

Save on Healthcare Costs with a Health Savings Account

As an Ambetter from Health Net member, you have access to a health savings account (HSA) from Fidelity.¹ An HSA is an easy way to save money on health-related costs!

What is an HSA?

An HSA is a savings account you can add to during the year, on your schedule. But unlike a regular savings account, an HSA offers tax advantages.² Your HSA money is saved tax-free, grows tax-free, and can be spent tax-free. Your HSA can be used to pay for approved healthcare costs you already buy, like medicine, sunscreen, copays, bandages, and more.³



It's YOUR money

HSAs don't expire, so you never have to "use it or lose it." Even if you change plans, you can still keep and use your HSA.



Triple tax advantages²

- The money you add to your HSA is tax-free.
- Your money grows tax-free.
- The money you spend on certain medical expenses is tax-free.



Paying qualified medical expenses³

Use your HSA funds to cover common costs for you and your dependents, like over-the-counter medicine, sunscreen, bandages, and more!

Starting January 1, 2026, all Ambetter Bronze and Minimum Coverage plans will be HSA-compatible.

¹Health Net does not provide tax advice. Please consult your tax advisor for additional information. Health Net and Fidelity Investments are independent entities and are not legally affiliated. Health Net is not endorsing the Fidelity HSA over other HSAs available to you. Health Savings Accounts (HSAs) are individual brokerage accounts, and the taxpayer is responsible for use of the account.

²With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation.

³Spending HSA money is tax-free when used to pay for qualified medical expenses. HSA funds cannot be used to pay for Health Net premiums.

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The Fidelity HSA is provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC 900 Salem Street, Smithfield, RI 02917. • 1105382.4.0

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How do I set up an HSA?

Visit www.fidelity.com/go/hsa/ambetter

- 1 Click "Open an HSA" in the upper right-hand corner.
- 2 Follow the prompts to enroll.
- 3 Decide how much you want to contribute to your HSA (within yearly contribution limits).