



Nationwide[®]
is on your side

Nationwide HSA

Overview

Help participants save for health care costs in retirement

The Nationwide[®] HSA administered by HealthEquity[®]

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of Americans consider health care costs one of their largest retirement concerns.¹

Drive retirement readiness by offering a solution for funding out-of-pocket health care costs

By adding the Nationwide HSA administered by HealthEquity, you can offer your employees a benefits package that combines two long-term savings needs into one seamless experience. And you get resources designed to:



Educate employees about how to plan for and benefit from the triple tax advantages of HSAs: contributions are pre-tax, investment growth is tax-deferred, and withdrawals are tax-free when used on qualifying medical expenses



Give employees an integrated view of their savings for retirement needs



Build confidence in planning for current and future medical bills

Nationwide's health and wealth solution simplifies two of the most common employee benefits. The Nationwide HSA integrates into your retirement plan, reducing the separate administrative tasks of both. And, our HSA is carrier-neutral, so it can be coupled with most health plan providers.²

Nationwide believes saving for health care expenses down the road is a critical component of a successful retirement plan. By displaying HSA balance and other information with retirement plan account data, we hope to educate participants on the value of using HSAs to enhance their long-term, retirement savings strategy rather than to address short-term needs.

¹ "Health Care and Long-Term Care Consumer Survey," Nationwide Retirement Institute/The Harris Poll (2018). The fourth annual survey was conducted online within the United States from Feb. 5 - 22, 2018, among 1,007 adults ages 50 and older who have a household income of \$150,000 or more ("affluent adults"), and 522 U.S. adults ages 50 and older who are or have been caregivers.

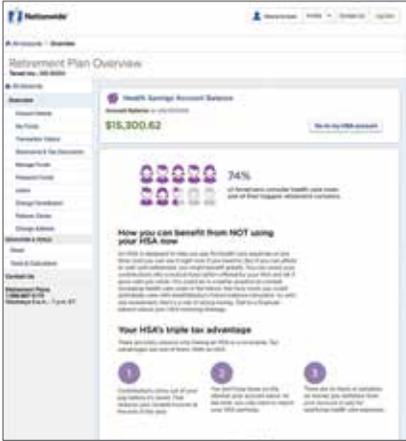
² Employees must be covered by a high-deductible health plan to be eligible for an HSA.

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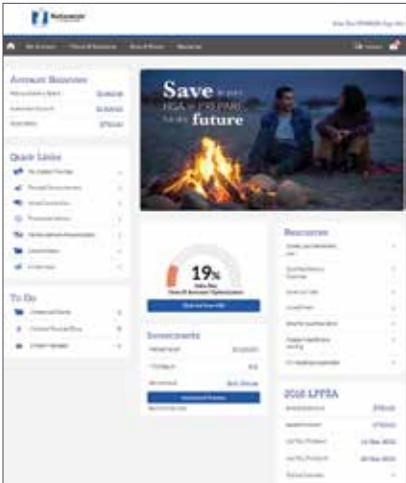
Manage retirement and HSA accounts together online



Participants will see a new HSA link when they log in to their retirement plan account, allowing them to see balances in their retirement account and HSA.



Together with the wealth of tools and information that HealthEquity has on their online portal, participants will be able to better understand their needs and take steps toward retirement readiness.



To learn more about the benefits of adding the Nationwide HSA administered by HealthEquity, call 1-800-626-3112.



Call **1-800-626-3112**



Visit **nationwide.com/retirementplans**



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