

WHAT'S A HEALTH SAVINGS ACCOUNT?

A Health Savings Account (HSA) is a tax-advantaged savings account designed to help you pay for healthcare costs now or in the future. With an HSA, the money is yours to keep—it rolls over from year to year, and it stays with you beyond NVIDIA.

Three Medical Plans to Choose From

At NVIDIA, we provide you with choice to ensure you have the coverage you need for yourself and your loved ones. The options below are compatible with the HSA.

	NVIDIA HSA PLAN	NVIDIA HSA PLUS	KAISER HSA (California)
PAYCHECK PREMIUM	NO COST	\$	\$
DEDUCTIBLE	\$\$\$	\$\$	\$\$

Free Money: Get Up to \$3,000 from NVIDIA

That's right! Depending on plan and coverage level, you'll get up to \$3,000 deposited into your HSA from NVIDIA—and you'll receive it up front. By late January, expect to receive the full-year contribution in your account.

New to NVIDIA? As a new hire, you'll receive a prorated contribution in the month following your hire date.

How the HSA Works



1

Enroll in the NVIDIA HSA, NVIDIA HSA Plus, or Kaiser medical plan



2

Sign up for your HSA account through Fidelity



3

Receive an HSA debit card in the mail, order a checkbook, file claims online, or request funds from Fidelity



4

- Use your savings to pay for qualified healthcare expenses, or
- Save up the funds in your HSA for future healthcare expenses

Did You Know?

Here are a few facts about the HSA:

No Use-It-or-Lose-It

The money in your account is yours to spend or save; you'll keep the balance year after year.

You've Got a Triple Tax Advantage

1. No federal taxes on the money you save
2. No taxes on interest earned on your HSA balance
3. No taxes on the money you withdraw for qualified healthcare expenses

Opportunity to Invest and Grow Your Account Balance

- You're eligible to invest the funds. This makes the HSA a great retirement savings vehicle—you can offset the future cost of your care with the money you accumulate in your HSA.



Use Your HSA Now...

You can use the money in your HSA for everyday healthcare expenses like:



Meeting your deductible



Coinsurance



Prescriptions



First aid items and feminine hygiene products

...or Save Up for the Future

One of the smartest ways to use your account is as a savings vehicle for future healthcare expenses like:



Medical costs in retirement



Future pregnancy or fertility treatments



Building a healthcare emergency fund

Want to Learn More about the HSA?

Check out the [Health Savings Account page](#) on the [NVIDIA Benefits website](#). There, you'll find videos from Fidelity explaining how to get started, use your HSA, tips on saving money, and making the most of your account. You can also review the [FAQ](#) for more details.