



# Get the most from your Health Savings Account (HSA)

Your guide to online account access guide

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## Health Savings Account (HSA)

A health savings account is a tax-advantaged personal savings account that can be used to pay for medical, dental, vision and other qualified expenses now or later in life.<sup>1</sup> Unlike other healthcare accounts, funds in your HSA do not expire and are not contingent upon your employment.

To contribute to an HSA, you must be enrolled in a qualified high-deductible health plan (HDHP) and your contributions are limited annually. High-deductible health plans typically have lower monthly premiums and greater out-of-pocket costs. An HSA helps offset those costs by letting you set aside tax-advantaged funds to pay for out-of-pocket healthcare expenses.

HSA contributions can be made pre-tax via payroll contributions, or post-tax – which simply means you can reap the tax benefit when you file your income taxes. You will never be taxed when you use HSA dollars for qualified medical expenses. You can therefore save up to an average of 30% making your healthcare dollars stretch further.<sup>2,3</sup>

An HSA can also be a powerful investment vehicle and can be a smart addition to your retirement strategy. Not only does your balance accrue interest but once your balance reaches \$500, you have the opportunity to grow your money even more by investing a portion of your funds.<sup>4</sup>

Publication 969 from the IRS (<https://www.irs.gov/pub/irs-pdf/p969.pdf>) provides additional information about HSA eligibility, contributions, and distributions.

## Member Support Services

Have questions about your HSA? Call your dedicated spending account support team weekdays from 8 am to 8 pm. The number is located on the back of your debit card or call the number on the back of your Member ID card and ask to be transferred to Spending Account Member Services.

1. Please refer to IRS Publication 502 for a complete list of qualified medical expenses at [irs.gov](https://www.irs.gov).

2. HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions, e.g., New Jersey and California. Account holders should consult a tax advisor regarding their state's specific rules.

3. This should not be construed as tax advice. Account holders should consult a tax advisor for support with their specific situation.

4. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured. Investing is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone.

## Getting Started with Your HSA

### To-Do list

**Receive the welcome letter.**

Your welcome letter will be mailed separate from your debit card(s) to the home address on file.

The welcome letter includes a link to the WealthCare Saver account disclosures that impact your HSA. You should keep this document for future reference.

**Set up a member portal account if you have not already.**

You access your spending account information and other important coverage information via the member portal.

**Check your mail for the plain white envelope containing the debit card(s) associated with your HSA.**

Debit cards arrive in 7-10 business days after the account open date and are mailed in a plain white envelope to the home address on file. Cards are sent by default to the account holder and spouse (if on the medical coverage). The return address will be Altamonte Springs FL.

Keep the debit card mailer for future reference.



**Assign account beneficiaries for your health savings account (a bank account)**

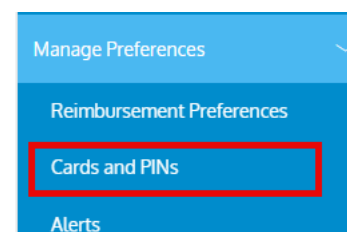
You can do this on the portal or by downloading, completing, and submitting the Designate/Update your HSA Beneficiary form from the Forms and Documents page.

**Activate your debit card upon receipt.**

You activate debit cards on the member portal on the Spending Account Manage Preferences page, or by calling the number on the back of the card.

If you call, enter the full 16-digit debit card number, not your Social Security Number, as SSN will not activate the card.

**Note:** Each debit cards need to be activated prior to its first use.



**Confirm how you want to receive quarterly account statements and annual tax forms.**

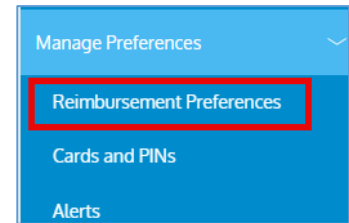
Avoid paying the paper mailing fee by opting in to receive electronic versions of both your account statements and your annual tax

**Anticipate delivery of your annual tax forms.** Two tax forms may be provided to Health Savings Account holders, but only in years when there are relevant activities.

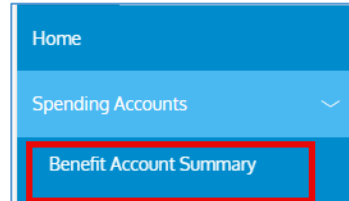
- Form 1099-SA details any distributions for the tax year. Form 1099-SA is typically available at the end of January.
- Form 5498-SA reports contributions. The 5498-SA forms are typically available in May allowing any contributions made in the calendar year, up to the April tax deadline, to be included in tax year reporting.

## Recommended Actions

- **Connect to personal savings or checking account to your health savings account.**  
Your HSA is a personal bank account. Connecting a checking or savings account to your HSA allows you to transfer funds easily from one account to another. This will make it easier for you to reimburse yourself from your HSA for eligible purchases.



- **Choose your preferred interest rate option.**  
Choose which interest rates you want to apply to your HSA cash balance: Traditional or High-Yield. Interest rates for both options are subject to change and can be viewed here: [HSA Interest Rate Disclosures](#)



- **Familiarize yourself with the IRS maximum allowable contribution amounts for the current calendar year.**  
Based on your medical coverage tier, e.g., single, family, the IRS sets maximum amounts that may be contributed to your HSA annually.  
The IRS allows individuals 55 and older to contribute an additional \$1,000 annually.  
If you intend to contribute to the HSA via a pretax payroll contribution, determine how much you would like your employer to withhold from your pay within the calendar year.

For more information, refer to [Publication 969, HSA & Other Tax-Favored Health Plans | Internal Revenue Service \(irs.gov\)](#)

- **Determine your annual HSA election amount.<sup>4</sup>**  
HSAs were created to help people save and pay for healthcare with tax-advantaged dollars. Every dollar you put into an HSA is worth more (up to 30% more), because you do not get taxed on the money you put in – and your IRS-reportable income is decreased by however much you contribute. Your employer may also contribute to your HSA.

The funds in the HSA are yours, even if you change employers. Unused funds remain in the account year to year, can be invested, and grow tax-free – turning the HSA into a long-term investment vehicle that helps you save for future healthcare expenses.<sup>3</sup>

## Things to Consider

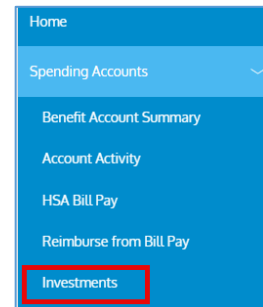
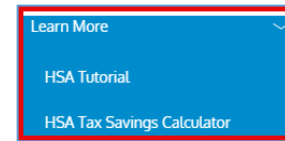
- **Learn more about how your HSA and how you can use your funds.**

To learn how your HSA works, the benefits of the HSA, and what is considered an eligible expense, access the learn more pages on the member portal.<sup>1,2</sup>

You can quickly access the FSA store from the member portal. Look for the FSA store logo in the upper right-hand side of most pages on the spending account portal.

- **Consider opening an investment account to invest a portion of your HSA funds.<sup>3</sup>**

Once your cash balance reaches the minimum required threshold of \$500, you have the option to open an investment account which allows you to invest HSA funds.



1. Please refer to IRS Publication 502 for a complete list of qualified medical expenses at [irs.gov](https://www.irs.gov).

2. HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions, e.g., New Jersey and California. Account holders should consult a tax advisor regarding their state's specific rules.

3. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured. Investing is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone.

4. This should not be construed as tax advice. Account holders should consult a tax advisor for support with their specific situation.

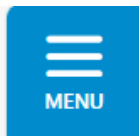
## Accessing your Health Spending Account (HSA)

You can access your HSA via the Member Portal or the app.

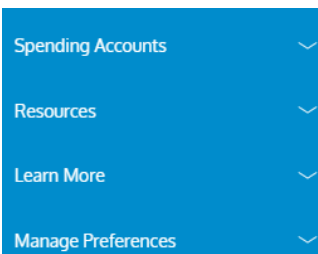
From the Member Portal Welcome page, click Skip To Dashboard then click Continue to the Main Navigation screen. Click on the HSA and agree to go to the HSA site (WealthCare Portal)

### Main Navigation Screen Overview

Once you access the WealthCare Portal, on the Home page you will see the personal dashboard that displays your account balance and recent transactions.



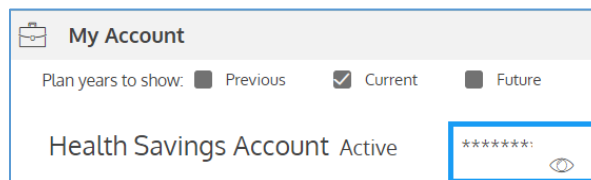
General Navigation. You can access additional account information and resources by tapping the symbol of three horizontal lines found in the upper left corner.



- Spending Accounts –access your Benefit Account Summary, Account Activity, Add a Request For Self-Reimbursement, HSA Bill Pay, and Investments.
- Resources –access a list of Eligible Medical Care Expenses, Forms and Documents, and Announcements.
- Learn More – access an HSA Tutorial and an HSA Tax Savings Calculator
- Manage Preferences –set your Reimbursement Preference, access information on your Debit Card and PIN number and Alerts.



In the My Account section, and on various other pages, you can view your full health savings account number by hovering over the eye icon.

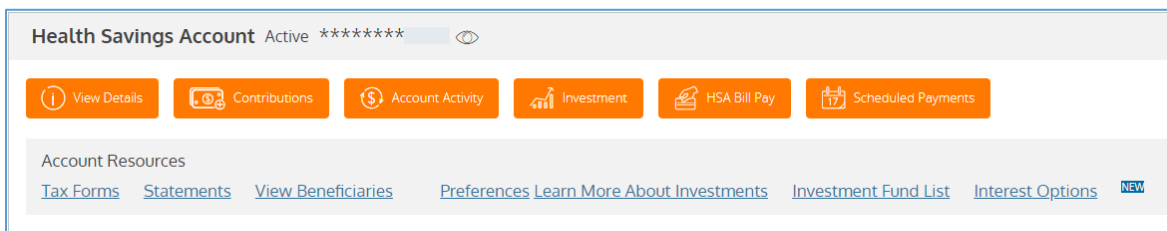


## Spending Accounts

### Benefit Account Summary

The Benefit Accounts Summary page displays your benefit accounts and their balances. You may filter this list by plan year (current, future, previous, or all).

Click any of the options in the orange boxes to get additional information on account details, contributions, account activity, access the investment options, access HSA bill pay or view scheduled payments.



You can also access additional Account Resources such as tax forms, quarterly account statements, and more information on the investments.

### Tax Forms

As appropriate, you may be provided with two tax forms annually: 1099-SA details any distributions for the tax year; typically, available at the end of January, and 5498-SA reports contributions; typically available in May, allowing any contributions made in the calendar year, up to the April tax deadline, to be included in tax year reporting.

By default, you will receive tax forms electronically, in PDF format. You may opt to also receive the forms via US mail, in paper form. If you opt to also receive paper versions of your tax forms, your account balance will be debited \$1.50 for each mailed tax form. Go to your Personal Dashboard to opt in to receive paper versions of your tax forms. When a tax form is generated, you will receive a notification from [hsaalerts@wealthcaresaver.com](mailto:hsaalerts@wealthcaresaver.com) to the email on file.

### Statements

Statements are available on this page quarterly. Statements will include all transactions for the prior quarter. By default, you will receive statements electronically, in PDF format. You may opt to also receive them via US mail, in paper form. If you opt to also receive paper a version, your account balance will be debited \$1.50 for each mailed statement. Go to your Personal Dashboard to opt in to receive paper versions of your account statements. When a quarterly statement is generated, you will receive notification from [no-reply@spendingaccountprocessingcenter.com](mailto:no-reply@spendingaccountprocessingcenter.com).

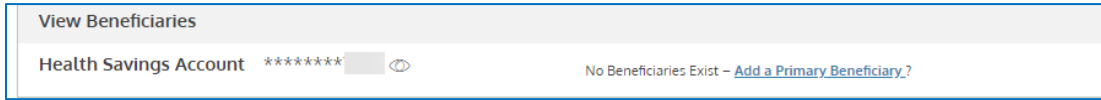
Note:

- Statements are stored in the portal for 18 months from the time they are generated.
- An [alert](#) will populate notifying you when your quarterly account statements, investment account statements, and tax documentation is available for you to view.



## Viewing, Adding, and Modifying Beneficiaries

The HSA is a bank account with inheritance rules specific to HSAs. To view your current beneficiaries, click View Beneficiaries and your beneficiaries will display on the Beneficiaries page.



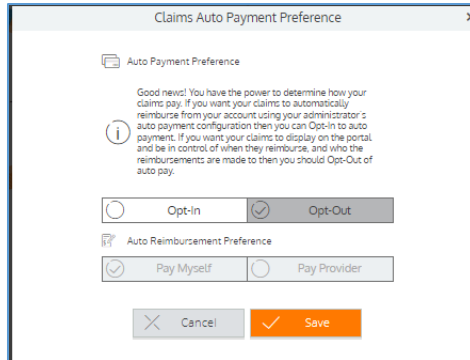
To add a beneficiary, click Add a Primary Beneficiary, complete, and submit the required information.\*

To allocate a percentage to your beneficiaries, click the Allocate button and enter the desired percentage per beneficiary.

## Preferences- Claims Auto Payment

You may have medical claims automatically reimburse from your HSA using the auto payment configuration. If this is your preference, then you should opt in to auto pay.

Conversely, if you would like your claims to display on the portal and be in control of when they reimburse, and who the reimbursements are made to then you should opt out of auto pay.



## Learn More About Investments / Investment Fund List

Go to [Investments](#) for additional information about investment opportunities.

## Interest options

You have the opportunity to choose between two interest rate options for your HSA cash balance: Traditional or High-Yield. You can change your preference at any time.

## Account Activity

The Account Activity page is a list of all monetary actions taken on your account, this includes Transactions, Claims, Payments, Reimbursements, Pending Items, and more.

The information on this page can be exported to excel and the information can be filtered by calendar year. You can also filter the display by status, action, type, transaction date and, and more.

Clicking on any transaction, will provide you with additional information on that transaction.

\*HSA rules establish that if your spouse is named as the designated beneficiary, the account will become the spouse's HSA after the account holder's death and maintain the tax advantaged status. If someone other than the account holder's spouse is designated as the beneficiary, then upon the account holder's death, the account will cease to be an HSA, and the fair market value of the HSA becomes taxable to the designated beneficiary in the year in which the account holder died. If there is no designated beneficiary, the HSA will become an asset of the account holder's estate. Consult your tax advisor for more information.

You may pay a provider directly from a claim on the Account Activity page.

Locate a claim designated as Action Required. You may click on the display to get more information as desired.

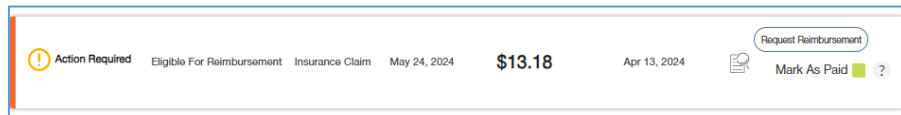
To pay from the claim, click Request Reimbursement.

Complete the claim form. Claim detail will be pre-populated. Note that required fields are indicated with an asterisk.

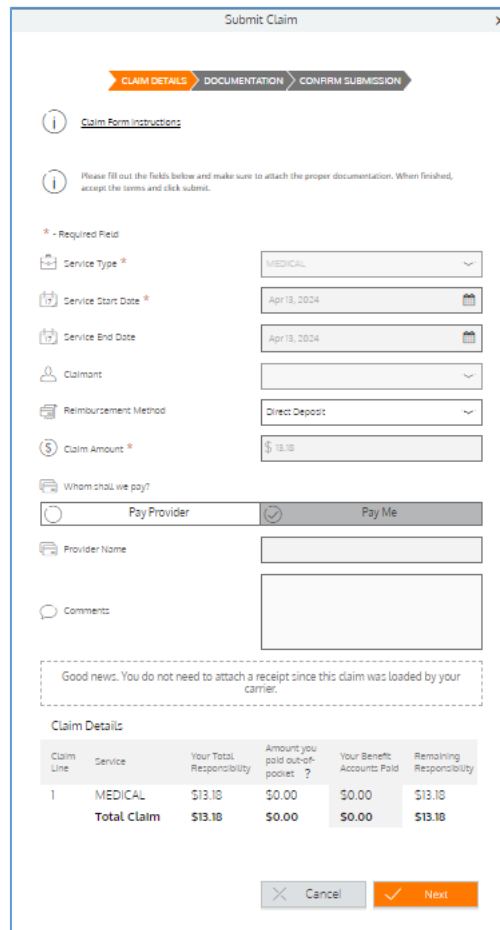
Select your preferred reimbursement method: Direct Deposit or Check and clarify who should receive the payment.

Click next and review the details presented.

Check the attestation box and submit.



Account Activity page header showing a claim with the following details: **Action Required** (indicated by a yellow warning icon), **Eligible For Reimbursement**, **Insurance Claim**, **May 24, 2024**, **\$13.18**, **Apr 13, 2024**, and a **Request Reimbursement** button. A **Mark As Paid** button with a green checkmark and a help icon is also visible.



**Submit Claim**

CLAIM DETAILS DOCUMENTATION CONFIRM SUBMISSION

**Claim Form Instructions**

Please fill out the fields below and make sure to attach the proper documentation. When finished, accept the terms and click submit.

\* - Required Field

Service Type \* MEDICAL

Service Start Date \* Apr 13, 2024

Service End Date Apr 13, 2024

Claimant

Reimbursement Method Direct Deposit

Claim Amount \* \$ 13.18

Whom shall we pay? Pay Provider (selected) Pay Me

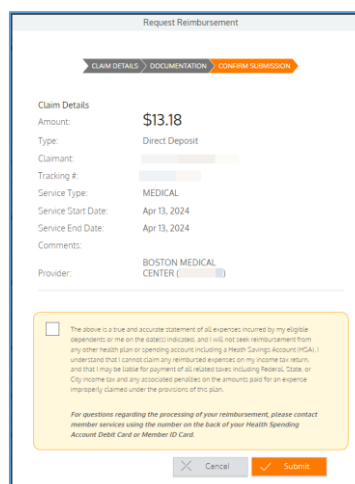
Provider Name

Comments

Good news. You do not need to attach a receipt since this claim was loaded by your carrier.

Claim Line	Service	Your Total Responsibility	Amount you paid out-of-pocket?	Your Benefits Accounts Paid	Remaining Responsibility
1	MEDICAL	\$13.18	\$0.00	\$0.00	\$13.18
<b>Total Claim</b>		<b>\$13.18</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$13.18</b>

Cancel Next



**Request Reimbursement**

CLAIM DETAILS DOCUMENTATION CONFIRM SUBMISSION

**Claim Details**

Amount: **\$13.18**

Type: Direct Deposit

Claimant:

Tracking #:

Service Type: MEDICAL

Service Start Date: Apr 13, 2024

Service End Date: Apr 13, 2024

Comments:

Provider: BOSTON MEDICAL CENTER ( )

The above is a true and accurate statement of all expenses incurred by my eligible dependent or me on the date indicated, and I will not seek reimbursement from any other health plan or spending account including a Health Savings Account (HSA) I understand that I cannot claim any reimbursed expenses on my income tax return, and that I may be liable for payment of all related taxes including Federal, State, or City income tax and any associated penalties on the amount paid for an expense improperly claimed under the provisions of this plan.

For questions regarding the processing of your reimbursement, please contact member services using the number on the back of your Health Spending Account Debit Card or Member ID Card.

Cancel Submit

## HSA Bill Pay

The HSA Bill Pay page provides an overview of payments from the HSA. The list can be sorted by All, Planned, or Failed payments. You may also access the option to [add a bank account](#) to receive funds via direct deposit and reimburse yourself for qualified expenses (via My Bank Account). Additionally, you may initiate the payment of a bill from this page using the [HSA Bill Pay](#).

You may also process payments using the link to HSA Bill Pay and you may also view bank accounts you may have connected your HSA to. See Add Request For Reimbursement for more details on processing payments and updating your bank account information.

## Reimbursement from HSA Bill Pay

You may [transfer funds from your HSA to your personal saving or checking account](#), [issue a check to yourself from your HSA](#), or [make a payment to someone else such as a provider](#).

**Note:** You may not initiate transfers for amounts greater than the balance in your HSA Deposit/Cash Account. You must have [a Direct Deposit Personal Bank Account set up to transfer funds electronically from your HSA to a personal bank account](#).

**Important:** Payment requests are debited from your Health Savings Account on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive within 7-10 business days. Whenever possible, your payment may be converted from a check to an electronic form of payment accepted by your provider.

### Transfer funds from your HSA to a personal bank account.

With this option, reimbursed funds will be deposited directly into your bank account.

To withdraw funds and transfer directly to your personal bank account, select “Pay Me”, review and confirm the information for your deposit account is accurate.

Enter the dollar amount, the payment preference, the date the payment should be issued, check the attestation box, and submit.

The screenshot shows a web form for HSA Bill Pay. At the top, there is a dropdown menu for 'Withdrawal Account \*' with 'Health Savings Account' selected. Below this is a section titled 'Your Payment Request' with two radio buttons: 'PaySomeoneElse' (unselected) and 'PayMe' (selected). Underneath is another section titled 'How would you like the funds to be sent to you?' with two radio buttons: 'Deposit to my account on file' (selected) and 'Send me a check' (unselected). To the right of this section is a button labeled 'Edit Deposit Account'. Below these are fields for 'Bank Name' (Bank of America), 'Account Number' (masked with asterisks), and 'Routing Number' (\*\*\*\*\*0138). At the bottom is a field for 'Amount \*' with a dollar sign icon and an empty input box.

## Connecting your HSA to a personal bank account.

Connect a personal savings or checking account to your HSA from the add payment page.

Click the edit deposit account option. (See screen shot above.)

Then enter and submit the requested bank account information on the resulting screen.

**Note:** You will not have an immediate ability to fund your HSA via this bank account. The validation process must first be finalized.

The screenshot shows the 'Reimbursement Method' form with 'Direct Deposit' selected. The form includes fields for Bank Name (Bank of America), Account (\*\*\*\*9075), Re-enter Account, Account Routing (\*\*\*\*0138), Re-enter Routing, and Bank account type (Checking). A 'Check example' box shows a check with routing number 1233211231, check number 234511, and account number 123456789123. A 'Please note' section explains that the order of routing, account, and check numbers will vary from financial institutions. Below the form is an 'Add Bank Account' notification box stating that the bank account can be used for post-tax contributions to the HSA, but contributions cannot start until the account is confirmed, with three small transactions of less than \$1 each within 1-3 business days.

## Issue yourself a check from your HSA.

Choose this option to have a physical check mailed to you.

To withdraw funds and issue yourself a physical check, select "Pay Me," and Send me a check.

Enter the dollar amount, the payment preference, the date the check should be issued, check the attestation box, and submit.

The screenshot shows the withdrawal form with 'Withdrawal Account' set to 'Health Savings Account'. Under 'Your Payment Request', 'PayMe' is selected. Under 'How would you like the funds to be sent to you?', 'Send me a check' is selected. The 'Amount' field is empty, with a dollar sign icon to its left.

## Pay a Provider

To withdraw funds and make a payment to your provider, select “Pay the Provider.”

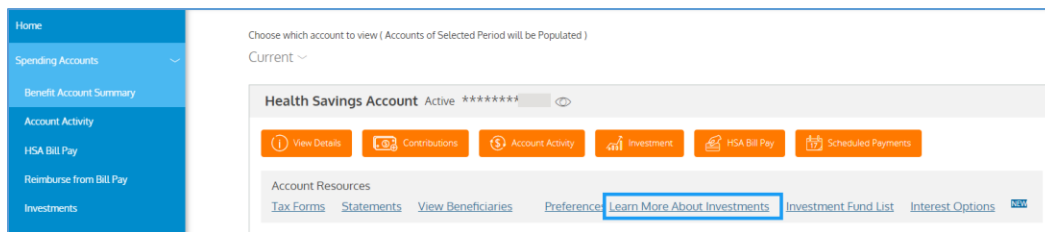
If you are paying your provider, you should include the account number you have with the provider to ensure your payment is accurately applied to your provider account.

The screenshot shows a form for making a payment. At the top, there is a dropdown menu for 'Withdrawal Account' set to 'Health Savings Account'. Below that is a section for 'Your Payment Request' with two radio buttons: 'PaySomeoneElse' (which is selected) and 'PayMe'. The 'Payee Name' field is set to 'Not Available During Impersonation'. There are empty input fields for 'Your Account Number with the Payee' and 'Amount' (with a dollar sign icon).

## Opening an Investment Account

Once your HSA Deposit/Cash Account reaches \$500, you can open an optional investment account allowing you to invest a portion of your HSA funds.

To learn more about how to open an investment account, go to the menu bar, select Spending Accounts and Benefit Account Summary. From there you can access tools and resources: Learn More About Investments and discover the Investment Fund List.



**Investments in securities through the HSA investment account are  
Not FDIC insured | May lose value | with No bank guarantee**

## Learn More About Investments

Click Learn More About Investments to learn more about opening an investment account and access the educational tools and resources available to you.

**INVEST YOUR HSA**

**Learn how to accelerate your retirement savings**  
The average couple can expect to spend \$300,000 on out-of-pocket healthcare costs during retirement. Investing your HSA can help you prepare and save money for the future.  
Once your HSA reaches the required minimum balance, you can begin to save for retirement by investing your funds, just like a 401k. But unlike a 401k, you never pay taxes on earnings or withdrawals for qualified medical expenses!

Accelerate your retirement savings [PLAY VIDEO](#)

**How it works**  
It's as simple as 1-2-3

- 1 INVEST YOUR HSA**  
Open your investment account online and track performance in real time – all from the same online portal you use to manage your HSA. [LEARN MORE](#)
- 2 PICK YOUR PATH**  
Choose from a variety of investment options that fit your needs, whether you're a new or seasoned investor. Managed, Self-directed or Brokerage. [LEARN MORE](#)
- 3 GROW YOUR EARNINGS**  
Your investment earnings grow tax-free and you never pay income taxes on withdrawals for qualified medical expenses. [LEARN MORE](#)

[Open your Investment account](#)

**Investments = Flexibility**

**PREPARE FOR YOUR FUTURE**  
Build a nest egg to help cover healthcare costs in retirement. [LEARN ABOUT HSA RETIREMENT PLANNING](#)

**STAY COVERED FOR THE SHORT-TERM**  
You can move investment funds back to your HSA spending account at any time to pay for qualified medical expenses.

**Are you saving enough for retirement?**

The average couple can expect to spend **\$300,000** on out-of-pocket healthcare costs during retirement

**45%** of Americans don't feel financially prepared for healthcare costs in retirement

**Resource library**  
Investment tips, step-by-step instructions and other useful tools to help you along the way.

**LEARN HOW TO INVEST YOUR HSA**

- [HSA INVESTMENT OVERVIEW](#)
- [FREQUENTLY ASKED QUESTIONS](#)
- [HSA INVESTMENT USER GUIDE](#)
- [INVESTMENT FEES DECODER](#)
- [HSA INVESTMENT FUND LIST](#)
- [QUICK START GUIDE](#)

**UNDERSTAND THE POWER OF INVESTING YOUR HSA**

- [BENEFITS OF INVESTING YOUR HSA](#)
- [HEALTHCARE COSTS IN RETIREMENT](#)
- [HABITS OF A HEALTHY HSA INVESTOR](#)
- [BECOMING A SAVVY HSA USER](#)

## Investment Fund List

Click Investment Fund List to view a pdf of the list of options available. The List is updated periodically.

Home

Spending Accounts

Benefit Account Summary

Account Activity

HSA Bill Pay

Reimburse from Bill Pay

Investments

Choose which account to view (Accounts of Selected Period will be Populated)  
Current

**Health Savings Account** Active \*\*\*\*\*

[View Details](#) [Contributions](#) [Account Activity](#) [Investment](#) [HSA Bill Pay](#) [Scheduled Payments](#)

Account Resources

[Tax Forms](#) [Statements](#) [View Beneficiaries](#) [Preferences](#) [Learn More About Investments](#) [Investment Fund List](#) [Interest Options](#)

Published August 27, 2024

## Investments Options With WealthCare Saver HSA

### Fund Lineup Summary

**Managed**  
 The Managed path is comprised of a series of risk-based models that are matched to a specific account holder's risk profile and/or age. Model portfolios are managed by CAPTRUST, the registered investment advisor, and based on criteria that are risk-based and target a certain percentage of equities, fixed income, cash equivalents, and other asset classes. Under the management of CAPTRUST, the model portfolio and its underlying investment holdings will be re-balanced, re-allocated, and/or the underlying investment holdings may change based on capital market factors and other investment decisions.

**Self-Directed**  
 The Self-Directed path is comprised of Exchange Traded Funds (ETFs) spanning multiple asset classes that were carefully curated by CAPTRUST, the registered investment advisor. Investors in this path choose how to allocate their invested balance across the available options, and they can update their allocations at any time. CAPTRUST actively monitors the available options, ensuring that investors have the opportunity to hold a well-diversified portfolio using a broad set of index ETFs. The number of options available was intentionally chosen to provide broad value while also maximizing and empowering consumer choice.

**Brokerage**  
 The Brokerage path is comprised of S&P 500 Index stocks and over 1,000 of the largest ETFs in the market. With the Brokerage option, fractional trading up to 8 decimal places is offered enabling ownership of high-value investments like Amazon, Apple, or Berkshire Hathaway for as little as a penny.

*Read on for a summary of each of the funds.*

Self-Directed Fund Lineup										
CAPTRUST Recommended Models										
Ticker	Name	Link	Manager/Catagory	Programme Fee Expense Ratio	YTD Return	1 Year Return	3 Year Return	5 Year Return	10 Year Return	Assets Under Management
<b>Market Equities</b>										
VTI	Vanguard Total World Stock ETF	CD	US Fund Global Large Stock Blend	0.07%	16.30%	18.20%	5.00%	16.80%	8.40%	7.00%
VFI	Vanguard Total Stock Market ETF	CD	US Fund Large Blend	0.05%	13.80%	23.20%	7.81%	14.00%	12.00%	8.00%
<b>S&amp;P 500</b>										
SPY	iShares Core S&P 500 ETF	CD	US Fund Large Blend	0.05%	15.20%	18.20%	5.80%	15.40%	11.60%	7.00%
<b>Comptation</b>										
VNND	Vanguard Consumer Market ETF	CD	US Fund Mid-Cap Blend	0.05%	2.1%	14.90%	-1.40%	8.00%	8.30%	9.20%
VTV	Vanguard Value ETF	CD	US Fund Large Value	0.04%	8.70%	15.80%	8.00%	10.40%	8.00%	7.40%
VUG	Vanguard Growth ETF	CD	US Fund Large Growth	0.04%	28.20%	22.70%	5.80%	18.1%	15.20%	15.40%
<b>Global Equ</b>										
VWGX	Vanguard Global Market Index Fund	CD	US Fund Foreign Large Blend	0.07%	3.20%	11.70%	0.20%	3.80%	4.20%	3.20%
VWLD	Vanguard FTSE Developed Markets ETF	CD	US Fund Foreign Large Blend	0.04%	4.4%	10.80%	1.8%	6.4%	4.20%	3.30%
<b>Emerging Markets</b>										
VWEM	Vanguard FTSE Emerging Markets ETF	CD	US Fund Diversified Emerging Mkts	0.08%	7.00%	11.80%	0.80%	3.8%	3.00%	5.60%
<b>Market Bond</b>										
VBMX	Vanguard Total Market Bond ETF	CD	US Fund Global Bond USD Interg	0.05%	4.50%	3.4%	7.40%	4.30%	1.00%	4.00%
<b>Int'l Bond</b>										
VWOB	iShares Core US Aggregate Bond ETF	CD	US Fund Intermediate-Term Bond	0.05%	6.90%	2.4%	3.00%	4.30%	3.10%	2.90%
<b>International Bond</b>										
VWOB	Vanguard Total International Bond ETF	CD	US Fund Global Bond USD Interg	0.07%	6.0%	4.0%	1.80%	6.00%	1.60%	4.10%
<b>Short-Term Bonds</b>										
VWST	Vanguard Short-Term Bond ETF	CD	US Fund Short-Term Bond	0.04%	3.80%	4.8%	4.20%	3.80%	1.20%	2.20%
VWSTX	Vanguard Short-Term Treasury ETF	CD	US Fund Short-Term Government	0.04%	3.10%	4.80%	5.00%	4.00%	1.00%	1.90%

*Performance statistics as of June 30, 2024*

### Important Information Regarding Investment Accounts

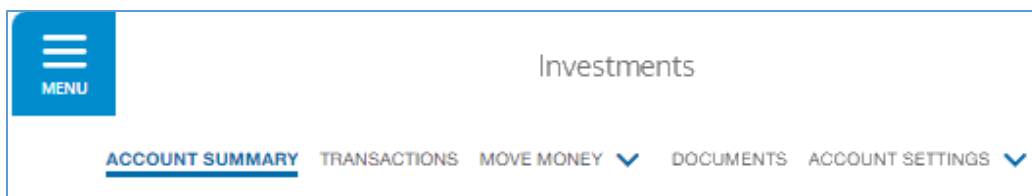
- **Minimum balance** - You will need to accumulate a minimum balance of \$500 in your HSA cash account before you are able to invest. Any funds above this threshold can be invested. To see your minimum balance requirement, log in to your HSA portal and click on the
- **Fees** - Account holders who open an investment account will be charged an asset-based fee. Click here to view a complete list of WealthCare Saver investment solution fees. Fees will be noted on the monthly account statement and will be withdrawn from the HSA balance.
- **Transferring funds** - If you have unexpected medical costs, you can transfer your investment funds back into your HSA at any time. There are no fees or penalties for withdrawing money from your investments to pay for qualified medical expenses.
- **Industry-leading solution** - Enjoy an innovative and modern investment experience that provides access to different investment account types, real-time investment account opening and trading, and modern investment tools.
- **Online account management** - You can manage your investments online via your mobile phone, desktop computer, or tablet.
- **Flexible options** - Choose from a variety of investment options that fit your needs, whether you're a new or seasoned investor: Managed, Self-Directed or Brokerage

The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information. WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts. CapFinancial Partners, LLC ("CAPTRUST") is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis.

DriveWealth, LLC, a registered broker dealer and member of FINRA and SIPC. SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.

## Investments

Once you open an optional investment account you can quickly access the account via the menu option.



- The Account Summary displays a visual of your account summary, your portfolio allocations, and more.
- The transaction option provides you with insight into both pending and executed transactions.
- From the Move Money drop-down option, you may access options to: Update Future Allocations, Rebalance Existing Portfolio, Transfer Funds, Automated Investment Transfers.
- The Documents option gives you access to both brokerage and disclosure documents.
- From the account settings option you can Update your personal Disclosures and Change your personal Investment Account Type.

## Resources

### Eligibility List

The eligibility list provides an at-a-glance summary of eligible medical care expenses for which HSA funds can be used. It also provides you a link to IRS Publication 502, Medical And Dental Expenses.

### Forms and Documents

Here you may access forms to help you manage your HSA. This is where you'll find forms to request a debit card for a spouse or dependent not covered by your medical coverage, notify of an erroneous or unauthorized withdrawal from your HSA, and more.

### Announcements

In this area of the portal, you can access information that may impact your HSA.

### FAQ

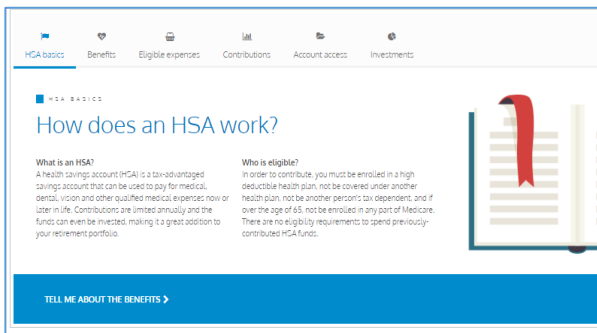
At this time, the FAQ portion of the portal contains no information. Please refer to the [FAQs](#) provided in this guide.



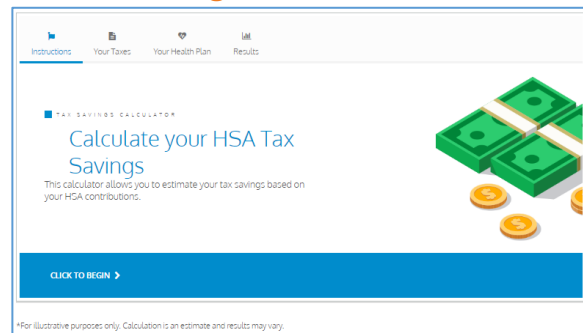
## Learn More

In the Learn More portion of the portal, you can gain access to an HSA tutorial the details how your HSA works, the benefits, eligible expenses and more. You also have access to a just say tax savings calculator.

### HSA Tutorial



### HSA tax savings calculator

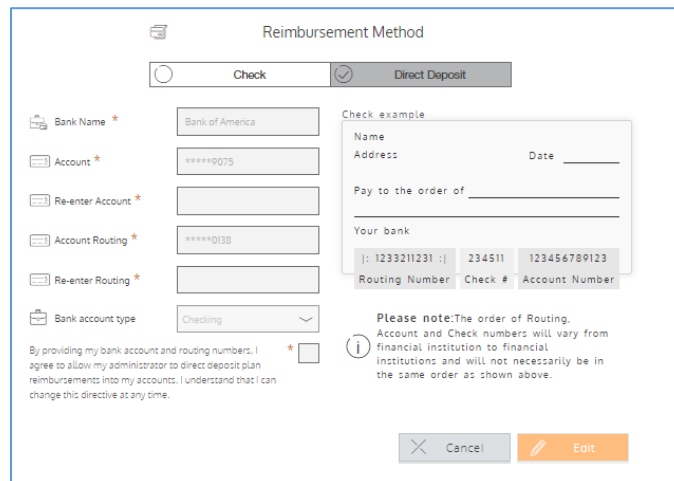


## Manage Preferences

### Reimbursement Preferences

You may choose to be reimbursed from your HSA in one of two ways: physical check or via direct deposit from the HSA to a personal checking or savings account.

You may modify that preference here. For more information on how to process this change, refer to [Reimburse from Bill Pay](#)

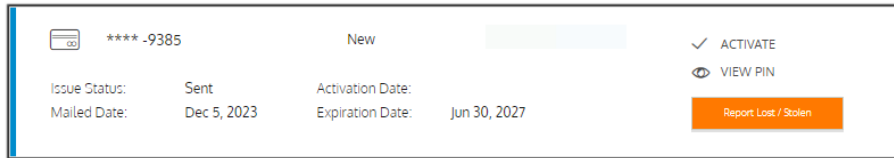


### Cards and Pins

In this section, you can learn additional information about your debit card such as the date the debit card was mailed, the expiration date, the PIN and more.

You may also activate and or report the debit card lost stolen in this section.

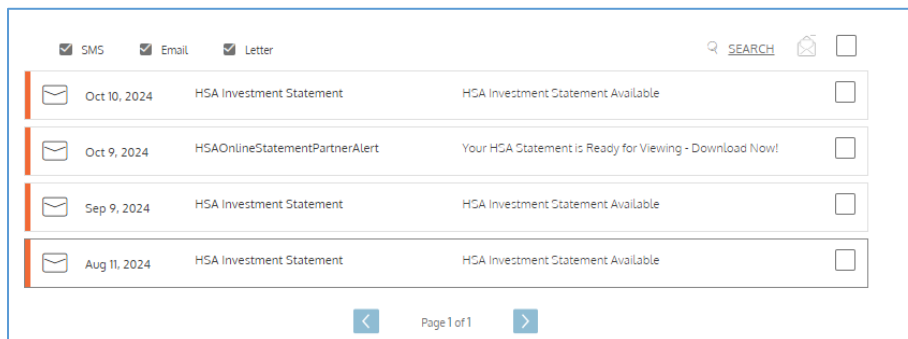
To activate the debit card, click on the appropriate card to expand the view and then click the activate button. Hover over the View PIN option to learn the PIN number. You can use this PIN when a card transaction is processed as a debit at the point-of-sale (instead of as a credit, with a signature).



## Alerts

All alerts related to your HSA are available for viewing in this section including quarterly account statements as well as investment account statements.

You may leverage the search function to quickly locate an alert.



## Health Savings Account FAQ

### General topics

**Am I eligible to contribute to my HSA?** To contribute to an HSA, you must be enrolled in a qualified HDHP, not covered under a secondary health insurance plan, not enrolled in Medicare, and not another person's dependent.

**How do I contribute money to my HSA?** Most employers offer a payroll deduction allowing you to make contributions to your HSA on a pre-tax basis. The contribution is deposited into your HSA prior to taxes being applied to your paycheck, making your savings immediate. You can also contribute to your HSA post-tax and recognize the same tax savings by claiming the deduction when filing your annual taxes.

**How much can I contribute to my HSA?** Contributions can be made by the account holder, their employer, or any other individual. Annual contributions from all sources may not exceed the maximums set by the IRS annually. Individuals aged 55 and over may make an additional \$1,000 catch-up contribution. You are 100% accountable to ensure you do not exceed the annual contribution limits set by the IRS.

**Can I change my contributions to my HSA during the year?** You can change your election amount at any time during the plan year. Consult with your employer on the process to make a change to your pre-tax contributions processed through a payroll deduction.

**What can I spend my HSA funds on?** You can use your HSA to pay for eligible healthcare, dental, and vision expenses for yourself, your spouse, or eligible dependents. The IRS provides specific guidance regarding eligible expenses. <sup>1</sup>

**How do I access the funds in my HSA?** Use your HSA debit card for eligible healthcare expenses or pay with your personal funds and reimburse yourself with money from your HSA.

**Do I have to spend all my contributions by the end of the plan year?** No. Unused money in your HSA is not forfeited at the end of the year; it continues to grow, tax-free. <sup>2</sup>

**What happens if my employment is terminated, or I enroll in a non-qualified health plan?** If you are get laid off, furloughed, choose to leave, or choose to elect a health plan other than a qualified HDHP, the HSA and funds stay with you, and you can use the HSA funds to pay for qualified medical costs. However, the account is no longer under your employer and becomes an individual HSA. This process is referred to as reassociation.

Once the HSA is reassociated, you receive a welcome letter. The letter is sent in a plain white envelope with the following return address: WealthCare, PO BOX 162177, Altamonte Springs, FL 32716.

The welcome letter provides directions on how to set up online access to the reassociated account. At [www.wealthcare.com](http://www.wealthcare.com). NOTE that in the Employee ID field, you should enter your 9-digit Social Security Number without dashes.

You will also receive a new debit card and assume all fees associated with the HSA.

Once your account is reassociated, you may receive support from the WealthCare Concierge Team by calling: 866-287-2520, Monday – Friday 8am - 8pm ET.

**What happens to my money if I'm no longer in an HSA-eligible health plan?** Once you discontinue coverage under an HSA-eligible health plan and/or get secondary health insurance coverage that disqualifies you from an HSA, you can no longer make contributions to your HSA. However, since you own the HSA, you can continue to use the remaining funds for future healthcare expenses.

**When must contributions be made to an HSA for a taxable year?** Contributions for the taxable year can be made in one or more payments at any time after the year has begun and prior to the individual's deadline (without extensions) for filing the eligible individual's federal income tax return for that year. For most taxpayers, the deadline is in April of the year following the year for which contributions are made.

**Is tax reporting required for an HSA?** Yes. IRS form 8889 must be completed with your tax return each year to report total deposits and withdrawals from your account. You do not have to itemize to complete this form.

**Can I use my HSA for non-healthcare purchases?** If you withdraw money for an

unqualified expense prior to age 65, you will be subject to your ordinary income tax, in addition to a 20% tax penalty. You can withdraw the money for any reason without penalty after age 65 but are subject to applicable income taxes.

**Can I invest my HSA funds for growth?** Yes. Once your HSA cash account balance reaches \$500, you can invest your funds like a 401(k). But unlike a 401(k), you will never pay taxes on withdrawals for qualified expenses, making your HSA a powerful investment vehicle to help you prepare for future healthcare expenses, even into retirement.

**Can I move funds from my investment account to my HSA cash account?** Yes. You can move your investment funds to you HSA cash account at any time.

**What type of investment options are provided?** Your AmeriHealth HSA gives you access to WealthCare Investments – a modern investment experience with features and functionality new to HSAs. You can manage all aspects of your HSA, including your investments, from a single platform. You can choose from three investment paths to suite your needs and experience level: Managed, Self- Directed, and Brokerage.

## The Customer Identification Process, CIP verification

**What is “CIP”?** The Customer Identification Program (CIP) is a combination of requirements set forth in Section 326 of the USA PATRIOT Act that requires all financial institutions to verify the identity of individuals wishing to conduct financial transactions with them.

**Why would I fail CIP?** If, for example, WealthCare Saver was provided with an out-of-date address, nickname, maiden name, or an incorrect date of birth WealthCare Saver will request that additional information be sent to verify the information provided.

**What information is being verified?** The verification process reviews your SSN, home mailing address, date of birth, and full legal name, against federal and third-party databases.

**What do I need to do?** If you do not clear CIP, you will receive a letter or email from WealthCare Saver, PO Box 162177, Altamonte Springs, FL 32716. The notification details the information that you need to provide.

**Submitting identifying information to clear CIP** The fastest way to submit the information is via the AdobeSign link contained in the notification you receive from WealthCare Saver. Alternatively, documentation may also be submitted via FAX at: 1-855-588-1028. If you need help with CIP, call WealthCare Saver using the number on the back of your debit card. **Note.** Be sure all documentation submitted is clear and legible.

1. Please refer to Publication 502, Medical and Dental Expenses | Internal Revenue Service ([irs.gov](https://www.irs.gov)) for a complete list of qualified medical expenses at [irs.gov](https://www.irs.gov).
2. HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions, e.g., New Jersey and California. Please consult a tax advisor regarding your state's specific rules.
3. Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured. Investing is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone.
4. This should not be construed as tax advice. Please consult your tax advisor for support with your specific situation.