Health Savings Account Investments

Your guide to unlocking the unlimited potential of your HSA
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The Triple Tax Benefits of Your HSA
You’ve made the smart choice in selecting a Health Savings Accounts (HSA), now it’s time to learn how you can truly maximize the opportunity that comes with this tax advantaged account.

With an HSA, you get the unparalleled benefits of triple tax savings on the dollars you contribute which include:

1. Contributions are made pre-tax, lowering your overall taxable income.
2. Interest from income on an HSA account and investments is earned tax-free.
3. When used on qualified medical expenses, withdrawals are taken tax free.

Using Investments to Grow Your HSA Dollars
As highlighted above, one of the key benefits of an HSA is the ability for you, as the accountholder, to invest the dollars you contribute, growing the value of your account over time. In addition to the benefit of having more dollars to pay for healthcare costs in the future, it is also a great option for retirement savings either in place of or in addition to an IRA or 401(k).¹

HSA Investments Made Easy
Throughout this guide, we will show you how to begin investing your HSA and manage your investment account.

Key things you need to know as you begin:
- **Minimum Balance is Required**: With an HSA account balance over $1,000, you can establish an investment account. Any funds above this threshold can be invested in this account.
- **Investments Are Self-Directed**: You control which funds you invest in.
- **Industry Leading Investment Solution**: Devenir is the advisor for your HSA investments, they have been a leader in HSA investments since they were first introduced.
- **Online Account Management**: You can manage your investments online via your HSA account (more details later).

Getting Started
Now that we’ve covered the benefits of investing your HSA, it’s time to begin! The following pages will help guide you through your account set-up, as well as provide tips on how to maximize your investment account.

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How To: Set Up Your Investment Account

Enrolling in an Investment Account
Follow the steps below to get enrolled in your HSA investment account.

1. Log into your health insurance provider’s website (as shown on the back of your ID card).

2. Navigate to Spending Accounts under the Menu tab and click Manage your account.

4 Click on **Investment**

5 **Read the Investment rules for your Health Savings Account** and click on **Apply For An Investment Account**.
Read the **HSA Investment Terms and Conditions**, check the confirmation box and click **Submit**.
Setting Up Your Investment Plans
Follow the steps below to set-up your investments with our advisor partner, Devenir.

1. Click on **View/Trade** to setup account

The below screenshot will appear confirming enrollment. The application will process within 3-4 business days.
2. Read the information presented on the next screen, then click **Enroll Now**.

3. Verify that your name, account number, address, and email are correct. Then click **Next**.
Nominate the percentage that you want to allocate to each investment funds. The allocations must total 100%.

<table>
<thead>
<tr>
<th>Investment Name</th>
<th>Links</th>
<th>Current Pct</th>
<th>Next Pct</th>
<th>Exterior Trading Policy</th>
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<tr>
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<td>1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRINCIPAL GROWTH FUND 2</td>
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<td>1%</td>
<td></td>
<td></td>
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<tr>
<td>AMERICAN EQUIT CORP OF AMERICA</td>
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<tr>
<td>SIFE PACE GROWTH VALUE FUND</td>
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<td></td>
<td></td>
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<tr>
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<td>1%</td>
<td></td>
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</tr>
<tr>
<td>AMERIGLIDE REAL ESTATE FUND</td>
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</tr>
<tr>
<td>PRINCIPAL TOTAL RETURN FUND</td>
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<tr>
<td>PRINCIPAL GOVERNMENT INDEX FUND</td>
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<tr>
<td>CPEX &amp; OSTEK REAL ESTATE FUND</td>
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<tr>
<td>GALEX HEALTHCARE VENTURE A</td>
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<tr>
<td>LOCHS SML CAPPED BOND FUND</td>
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<tr>
<td>VANGUARD 500 INDEX GROWTH FUND</td>
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<tr>
<td>VANGUARD NASDAQ 100 INDEX FUND</td>
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<tr>
<td>VANGUARD TOTAL INTLX INDEX</td>
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<td></td>
<td></td>
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<tr>
<td>Total</td>
<td>100%</td>
<td>0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Once you have populated your percentage allocation, click **Next**.
6. If “My Information” and “My Investments” sections are correctly populated, click **Enroll Me**.

7. A pop-up window will appear, click **OK**.
Transferring funds from your HSA to Investments

Follow the steps below to begin funding your investments from your HSA account.

1. Once logged into your account, click Spending Accounts under the Menu tab > Manage your account > My Accounts > Benefit Account Summary > Investments. If a new window does not open automatically, check and disable your pop up blocker within the browser window.

   Enter the amount that you want to transfer next to Transfer Amount. Then click Submit.
Setting up Automatic Transfers
Another option for transferring money to your investment account, is setting up automatic transfers. This is a convenient way to transfer money to your investment account, while maintaining a balance in your HSA bank account that you set.

1. Once logged into your account, click Spending Accounts under the Menu tab > Manage your account > My Accounts > Benefit Account Summary > Investments > Setup Automatic Investment

2. Enter the balance you would like to keep in your HSA bank account and the minimum amount you would like to transfer to your investment account. Check the box to confirm this information and click Save.
How To: Maximizing Your Investment Account

Homepage & Investment Summary
Reference the below information when using your account to unlock its full value.

Navigating the Homepage
Here is where you will land each time you access your HSA investment account. From here, you can navigate to see investment summary, adjust allocations, monthly statements and more.
**Viewing Your Investment Summary**

Go to **Account Summary > Investment Summary**

This page lists the details around each of your investments, including balances by fund, election %, and portfolio %, units, and price.

**Allocations and Transfers**

Reference these tips when looking to transfer or allocate your investment dollars.

**Updating Your Investment Elections**

To update your elections for future investment transfers, go to **Allocations and Transfers > Allocation Model**.
Re-Allocating Your Portfolio

Allocations and Transfers > Re-Allocate Portfolio

This page allows you to re-allocate existing funds. You can put the new percentages in the New % column to re-allocate their current positions.
Transferring funds between investments.

**Allocations and Transfers > Transfer between investments**
Choose this option if you would like to move money between your available mutual funds.

Transferring funds to Your HSA

**Allocations and Transfers > Transfer funds to HSA**
You can also transfer an amount back to your HSA. The system will sell mutual funds up to the amount entered in the Transfer Amount field. The mutual funds will be sold according to the existing allocation model percentages.
Account Statements on Demand
Investment account statements are separate from HSA statements. You will be notified by email when your monthly statement has been posted each month.

Monthly Statements
To view your monthly statements, go to Statements On Demand > Monthly Statements.

Custom Period Statement
You may also generate a statement for a particular date range by selecting Statements On Demand > Custom Period Statement.
Frequently Asked Questions

Where can I find updated health savings account investment options?
You can visit the HSA Investments Website for the most up to date data provided by Morningstar® specific to PNC.

How often are investment fund performance results updated?
Performance is updated on a monthly basis and is available on the Devenir website. You can also link to quarterly performance updates within the member website online resources for HSAs.

How long does it take to transfer money?
It takes 3-4 business days to transfer money to/from your investment account. During the transfer process the elected funds will not show in your HSA. Once the transfer is complete, they will show in your investment summary.

How can I access my investment account?
You can access your investment account directly from your online HSA account.

Can I go below the $1,000 threshold in my HSA?
Yes, however you cannot put more money into your investment account until your HSA account balance is above the $1,000 threshold. Keep in mind that when funds are transferred to your investment account, the amount of the transfer cannot bring the balance of your HSA below your investment threshold.

Can I use my Investment funds to pay for qualified medical expenses?
Yes, but the money from your investment account will need to be transferred back to your HSA account to pay for qualified medical expenses.

What does “Self-Directed” account mean?
Self-Directed means that neither the banking partner nor the investment partner can provide investment advice such as which funds to pick. If you are seeking investment advice, utilize online resources or consult an investment professional.