

# We can help with your health care decisions.

In your twenties you usually start making your own health care decisions—like whether to stay on your parents' health plan or not. And once you have that figured out, there's even more to learn but we're here to help.



## Staying on your parents' health plan until age 26.

You can get a big head start with saving if you stow away all or some of the money you'd be paying for a health plan. You could put it in a Health Savings Account if you are enrolled in your parents' HSA-eligible health plan\* (ask, they'll know.). An HSA can help maximize the savings even more.



## Enrolling in your own health plan.

If you're ready to get your own health plan, it can be a lot to take in. We can help you sort things out and make informed decisions about plan options like considering an HSA-eligible health plan paired with an HSA. It can be smart for your health and good for your wallet.



### Get informed and enrolled

Learn more about health care options and get started saving by visiting [fidelity.com/healthcarehelp](https://fidelity.com/healthcarehelp)

## What's so good about an HSA?

- HSAs help you keep more of your money by reducing your taxable income.
- You can pay for qualified medical expenses like therapy, sunscreen, and contact lenses.
- You can choose to deposit only the amount you need when you need it through the easy to use Fidelity Health® app.
- HSA funds are yours to keep and never expire, even if you change jobs.

Keep in mind that in order to open an HSA you need to be covered by an HSA-eligible health plan. Please check to make sure you're covered by or will elect a plan that qualifies.

\*Individuals must be covered by an HSA-eligible health plan and cannot be claimed as a dependent on another's tax return in order to open and contribute to their own HSA.

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