

Vanguard New Hire HSA Guide

As a new crew member with a pre-existing HSA with HealthEquity, there are a few unique aspects of your account that require your attention.



Welcome kit

You will receive a welcome kit from HealthEquity as you are new to the Vanguard plan. Please take a moment to read through the information provided.



Login

Your previous login (username/password) is still valid and active with HealthEquity. If you have forgotten your username/password, please follow the prompts to reset your login.



Verify information

Take a few moments to log in and ensure your address and other contact information are up to date on your profile, including physical address, mailing address, phone number(s), current email address, as well as communication preferences.

- **Beneficiaries**

Review, adjust, and/or add beneficiaries. If you have not set up a beneficiary to date, please take a moment to do so.

- **Dependents/authorized individuals**

Review, adjust, and/or add dependents/authorized individuals under the “My Account” – Add/Edit individuals screen.



HSA debit card¹

Your previous HSA card(s) are still valid! If you have destroyed them already and need new cards for the HSA, there are a few important steps to take:

- Make sure your address is up to date on your HSA with HealthEquity in your profile.
- Check your card status and reissue cards to the address you currently reside at.
- If you have spouse/dependent cards, make proper adjustments for these members if needed.



Contribution limits

HSA contribution limits are determined on a calendar/tax-year basis. As a Vanguard new hire (outside of the standard open enrollment process), your eligibility and maximum contribution may look different from other crew, and you may need to prorate your HSA contribution limit.

For questions about calculating your contribution limit, prorating, and “the last month rule” reach out to the HealthEquity member services team for assistance.



Investment services²

If you are subscribed to Advisor, accessing either the GPS or AutoPilot service, powered by HealthEquity Advisors, LLC, you will be moved to self-directed investing with Vanguard, powered by HealthEquity.



HSA transfer option

Do you have HSA funds with another custodian? If you are interested in combining these into one HSA plan for ease of use at HealthEquity, please complete the Transfer Request Form at your convenience. The form is located on the member portal under Manage Account - General Forms on the HSA account tab. Our member services team is happy to assist with walking you through this process as well.



Admin fees

With your HSA now linked to Vanguard, moving forward, you will no longer have any individual administration fees from HealthEquity while you remain employed with Vanguard. Please be aware that if you change to a non-HSA plan, such as a non-high deductible health plan (HDHP), the admin fees may resume.

We're here for you 24/7

866.346.5800 | Learn.HealthEquity.com/Vanguard

¹This card is issued by The Bancorp Bank; Member FDIC, pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions. | ²Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HSA holders may select mutual funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing. | Copyright © 2023 HealthEquity, Inc. All rights reserved. Vanguard_New_Hire_HSA_Guide_Jun_2023