1. Share the Fidelity HSA with your employees. Share the email template (PDF) and the advantages of saving with an HSA (PDF) provided. It'll take 5 minutes or less for them to open an HSA.
2. Set up payroll contributions so you and your employees can contribute pre-tax (If eligible). See instructions provided (PDF).

Investing involves risk, including risk of loss.

1 Morningstar rated 10-11 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, 2023, 2024, and 2025 Health Savings Account Landscape.
2 There are zero account fees and zero account minimums for Fidelity HSAs®offered through Fidelity.com to individuals and employers. There may be commissions, interest charges, and other expenses associated with transacting or holding specific investments (e.g., mutual funds), or selecting certain account features or types (e.g., managed accounts).
3 Contributions to an HSA may be excluded from taxable income when they are made through payroll deductions as part of a cafeteria plan. Visit IRS.gov for additional information and discuss with your tax advisor.
4 With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation.

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