

# HealthHub.com

## Investing Your Health Savings Account Dollars

### Did you know that your HSA can earn more for you?

PayFlex offers you two ways for your HSA to grow.

- 1. Interest:** Your HSA cash account earns interest. And your savings is protected in this FDIC-insured account. When you contribute to your HSA, your funds earn interest over time.
- 2. Investments:** Once you have a balance of \$1,000 in your HSA, you can open an investment account. You can invest any of your HSA funds over this \$1,000 in an array of mutual fund options. You must keep at least \$1,000 in your HSA to invest your funds. If you need funds to pay for an eligible expense, you can always transfer funds back to your cash account.  
**Note:** Investments are not FDIC insured. By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal. You should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

When you have an investment account, you will be able to take advantage of the following benefits.

- Access to well-diversified mutual funds professionally managed by an independent investment advisor
- Integration with Morningstar® research data (a prospectus can be found online)
- 401(k) like investment capabilities with no transaction fees

Once you have funds in investments, you will have to pay a monthly account fee of \$1.50. This fee will automatically be deducted from your cash account.

### Investment Fund Options

All funds available for investment are traded at Net Asset Value ("NAV"). NAV per share is computed daily. This is based on the closing market prices of the securities in the fund's portfolio. All mutual funds' buy and sell orders are processed at the NAV of the trade date.

### How to get started

Log in to the secure member website at [www.HealthHub.com](http://www.HealthHub.com).

- On the left side of the screen, select **My Accounts and Services**. Under Health Savings Account, click on **View My Account**.

- From the left side of the screen, select **Investments**.
- Next, click on **Enroll Now** and review and agree to the terms and conditions and submit.
- If your balance is at least \$1,000, follow the online instructions to move any funds over that \$1,000 minimum balance into one or more of the available options. You may also set up your funds to automatically invest all or a portion of your future contributions.

### Investment Account Actions

You may take the following account actions from the Investments home page.

- **Transfer\* Funds from HSA:** Transfer and invest any amount above the \$1,000 minimum balance from your HSA to your investment account. The amounts that you transfer are applied to the specific portfolios and funds that you select.
- **Transfer\* Funds to HSA:** You can transfer funds from your investment account back into your HSA at any time. Note: early redemption fees may apply.
- **Close\* Investment Account:** You can close and liquidate your investment account at any time. Note: Closing your investment account does not close your HSA. When you do this, any proceeds will transfer to your HSA cash account.
- **View Investment Account:** View your current investment balances and elections, recent transactions, online message board and account-at-a-glance information.

\* This may take up to four business days for your trade to be completed and funds to be available in your cash account.

### Manage Your Investment Account

Use the options at the top navigation bar to help you manage your account.

- **My Account Summary:** This is the home page for your investment account.
- **Manage My Account:** You have six options within this tab to help you manage your funds and allocation percentages.
  - **My Balance** displays the Account Balance homepage. You can also view the **Investment** and **Source** tabs.
    - The **Investment** tab shows a high-level overview of each of your funds. This includes Balance and vested balance, election percentage, number of shares and price per share.
    - The **Source** tab shows the sources of your investment funds. This will always be your HSA.

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### Manage Your Investment Account Continued

- **Invest New Contributions** lets you to set up, change and create new elections.
- **Manage Existing Account Balances** lets you set up and change funds for your current investments. You have three options for this.
  - **Option 1** - Exchange your investments with other investments in the Account. Use this feature to move money between investments.
  - **Option 2** - Rebalance your current investments to a Target %. Use this to change current investments to match a target percentage for each fund.
  - **Option 3** - Rebalance your current investments to a Contribution %. Use this option to realign the ending balance in each fund to match how you are investing new contributions. You can choose to do either a **One-Time** or **Recurring** rebalance of your funds. You decide when and how often your funds rebalance.
- **My Rate of Return** shows the rate of return by month, quarter or year on your investment activity.
- **Investment Profiles** provides you a list of all available funds. Under the Fund Info Column, click on **View** to link to the Morningstar, Inc. website. There you will find the prospectus document for the latest market information on a particular fund.
- **Investment Returns** allows you to view investment return information for all available funds.
- **My Requests/Reports:** View your online account statements and transactions. Use the following three options from the left side of the screen.
  - **Account Transactions** serves as the landing page for My Requests/Reports. It lets you search through your account transactions. You set your search preferences.
  - **Reports/Confirmations** allows you to view, download and print your account statement in PDF format.
  - **Requests** provides details about your transaction requests. Here you can see transfers, contributions and changes to allocations. You can also cancel a pending transaction.
- **Tools:** Manage your account alerts and notifications.

### Questions?

For more information on investments, you can visit [www.HealthHub.com](http://www.HealthHub.com). There you can view a list of frequently asked questions (FAQs). Should you have any questions, please call Customer Service at (800) 284-4885. They're available 7 a.m. - 7 p.m., Monday - Friday and 9 a.m. - 2 p.m., CT on Saturday.

\*Before investing, you should consider the funds' investment objectives, risks, charges, and expenses. This and other important information is included in the funds' prospectus. You can find a link to the Fund Performance Information online from the Investments page, by contacting your own financial professional or from customer service. Note: PayFlex is not responsible for the funds' performance. There is no guarantee of return on any fund.

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The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent in investing in each fund. Investors should always read the prospectus carefully before making any investment decision.

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

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