

# Your Fidelity HSA Guide



This guide will take you through the steps to activate your Fidelity Health Savings Account (HSA), make a contribution election, and invest your balance. You are eligible for the tax-advantaged HSA if you participate in Lazard's HSA Gold or Silver medical plans. This account is designed to help you pay for your current expenses and save for future healthcare needs into retirement.



**Your HSA is always yours** even if you change jobs, change medical coverage, or retire.



**It has a triple tax advantage.**<sup>1</sup> Your contributions are tax-free.<sup>2</sup> Your earnings grow tax-free. Your qualified withdrawals are tax-free.



**Lazard contributes to your HSA:** up to \$1,000 per year for single coverage, or up to \$2,000 per year for two-person or family coverage. Lazard's contributions are paid semi-monthly. If you enroll in Lazard's HSA Gold or Silver medical plans during Open Enrollment, contributions begin in January. If you enroll at any other time, contributions will be prorated and will begin the pay period following your enrollment date.

*Read on to learn more about activating your account and/or making changes throughout the year.*

**Already have a Fidelity HSA through Lazard?** Skip ahead to [page 15](#) for instruction on how to update your contribution election during Open Enrollment. For mid-year contribution updates, go to [page 16](#).

Both the HSA Gold and HSA Silver receive the same Firm contribution and are subject to the same IRS contribution limits as follows:

## 2023 HSA Annual Contribution Limits

Limits apply to combined pre-tax<sup>2</sup> contributions (yours and Lazard's)

	Single	Two-Person or Family
<b>IRS Limit</b>	\$3,850	\$7,750
<b>Lazard's Contribution<sup>3</sup></b>	- \$1,000	- \$2,000
<b>Your Limit</b>	<b>\$2,850</b>	<b>\$5,750</b>

If you will reach age 55 or older during the year, you can contribute an additional \$1,000.

You will find more information regarding the benefits of an HSA on Fidelity's NetBenefits, as detailed in this guide.

<sup>1</sup> State tax may apply. Contact your tax advisor for more information on the state tax implications of HSAs.

<sup>2</sup> K-1 Managing Directors: Your HSA contributions are tax deductible on your individual tax return.

<sup>3</sup> Reflects full year enrollment.

New HSA Members:

## Activating Your Account

This section of the guide will take you through the steps to activate a Health Savings Account on Fidelity's NetBenefits. On each screen, you will see a number representing the current step in the process which corresponds to the appropriate place on the site to reference.

### 1 STEP 1

On the [Fidelity NetBenefits®](#) home page, click on the **Health Savings Account tile**.

Even if you already accepted the terms and conditions during Lazard's benefits enrollment process, you still must "activate" your Health Savings Account in order to actively participate in it.

This will allow you to take advantage of all features, such as investing, setting up billpay, requesting additional debit cards and making contributions of your own in addition to receiving your Lazard contributions.

The screenshot displays the Lazard Fidelity NetBenefits dashboard. At the top, the 'LAZARD' logo is on the left, and the 'Fidelity' logo is on the right. Below the logos is a navigation bar with 'MENU', 'LAZARD', 'Payroll', 'Planning', 'Profile', a search bar, and 'Log Out'. The main content area shows a 'PORTFOLIO TOTAL' of '\$' and a 'Display Preferences' button. Below this are three tiles: 'RESTRICTED STOCK UNITS' (Restricted Stock Units: \$, Quick Links), 'HEALTH SAVINGS ACCOUNT' (Activate, with a large blue circle containing the number '1'), and 'RETIREMENT SAVINGS' (401(k): \$, Quick Links). Underneath these are three more tiles: '401K' (401(k): \$, Quick Links), 'FIDELITY IRA' (IRA: \$, Quick Links), and 'FIDELITY BROKERAGE' (BROKERAGE: \$, Quick Links). At the bottom, there is a section titled 'Your journey to financial wellness' with a sub-section 'Your retirement goal'. This section includes a 'Current contribution rate' of 4% (\$104.00 per pay check) and a 'Milestone' of 3x. Below this is a timeline showing 'Balance Today', 'Hypothetical Balance at 40', and '3x your salary at 40'. A link 'Visit Planning & Guidance to see what else may impact your income in retirement.' is provided, along with a link 'About this hypothetical illustration'.

New HSA Members:

## Activating Your Account

### 2 STEP 2

On the Health Savings Account (HSA) page, click **"Open Fidelity HSA."**

### QUESTIONS?

You can always call Fidelity for help at **800-544-3716** or use the Virtual Assistant to ask questions about Fidelity's services or products.

LAZARD

Fidelity

MENU LAZARD Payroll Planning Profile Search Log Out

## Health Savings Account (HSA)

**Your first step to saving for current and future qualified medical expenses begins here**

After you enroll in an HSA-eligible health plan, eligible individuals can open a Fidelity HSA®—an easy and smart way to save and pay for qualified medical expenses for you, your spouse, and your dependents. Don't miss out on the opportunity for triple-tax advantages\* and future growth potential of an HSA.

[Open Fidelity HSA](#)

2

### Explore the benefits of an HSA

**Putting money into an HSA may lower your taxes**

With an HSA, you have the opportunity to pay for your qualified medical expenses with tax-free dollars, while lowering your taxable income and saving tax-free to pay for qualified medical expenses including in retirement.\*

**It's easy to use**

Watch this video to learn the HSA basics.

**It can meet your needs today and in the future**

An HSA offers you flexibility and control to help you pay for qualified medical expenses.

- Types of expenses it covers
- Who it covers
- Convenient access now and in the future

View or print these additional resources:  
[HSA Guide \(PDF\)](#) | [HSA Overview](#) | [4 Things to Know \(PDF\)](#)

### How an HSA works

Icons representing: Question mark, Dollar sign, and Stethoscope.

New HSA Members:

## Activating Your Account

### 3 STEP 3

**Review** the eligibility requirements.

### 4 STEP 4

If you meet the eligibility requirements, click **"Get Started."**

## WHAT ARE SOME HSA-ELIGIBLE EXPENSES?

- Acupuncture
- Crutches
- Nursing home
- Ambulance
- Dental – fillings, braces, cleanings
- Prescription medicine
- Artificial teeth, limbs, prostheses
- Doctor's visits
- Surgery
- Chiropractor
- Fertility enhancement
- Therapy – physical, emotional
- COBRA premiums
- Hospital services
- Vision – exams, glasses, contact lenses
- Counseling
- Medicare premiums (if over age 65)
- X-rays

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This is a secure transaction

## Open a Health Savings Account

To open and contribute to a Fidelity HSA®, you must have a valid U.S. address. Unless this account will be used solely to make rollover contributions, you must also meet the eligibility requirements below.

**You may open and contribute to an HSA if you:**

- Are covered in an [HSA-eligible health plan](#) on the first of the month.
- Are not enrolled in Medicare.
- Are not covered by an [ineligible health plan](#).
- Cannot be claimed as a dependent on someone else's tax return.

Exit [Get Started](#)

**Questions?**  
**800-544-3716**

Fidelity

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This is for persons in the U.S. only.

New HSA Members:

## Activating Your Account

### 5 STEP 5

Under the “Personal Information” section, **confirm your personal information is correct.**

### 6 STEP 6

Make sure to **enter your occupation** in the “Your Occupation” field.

### 7 STEP 7

Under the “Industry Investment Associations” section, select “**Yes**” for your association with a stock exchange, broker-dealer, or the FINRA, then enter “**Lazard**,” “**Lazard Asset Management**” or “**Edgewater**” in the “Company Name” field based on your business unit.

### 8 STEP 8

If you or an immediate family/household member are a director, corporate officer, or shareholder of a publicly-held company, select “**Yes**.”

### 9 STEP 9

Click “**Continue Your Application**.”

**LAZARD** Fidelity

Log Out

**About You**

Your account application was prefilled based on information previously provided. It may need to be updated. To continue, please review and complete this page.

All fields required unless otherwise noted.

**Personal Information**

Daytime Phone  -  -  5

Email Address  6

Your Occupation

Are You a U.S. Citizen? ☒ Yes, I am a U.S. citizen. ☐ No, I am not a U.S. citizen.

**Industry Investment Associations**

Do you work for or are you associated with a stock exchange, broker-dealer, or the Financial Industry Regulatory Authority (FINRA)? 7

☒ Yes ☐ No

Company Name

We may contact you or the compliance officer at your company to obtain the required documentation to open this account.

Are you or an immediate family/household member, a director, corporate officer, or 10% shareholder of a publicly-held company? 8

☐ Yes ☒ No

**Continue Your Application** 9

[Exit Your Application](#)

Associated Company Information No

Corporate Control Status No

Account Settings | [Edit](#)

New HSA Members:

## Activating Your Account

### 10 STEP 10

**Review and confirm that your information is correct.** If you need to make any changes, click “Edit” next to the section that needs to be updated.

### 11 STEP 11

If all your information is correct, click “**Confirm My Information.**”

### QUESTIONS?

You can always call Fidelity for help at **800-544-3716** or use the Virtual Assistant to ask questions about Fidelity’s services or products.

<h3>Review and Confirm</h3> <p>For your convenience, we have prefilled your account application using information previously provided. Please review each section carefully and make any changes using the Edit links.</p>	<p><b>Questions?</b> <b>800-544-3716</b></p>
<p><b>Account Information</b></p> <p>Registration Health Savings Account</p> <p>Eligibility I meet <a href="#">the HSA eligibility requirements.</a></p>	
<p><b>Personal Information</b>   <a href="#">Edit</a></p> <p>Account Holder</p> <p>Contact</p> <p>Country of Citizenship</p> <p>Country of Tax Residence</p> <p>Legal/Residential Address</p> <p>Mailing Address</p>	<p>10</p>
<p><b>Employment Information</b>   <a href="#">Edit</a></p> <p>Employment Status Employed Project Manager</p> <p>Employer Information</p> <p><a href="#">?</a> Associated Company Information</p> <p><a href="#">?</a> Corporate Control Status</p>	
<p><b>Account Settings</b>   <a href="#">Edit</a></p> <p>Core Position FDIC-Insured Deposit Sweep Program Your <a href="#">core position</a> is where your money is held until you invest it.</p> <p>Fidelity HSA Debit Card Enrolled A free Fidelity HSA debit card is a convenient way to pay for your qualified medical expenses using funds in your HSA account. If you do not want a debit card for your account, you can opt out. <a href="#">Terms of Use (PDF)</a></p> <p>eDelivery Enrolled <a href="#">eDelivery</a><sup>1</sup> sends account statements, trade confirmations and related prospectuses, tax forms<sup>2</sup> with related disclosures, as well as prospectuses, shareholder reports, and other disclosures to you electronically. To receive these documents by mail, edit your Account Settings.</p>	
<p><a href="#">Exit</a></p> <p><a href="#">Confirm My Information</a></p>	<p>11</p>



New HSA Members:

## Activating Your Account

### 12 STEP 12

**Open, read, and save** each of the documents.

If you prefer electronic delivery of these documents, select **“Yes.”**

### 13 STEP 13

After reading the acknowledgements of activating an HSA, click **“Open Account.”**

LAZARD

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MENU

LAZARD

Payroll

Planning

Profile

Search

Log Out

## Agree to Terms

Open, read, and save each of the documents below.

<a href="#">HSA Agreements (PDF)</a>	Custodial and brokerage agreements as well as information concerning privacy, fees, commissions, and FDIC-insured deposit sweep program
<a href="#">Terms &amp; Conditions (PDF)</a>	Terms and conditions applicable to opening your account
<a href="#">Householding of Shareholder Documents (PDF)</a>	Description of how certain financial documents for your account will be delivered to individuals in your household
<a href="#">Electronic Delivery Agreement (PDF)</a>	The consent to receive certain financial documents for this account electronically rather than through the U.S. mail

In this application, "you" refers to the account owner. If you are unable to view or access these documents, please exit this application. You may obtain paper copies of this application or any of these documents listed above at any time at no charge by calling 800-343-3548.

**Do you agree to the electronic delivery of the above documents?**

**By selecting Open Account below, you acknowledge that you:**

- Are the person named in this account application;
- Have been provided with the above documents electronically and do not need a paper copy;
- Have read and understood, and agree to be bound by the above documents, which set forth the terms and conditions of this account, as they are currently in effect and as they may be amended in the future, in accordance with their terms, as applicable, including but not limited to the HSA Agreements, Terms & Conditions, consent to Householding of Shareholder Documents, Electronic Delivery Agreement, and other documents;
- Will electronically sign this application by selecting Open Account.

This account is governed by a [pre-dispute arbitration clause](#) which is part of the Fidelity Brokerage HSA Customer Account Agreement and which is accessible by selecting the preceding link. By selecting Open Account, you acknowledge receipt of the pre-dispute arbitration clause.

Exit

Previous

Open Account

Questions?

800-544-3716

New HSA Members:

## Next Steps

Congratulations! You have successfully completed the steps required to activate your Fidelity HSA. It generally takes a few days to process and verify a new HSA. Once you receive an email that your account is fully open, you can take action on these next steps:

### 1 CONTRIBUTE TO YOUR ACCOUNT

Use pre-tax<sup>1</sup> payroll deductions as an easy way to contribute to your HSA. During HSA Open Enrollment, go to the HSA Summary page and click on the contribution election banner. See the next page for instructions on how to make a contribution to your HSA.

### 2 REQUEST ADDITIONAL HSA DEBIT CARDS

One Fidelity HSA debit card will be automatically mailed to your home. To request additional card(s) for your dependents, click "Request Additional Debit Cards."

### 3 NAME YOUR BENEFICIARIES

Please be sure to designate your beneficiaries at this time.

<sup>1</sup> K-1 Managing Directors: Your HSA contributions are tax deductible on your individual tax return.

The screenshot shows the Lazard Fidelity website interface. At the top, the Lazard logo is on the left and the Fidelity logo is on the right. Below the logos is a navigation bar with links for MENU, LAZARD, Payroll, Planning, Profile, a search bar, and Log Out. The main content area is titled "Open a New Health Savings Account" and "Congratulations". It states: "You have successfully completed the HSA opening process. Please print this page for your records. If you haven't already, you will need to choose an account to contribute." Below this, there are fields for "Account Type:" (set to Health Savings Account) and "Account Number:". To the right, a "Questions?" section displays the number "800-544-3716". The "Next steps" section provides a summary of the process: "It generally takes a few days to process and verify a new health savings account. If your account is in good order, contributions through automatic payroll deductions, check, or third-party contributions can begin. Together, these contributions cannot exceed the IRS maximum annual contribution amount. All contributions will be invested in your Fidelity HSA core position until re-directed by you." Below this, four numbered steps are listed: 1. "Contribute to your account" (Use pre-tax payroll deductions as an easy way to contribute to your HSA.), 2. "Request Additional Debit Cards" (Enable your eligible spouse or dependents to pay for qualified medical expenses with a Fidelity HSA debit card.), 3. "Name Your Beneficiaries" (If you did not select your beneficiaries during the HSA application process, be sure to make that decision now.), and 4. "Learn More About HSAs" (Now that you've opened your HSA, let's look at how you can get started using your new savings account.). The Fidelity logo is at the bottom left, and the copyright notice "Copyright 1998-2021 FMR LLC. All rights reserved." along with links for Terms of Use, Privacy, Security, and Site Map is at the bottom right.



New HSA Members:

## Choosing Your Contribution Amount

The next step in the process is to decide how much to contribute and make a selection during HSA Open Enrollment. Keep in mind that you can start, stop, or change your contributions throughout the year. You don't need to make a contribution in order to receive Lazard's contribution.

### 1 STEP 1

If you would like help choosing your contribution amount, click **"Help me select a contribution."**

### QUESTIONS?

You can always call Fidelity for help at **800-544-3716** or use the Virtual Assistant to ask questions about Fidelity's services or products.

Already in the HSA? Your current contribution election will not carry forward to the new year. You must update your election during HSA Open Enrollment or mid-year if you wish to contribute for the new year.

[Updating Your Contribution during HSA Open Enrollment](#)  
[Changing Your Contribution Mid-Year](#)

New HSA Members:

## Choosing Your Contribution Amount

### 2 STEP 2

Under the “Verify your information” section, **select your coverage tier** (individual or family) from the “Medical Coverage Tier” drop-down.

### 3 STEP 3

**Review the “Estimated Employer HSA Contribution” amount.** The contribution amount shown here is based on the medical coverage tier you selected above.

### 4 STEP 4

Click “Continue.”

The screenshot shows the Lazard Fidelity HSA setup interface. At the top, there's a navigation bar with 'LAZARD' and 'Fidelity' logos, and links for 'MENU', 'Payroll', 'Planning', 'Profile', 'Search', and 'Log Out'. The main section is titled '1. Verify your information' with a sub-instruction: 'Please verify the following information about the HSA-eligible health plan you're enrolled in.' Below this, there's a list of fields with asterisks indicating required fields:

- Health Plan \***: Empire HSA Plan
- Medical Coverage Tier \***: HSA Eligible - Family (dropdown menu)
- Estimated Employer HSA Contribution \***: \$ 2000 (with a 'What's this?' link)
- Pay Frequency \***: Twice per month
- Have you contributed to another HSA this year? \***: Radio buttons for 'Yes' and 'No' (with a 'What does this mean?' link)
- In-Network Deductible**: \$X,XXX.XX
- In-Network Out-of-Pocket Maximum**: \$X,XXX.XX

At the bottom, there's a 'Reset' button and a 'Continue' button. A vertical progress indicator on the right side of the form shows four steps, with the current step (3) highlighted.

New HSA Members:

## Choosing Your Contribution Amount

### 5 STEP 5

Under the “Choose your contribution amount” section, **choose one of the four contribution options**.



### HELPFUL TIP

You can view the contribution amounts by “paycheck” or “yearly amount” by using the toggles above the contribution options tiles.

### 6 STEP 6

Click “Continue.”

2. Choose your contribution amount

Based on your health plan, we've outlined three HSA contribution options for your consideration, but you can also enter your own. If you'd like to discuss your contribution goals with a Fidelity HSA Specialist, please call us at 800-544-3716.

Contribution selected
\$XXX.XX per paycheck

Paycheck
Year

☐
Cover your deductible  
\$XX.XX  
Pre-Tax

☐
Cover out-of-pocket maximum  
\$XXX.XX  
Pre-Tax

☒
Reach IRS maximum limit  
\$XXX.XX  
Pre-Tax

☐
Enter your own amount  
\$  
Pre-Tax  
Preview

This is the maximum amount you can contribute to an HSA this plan year. It is the best way to prepare for future qualified medical expenses and take full advantage of the tax benefits! Don't worry if you don't spend it all this year - you can use it next year or even in retirement.

In-Network Out-of-Pocket Max: \$X,XXX.XX

In-Network Deductible: \$X,XXX.XX

Estimated Employer Contribution: \$X,XXX.XX

Your Contribution Goal: \$X,XXX.XX

Estimated Year-to-Date Contribution: \$X,XXX.XX

Consider the following when reviewing the chart to the right:

- Your total contributions, including any and all employee and employer contributions, must not exceed the annual IRS limit.
- Your estimated year-to-date amount includes both employee and employer contributions.
- This amount does not reflect any after tax contributions you may make.

Continue
6

11

Screenshots for illustrative purposes only.

New HSA Members:

## Choosing Your Contribution Amount

### 7 STEP 7

**Review and confirm your information is correct.** If you need to make any changes, click “Edit” next to the section that needs to be updated.

### 8 STEP 8

If all your information is correct, click “**Submit contribution.**”

The screenshot shows the Lazard Fidelity HSA contribution guide interface. At the top, the Lazard and Fidelity logos are displayed. Below the logos is a navigation bar with links for MENU, LAZARD, Payroll, Planning, Profile, a search bar, and Log Out. The main heading is "Decide How Much to Contribute to Your Health Savings Account (HSA)", followed by a subtext: "This HSA guide will help you select the contribution amount that's right for you." A "Print" button is in the top right. The guide is divided into sections: "Reasons to contribute" (with a plus icon), "1. Verify your information" (marked with a green check and a blue circle with the number 7), and "2. Choose your contribution amount" (marked with a green check and a blue circle with the number 8). Each section has an "Edit" button. The "Verify your information" section displays: Plan: Empire HSA Plan | Tier: HSA Eligible - Family | Deductible: \$XXX.XX | Out-of-Pocket Max: \$XXX.XX, and Employer: \$XXX.XX | Pay Frequency: Twice per month. The "Choose your contribution amount" section displays: Contribution per paycheck: \$XXX.XX | Contribution per year: \$X,XXX.XX. At the bottom, a confirmation message says "Please confirm and submit to apply your contribution amount." Below this is an orange "Submit contribution" button and a blue circle with the number 8. A link "Exit without saving" is at the bottom left.

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MENU LAZARD Payroll Planning Profile Search Log Out

Print

### Decide How Much to Contribute to Your Health Savings Account (HSA)

This HSA guide will help you select the contribution amount that's right for you.

+ Reasons to contribute

✓ 1. Verify your information 7 Edit

Plan: Empire HSA Plan | Tier: HSA Eligible - Family | Deductible: \$XXX.XX | Out-of-Pocket Max: \$XXX.XX  
Employer: \$XXX.XX | Pay Frequency: Twice per month

✓ 2. Choose your contribution amount Edit

Contribution per paycheck: \$XXX.XX | Contribution per year: \$X,XXX.XX

Please confirm and submit to apply your contribution amount.

Submit contribution 8

Exit without saving

New HSA Members:

## Choosing Your Contribution Amount

### 9 STEP 9

Your HSA contribution has now been submitted and will take effect in the first pay period of next year or the next applicable pay period if you're starting mid-year.

**Print a confirmation** for your records.

As a reminder, you can make changes to or cancel your HSA contribution at any time throughout the year. See [page 16](#) for more instruction.

The screenshot displays the Lazard Fidelity HSA portal interface. At the top, the Lazard and Fidelity logos are visible. A navigation bar includes links for MENU, LAZARD, Payroll, Planning, Profile, a search bar, and Log Out. The main content area features a green confirmation message: "Congratulations! Your HSA contribution of \$239.58 per paycheck has been submitted and will take effect in one to two pay periods. You can change this amount at any time." Below this, a confirmation number is provided: "111111XXXXXX (saved on 11/15/2021)". A circular callout with the number "9" points to a link that says "Print this confirmation" and "or it in the mail within 5-10 days." A "Print" icon is also present. The section is titled "Decide How Much to Contribute to Your Health Savings Account (HSA)". It lists two steps: "1. Verify your information" and "2. Choose your contribution amount". Step 1 details the plan (Empire HSA Plan), tier (HSA Eligible - Family), deductible (\$X,XXX.XX), out-of-pocket max (\$X,XXX.XX), employer (\$X,XXX.XX), and pay frequency (Twice per month). Step 2 shows the contribution per paycheck (\$XXX.XX) and per year (\$X,XXX.XX). A link at the bottom says "View your contribution in your account summary". A footer note states: "Paycheck deductions are generally effective within 1-2 pay cycles based on employer plan rules. You can change this amount at any time. Access your account balance, decision support tools, and resources on or from NetBenefits®. Since the Fidelity HSA is an individual brokerage account, it is maintained and managed on Fidelity.com, and you will be directed there for certain maintenance tasks and transactions."

New HSA Members:

## Updating Your Contribution Amount

### 9 STEP 9

Your HSA contribution has now been submitted and will take effect in the first pay period of next year or the next applicable pay period if you're starting mid-year.

**Print a confirmation** for your records.

As a reminder, you can make changes to or cancel your HSA contribution at any time throughout the year. See [page 16](#) for more instruction.

The screenshot displays the LAZARD Fidelity HSA portal. At the top, the LAZARD logo is on the left, and the Fidelity logo is on the right. Below the logos is a navigation bar with links for MENU, LAZARD, Payroll, Planning, Profile, a search bar, and Log Out. The main content area features a green checkmark icon and a confirmation message: "Congratulations! Your HSA contribution of \$XXX.XX per paycheck has been submitted and will take effect in one to two pay periods. You can change this amount at any time." Below this, the confirmation number "111111XXXXXX" is shown, along with a link to "Print this confirmation" and a note to "Print it in the mail within 5-10 days." A "Print" button is also visible. The section is titled "Decide How Much to Contribute to Your Health Savings Account (HSA)". It lists two steps: "1. Verify your information" and "2. Choose your contribution amount". Step 1 includes details: "Plan: Empire HSA Plan | Tier: HSA Eligible - Family | Deductible: \$X,XXX.XX | Out-of-Pocket Max: \$X,XXX.XX | Employer: \$X,XXX.XX | Pay Frequency: Twice per month". Step 2 shows "Contribution per paycheck: \$XXX.XX | Contribution per year: \$X,XXX.XX". At the bottom, there is a link to "View your contribution in your account summary" and a disclaimer about paycheck deductions.

LAZARD

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MENU LAZARD Payroll Planning Profile Search Log Out

✓ **Congratulations!**  
Your HSA contribution of \$XXX.XX per paycheck has been submitted and will take effect in one to two pay periods. You can change this amount at any time.

Confirmation number: 111111XXXXXX (saved on XX/XX/XXXX) [Print this confirmation](#) 9 Print it in the mail within 5-10 days.

Print

**Decide How Much to Contribute to Your Health Savings Account (HSA)**

✓ 1. Verify your information  
Plan: Empire HSA Plan | Tier: HSA Eligible - Family | Deductible: \$X,XXX.XX | Out-of-Pocket Max: \$X,XXX.XX | Employer: \$X,XXX.XX | Pay Frequency: Twice per month

✓ 2. Choose your contribution amount  
Contribution per paycheck: \$XXX.XX | Contribution per year: \$X,XXX.XX

[View your contribution in your account summary](#)

Paycheck deductions are generally effective within 1-2 pay cycles based on employer plan rules. You can change this amount at any time. Access your account balance, decision support tools, and resources on or from NetBenefits®. Since the Fidelity HSA is an individual brokerage account, it is maintained and managed on Fidelity.com, and you will be directed there for certain maintenance tasks and transactions.



Current HSA Members:

## Updating Your Contribution During Open Enrollment

Already in the HSA? Your current contribution election will not carry forward to the new year. You must update your election during HSA Open Enrollment or mid-year if you wish to contribute for the new year. To update it during Open Enrollment, follow these steps.

### 1 STEP 1

Click the **"Contributing"** tab.

### 2 STEP 2

Click **"Enter 2023 Contribution"** and follow the prompts.

### HELPFUL TIP

During the enrollment period, you can update your contributions for the upcoming plan year using the steps above, but you can still change your current year contribution by clicking the button on the right side.

The screenshot displays the Lazard Health Savings Account (HSA) dashboard. At the top, the Lazard logo is on the left, and the Fidelity logo is on the right. Below the logo is a navigation bar with links for MENU, LAZARD, Payroll, Planning, Profile, a search bar, and Log Out. The main heading is "Health Savings Account (HSA)" with a link to "View your HSA on Fidelity.com". Below this, the account number is shown as "1", and there are links for "Connected to Your Health Plan", "Update Personal Info", and "Update Beneficiaries". The "Contributing" tab is selected, showing a form to "Enter your XXXX payroll contribution". The form includes a prompt to enter the amount by XX/XX/XXXX and a link to "Learn more about your XXXX employer contributions". A button labeled "Enter XXXX contribution" is highlighted with a "2" in a blue circle. To the right, the "XXXX IRS contribution limits" are shown for Individual (\$X,XXX.XX) and Family (\$X,XXX.XX), with a note about catch-up contributions for those turning 55. Below the form, a "Year-to-date contributions\*" chart shows the total 2022 contributions, with a legend for "Your contributions: \$", "Employer contributions: \$", and "Remaining to reach IRS limit". To the right of the chart, the "Current payroll contribution" is shown as \$200.00, with a "Change current contribution" button. At the bottom, the "XXXX IRS contribution limits" are repeated for Individual (\$X,XXX.XX) and Family (\$X,XXX.XX), with a note about catch-up contributions for those turning 55.

Current HSA Members:

## Changing Your Contribution Mid-Year

In the event that you would like to change your HSA contribution during the plan year, follow these steps.

### 1 STEP 1

Click the **"Contributing"** tab.

### 2 STEP 2

Click **"Change current contribution"** and follow the prompts.

LAZARD

MENU

LAZARD

Payroll

Planning

Profile

Search

Log Out

Health Savings Account (HSA)

View your HSA on Fidelity.com

Account Number: 1

Connected to Your Health Plan

Update Personal Info

Update Beneficiaries

Summary

Contributing

Paying

Investing

Tax Information

Year-to-date contributions\*

Family Limit: \$X,XXX.XX

Individual Limit: \$X,XXX.XX

\$

Total contributions

Your contributions: \$

Employer contributions: \$

Remaining to reach IRS limit

What counts towards the limit?

Current payroll contribution

\$200.00

Per pay period, pre-tax

Change current contribution

IRS contribution limits<sup>†</sup>

Individual

Family

\$X,XXX.XX

\$X,XXX.XX

The year you turn 55, you can contribute an extra \$1,000.00 in catch-up contributions.

How much should I contribute?

We can help you figure it out. Just answer a few questions, then we'll make recommendations for this year based upon your responses.

This tool does not consider any [life events](#) or health plan changes you may have during the year.

Let's get started

Time needed: 5-10 minutes