

Unaffiliated HSA FAQs

A **Health Savings Account (HSA)** is an individually owned account and stays with you even if you change plans, change employers, are between jobs, or retire. Sysco offers access to an HSA for the employees in a qualifying high-deductible health plan. This means Sysco will cover various account fees and establish specific criteria for account use. Your HSA becomes unaffiliated with Sysco if you are no longer enrolled in the high-deductible health plan, terminate from Sysco or experience a loss of HSA eligibility, including any of the below reasons:

- Enrollment in any part of Medicare
- Enrollment in TRICARE
- Enrollment in or become a dependent of a spouse's employer group health plan that is not a qualifying high deductible health plan
- Enrollment in or become a dependent of a spouse's employer Health Care Flexible Spending Account (HCFSA) if the account is not a Limited Purpose FSA.

When any of the above occur, your HSA will become unaffiliated with Sysco. See the Frequently Asked Questions (FAQs) below for more on an unaffiliated HSA.

Q: What happens to my HSA if I change or lose employment?

A: Because the HSA is a personal account, your HSA will stay with you even if you change jobs or retire. You may continue to use available funds for qualified medical expenses; however, you may not contribute to your HSA until you are covered by an HSA-qualified health plan (or high-deductible health plan). **You will be responsible for any applicable account administration fees and investing fees, including if you subscribed to services from Advisor (powered by HealthEquity Advisors, LLC), or if you opened a Schwab Health Savings Brokerage Account.¹**

Q: What account fees am I responsible for?

A:

Account administration fee	\$3.95 per month (waived if HSA cash balance exceeds \$2,500)
Paper statement fee	\$1.50 per statement (waived if you select electronic statements)
Investment [Self-Driven]	0.03% of average invested daily balance, capped at \$10 per month
Investment [Advisor]	0.05% of average invested daily balance, capped at \$15 per month
Schwab HSBA	\$0 (however transaction fees and commissions apply. Visit https://www.schwab.com/hsba for more information.)
Account closure fee	\$25

¹Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. 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 and before making any investments, review the fund's prospectus.
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Q: Will my login information change?

A: No, you may continue to log in online or using the HealthEquity Mobile App with your current credentials. However, if you use your Sysco email address and/or Sysco mobile number for multi-factor authentication, be sure to update those before you terminate from Sysco.

Q: Is there a minimum amount I need to keep in my HSA to avoid account fees?

A: Yes. The standard HSA monthly account fee is \$3.95, but this fee is waived if your HSA cash balance exceeds \$2,500. This amount applies even if you choose to invest your HSA.

Q: Can I still invest my HSA?

A: Yes. The investment threshold of an individual HSA is \$2,000, meaning you must keep at least \$2,000 in your HSA cash account at all times. You may invest any amount over \$2,000 upon meeting that threshold. If you choose to invest, remember that keeping \$2,500 in your cash balance negates the monthly account fee.

There are additional fees for investing your HSA. If you subscribe to receive services from Advisor, a web-based advisory service available from HealthEquity Advisors, LLC, there is a fee of 0.05% on the average invested daily balance, capped at \$15 per month. If you use the Self-Driven (powered by HealthEquity) option, the fee is 0.03% on the average invested daily balance, capped at \$10 per month.

Q: Can I still use my debit card?

A: Yes. You may continue to use your HealthEquity debit card as normal. If you are hired by another employer who uses HealthEquity's services, you may be issued a new card at that time.²

Questions?

Call HealthEquity Member Services at 866-346-5800. We are available 24/7 to assist you.

²This card is issued by The Bancorp Bank, N.A., 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.

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