



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

Opening an HSA is a smart choice! 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 benefit of triple tax savings on the dollars you contribute.

1

While subject to annual contribution limits, money can go into an HSA tax-free through a payroll deduction program or employee contributions made post-tax are tax deductible.

2

When used for qualified medical expenses, money spent is not taxed.

3

Interest and investment earnings within the account grow tax-free.

Use investments to grow your HSA dollars

As highlighted above, one of the key benefits of an HSA is the ability for you, the account holder, to invest the dollars you contribute and potentially grow your account's value over time. In addition to having more money to pay for healthcare costs in the future, many financial advisors view HSAs as on par, or above, the value gained from a 401(k).

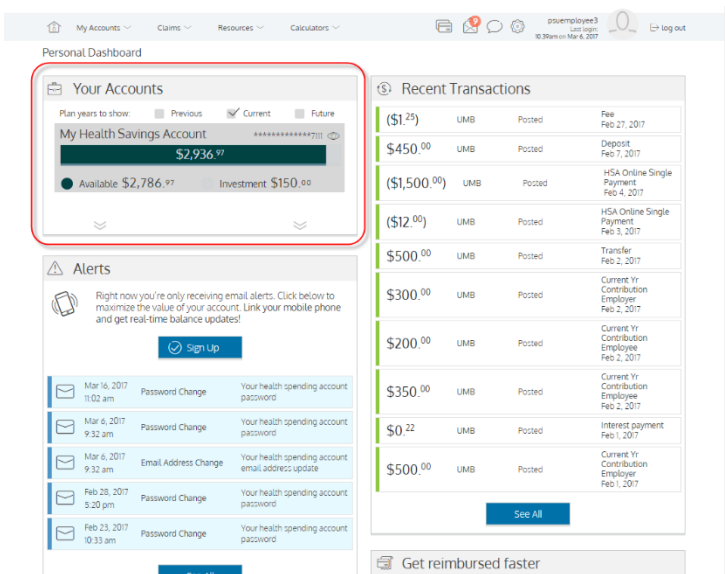
Throughout this guide, we clearly explain, highlight and provide tips to help you set up and navigate your investment account. The following are a few key things to know as you get started:

- Before you can invest a portion of your HSA savings, you must have a \$1,000 account balance
- Investments are self-directed, giving you the control to contribute funds as you like
- Devenir is your HSA investment partner
- You will manage your investments online in your member website

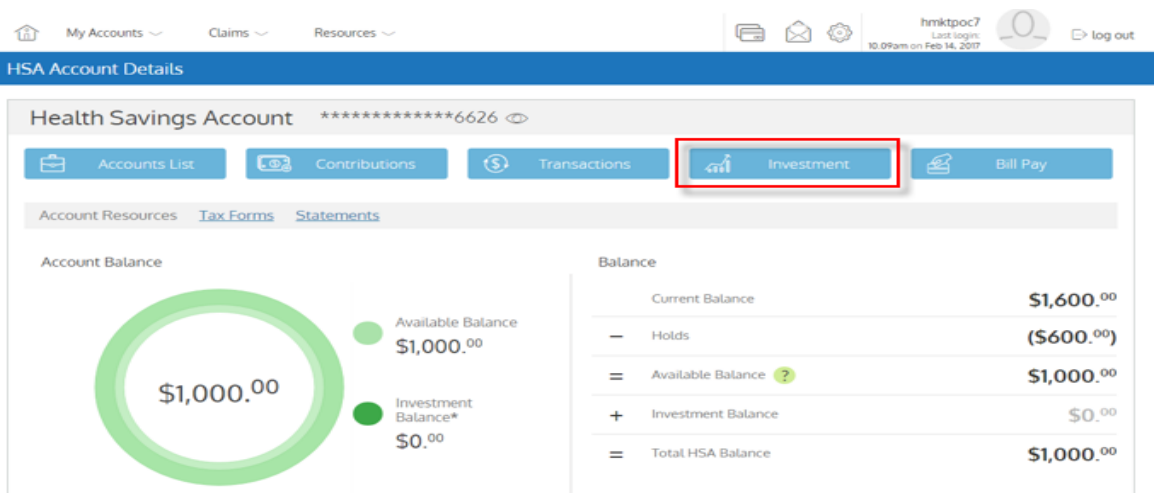
Apply for an HSA investment account

Follow these easy steps to request to open your HSA investment account.

- 1 First, go to www.oca125.com/myoca/ and login. First time users must register before they can login. Click the **Claims and Spending** tab and then the blue **Access** button.
- 2 Navigate to **My Accounts > Benefit Account Summary**. Scroll down until you find your HSA.









- 3 Click on **Investment**.



To open an investment account, you must maintain a \$1,000 balance in your HSA. Once you click **Apply for an Investment Account**, complete the application by reading all disclosures and submitting your investment application. To reference disclosures at any time, you can find these disclosures within **Documents & Forms** under the **Resources** tab of the member website.


HSA Investment

 Investment rules for your Health Saving Account

	You must maintain this balance in your HSA in order to invest: \$1,000.⁰⁰ Your current HSA balance: \$1,600.⁰⁰	 Congratulations! You are ready to invest. One of the many benefits of your enrollment in an HSA with our bank is that you can invest once you have more than \$1,000. ⁰⁰ in your HSA. Here is how to get started: 1. Apply for an investment account online by clicking the "Apply for an Investment Account" button below. 2. Complete the application by reading all disclosures and submitting your investment application. 3. Within 24-48 hours, your investment account will be opened and you will be able to access your investment account from this page. The first thing you should do is setup your investment allocation model. 4. You'll be able to transfer money from your HSA to your investment account directly from this page. Click the button below if you would like to begin investing. <div>  Apply For An Investment Account </div>
	Transfers from your HSA to your investment account must be greater than or equal to: \$1.⁰⁰	
	Once your HSA balance reaches this amount, you can begin investing: \$1,001.⁰⁰	

Apply for an Investment Account ×

An investment account is a great way to help you save for medical expenses in retirement. We offer a broad set of mutual funds and best of all, any earnings are tax free.

 Remember, investments are not FDIC insured and losses may occur.

☒ I agree and want an Investment account

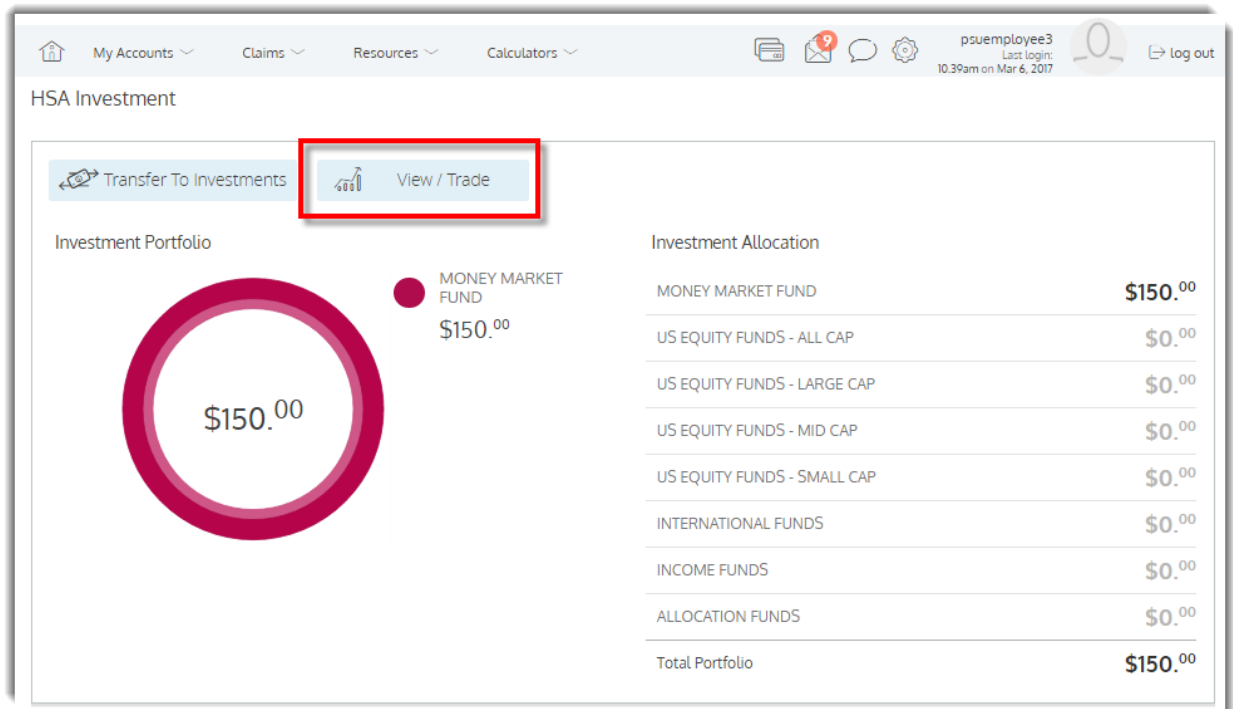
× Cancel
 ✓ Submit

Within two business days, your investment account will be opened, and you will be able to access your investment account within the member website.

Set up online access to your investment account & allocate assets

Once your investment account has been opened, you can follow these easy steps to set up online access to your account.

- 1 Once logged into the member website, click **Claims and Spending > Access > My Accounts > Benefit Account Summary > Investments > View/Trade**. You will manage your investment account through our HSA investment partner's website. If a new window does not open automatically, check and disable your pop-blocker within the browser window.



2

Read the welcome message and complete steps 1 and 2 by clicking on the appropriate hyperlinks.

800-111-3333
service@highmark.com

My Accounts Claims Resources Calculators

devinone Last login: 10:49am on Apr 3, 2017 log out

HSA Investment

Enrollment Progress: Start > My Information > My Investments > Finish

Welcome to Online Enrollment

Welcome to the PNC Bank HSA Investment Account online enrollment process. You will be asked to verify your personal information and then select the funds you want to invest in. After completing enrollment, please allow up to 24 hours before your investment account is ready to be accessed.

By completing this enrollment, you confirm that you have read and agree to these Terms and Conditions:
[HSA Investments Terms and Conditions](#)

To begin, please click the "Step 1 My Investments" link below.

Note: If investment elections are not selected prior to money transferring into your investment account, the money will default to the current money market fund option. You will need to realign your money in the money market fund to other investments through the Re-Allocate Portfolio screen.

Note: Your Password change will take effect immediately.

Step 1 [My Information](#) ☒
Step 2 [My Investments](#) ☐

Enroll Now

3

For step 1, verify that your name, account number, address, and email have been entered correctly. Then click **Next**.

800-111-3333
service@highmark.com

My Accounts Claims Resources Calculators

devinone Last login: 10:49am on Apr 3, 2017 log out

HSA Investment

Enrollment Progress: Start > My Information > My Investments > Finish

My Information

My Information

You may only update your email address. If any information is incorrect, please notify your HSA Benefit Administrator.

My Name	DEVENIR ONE	Street Address (Line 1)	1 MAIN STREET
Account Number	***-**-00000252	Street Address (Line 2)	
		City/Town	BOSTON
Email Address	<input type="text" value="LNELSON@ALEGEUS.COM"/>	State/Province	MA
Confirm Email Address	<input type="text" value="LNELSON@ALEGEUS.COM"/>	Zip/Postal Code	02129

Previous **Next**

4

For step 2, assign the percentage that you want to allocate to each investment fund. The allocations must add up to 100%. Fund performance is available for reference at the provided link.

Should you want to skip asset allocation at this time, as described in the welcome message, invested money will default to the money market account. Simply skip to step six below.

Later in this guide, you will find steps to allocate your assets at any time.

Enrollment Progress: Start > My Information > My Investments > Finish

Create My Own Investment Portfolio (ALL SOURCES)

Investing My Contributions
The percentages you select will apply to how future contributions are deposited to your investment account. These rates will not affect your balance in each investment.
Click [here](#) for performance information on the funds that are available to you.

Investment Name	Links	Current Percent	New Percent	Excessive Trading Policy
BLACKROCK EQUITY DIVIDEND INV		0%	<input type="text" value="0 %"/>	
FRANKLIN GROWTH FUND A		0%	<input type="text" value="0 %"/>	
AMERICAN FUNDS INVTCO OF AMER		0%	<input type="text" value="0 %"/>	
DREYFUS OPPORT MIDCAP VALUE A		0%	<input type="text" value="0 %"/>	
PIMCO STOCKPLUS SMALL FUND A		0%	<input type="text" value="0 %"/>	
AMERICAN FUNDS NEW PRSPCTV F1		0%	<input type="text" value="0 %"/>	
COLUMBIA LARGE CAP INDEX A		0%	<input type="text" value="0 %"/>	
FRANKLIN HIGH INCOME FUND A		0%	<input type="text" value="0 %"/>	
PIMCO TOTAL RETURN A		0%	<input type="text" value="0 %"/>	
MFS CONSERVATIVE ALLOCATION A		0%	<input type="text" value="0 %"/>	
MFS MODERATE ALLOCATION A		0%	<input type="text" value="0 %"/>	
MFS GROWTH ALLOCATION A		0%	<input type="text" value="0 %"/>	
PIMCO MONEY MARKET A		100%	<input type="text" value="0 %"/>	
Total		100%	0%	

Trading Policy
Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

5

When you are ready to proceed, click **Next**.

Enrollment Progress: Start > My Information > My Investments > Finish

Create My Own Investment Portfolio (ALL SOURCES)

Investing My Contributions
The percentages you select will apply to how future contributions are deposited to your investment account. These rates will not affect your balance in each investment.
Click [here](#) for performance information on the funds that are available to you.

Investment Name	Links	Current Percent	New Percent	Excessive Trading Policy
BLACKROCK EQUITY DIVIDEND INV		0%	<input type="text" value="25 %"/>	
FRANKLIN GROWTH FUND A		0%	<input type="text" value="0 %"/>	
AMERICAN FUNDS INVTCO OF AMER		0%	<input type="text" value="25 %"/>	
DREYFUS OPPORT MIDCAP VALUE A		0%	<input type="text" value="25 %"/>	
PIMCO STOCKPLUS SMALL FUND A		0%	<input type="text" value="25 %"/>	
AMERICAN FUNDS NEW PRSPCTV F1		0%	<input type="text" value="0 %"/>	
COLUMBIA LARGE CAP INDEX A		0%	<input type="text" value="0 %"/>	
FRANKLIN HIGH INCOME FUND A		0%	<input type="text" value="0 %"/>	
PIMCO TOTAL RETURN A		0%	<input type="text" value="0 %"/>	
MFS CONSERVATIVE ALLOCATION A		0%	<input type="text" value="0 %"/>	
MFS MODERATE ALLOCATION A		0%	<input type="text" value="0 %"/>	
MFS GROWTH ALLOCATION A		0%	<input type="text" value="0 %"/>	
PIMCO MONEY MARKET A		100%	<input type="text" value="0 %"/>	
Total		100%	100%	

Trading Policy
Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

Previous **Next**

6

Confirm your information and investments are correct, and click **Enroll Me**.

Enrollment Progress: Start > My Information > My Investments > Finish

Online Enrollment Summary

-Verify your selection in each section.
-To make changes, select Edit.
-Select Enroll Me to complete your enrollment.

Edit My Information

Edit My Investments

Enroll Me I agree that my enrollment information is correct.

Optional

- (25%) BLACKROCK EQUITY DIVIDEND INV
- (25%) AMERICAN FUNDS INVIT CO OF AMER
- (25%) DREYFUS OPPORT MIDCAP VALUE A
- (25%) FIMCO STOCKSPUS SMALL FUND A

7

Don't forget to click **OK**. You will not see your elections and account balances in the online portal until the following business day.

Enrollment completed successfully. Please check back the next business day to view your elections and account balances in the HSA investment portal!

OK

Transfer funds to your HSA investment account

- 1 Once logged into your account, click **Claims and Spending > Access > My Accounts > Benefit Account Summary > Investments > Transfer to Investments**. If a new window does not open automatically, check and disable your pop-blocker within the browser window.

The 'Available to Invest' balance is the maximum you can invest due to the minimum balance required.

The screenshot shows a window titled "Transfer to Investments" with a close button (X) in the top right corner. The window displays the following information:

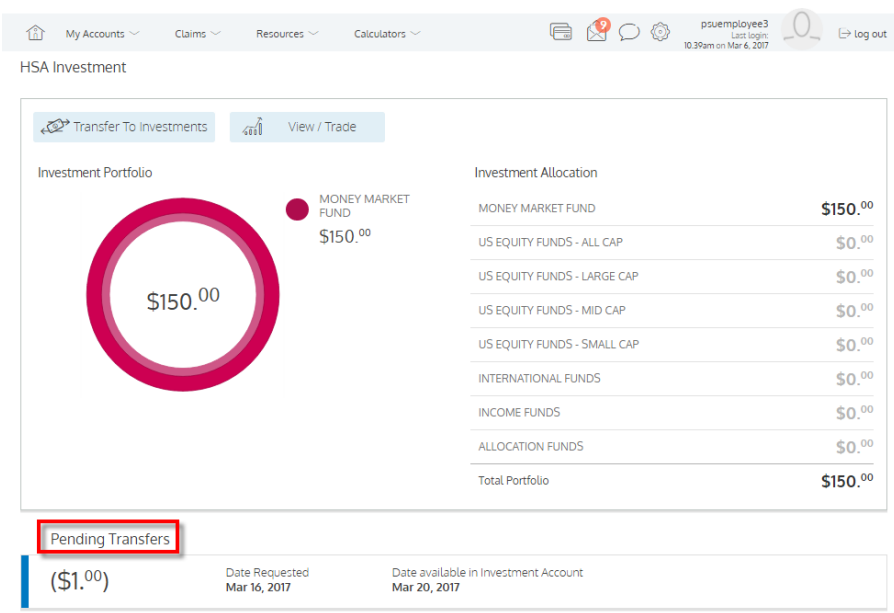
Balance	\$2,786. ⁹⁷
Maintain Balance	\$1,000. ⁰⁰
Pending Transfers	\$0. ⁰⁰
Available to Invest	\$1,786. ⁹⁷
Minimum Investment Amount	\$1. ⁰⁰
Maximum Investment Amount	\$1,786. ⁹⁷

Below the table, there are two informational boxes:

- A light blue box with an information icon (i) containing the text: "Please specify the amount you would like to transfer. Your transfer will be completed in the next 2-3 business days. Please note that your investments are not FDIC insured and may lose value."
- A light red box with a warning icon (triangle with exclamation mark) containing the text: "Once you submit your transfer request, the amount specified **cannot be edited or deleted**. Be sure to enter transfers only once and verify the amount prior to submitting."

At the bottom, there is a "Transfer Amount" field with a dollar sign icon and an asterisk, followed by a text input box containing a dollar sign. Below the input box are two buttons: a blue "Submit" button with a checkmark icon and a grey "Cancel" button with an X icon.

- 2 Enter the amount you want to transfer to the investment account and click **Submit**.
- 3 You should then see the transaction as a **Pending Transfer**.

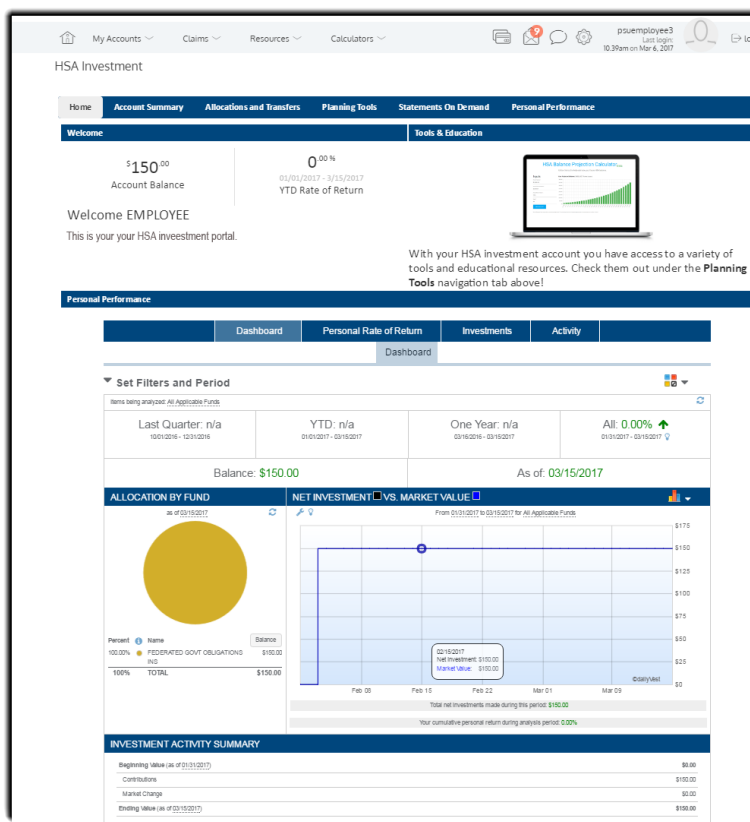


Navigate your HSA investment account

To unlock the full value of your HSA investment account, reference these actions when using your account.

Homepage

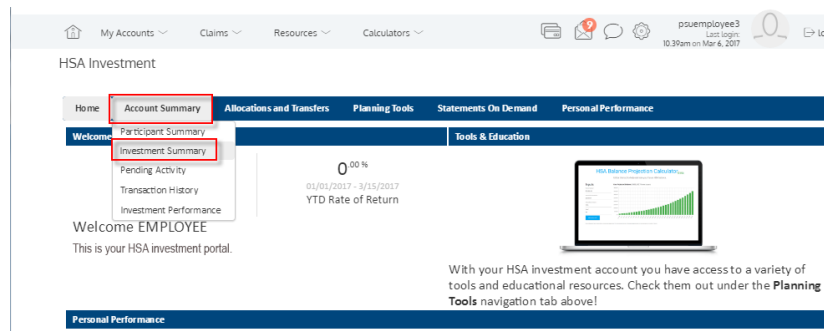
Each time you access your HSA investment account (**Claims and Spending > Access > My Accounts > Benefit Account Summary > Investments > View/Trade**), you will come to your investment account homepage. From this page, you can navigate to access investment summaries, adjust allocations, view monthly statements, and more!



Investment summary

Once logged into your HSA investment account (**Claims and Spending > Access > My Accounts > Benefit Account Summary > Investments > View/Trade**), select **Investment Summary** from the **Account Summary** dropdown as shown below.

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

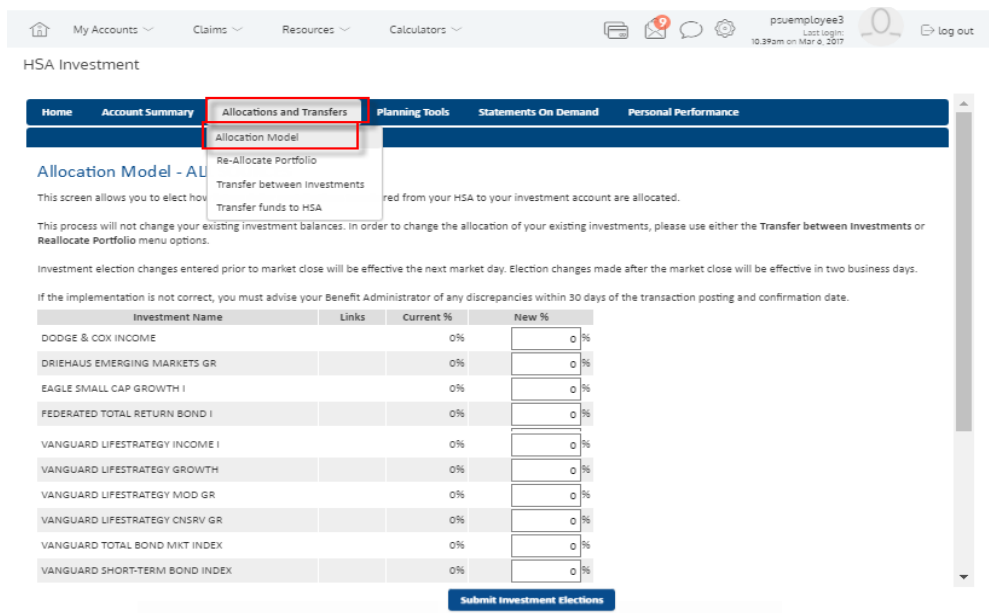


Allocations and transfers

Reference these tips when you want to update your investment elections, transfer funds between investments, and more!

Update investment elections

To update your elections, select **Allocation Model** from the **Allocations and Transfers** drop down as shown below.



Re-allocate your portfolio

To re-allocate assets within your portfolio, select **Re-Allocate Portfolio** from the **Allocations and Transfers** drop down and simply enter the new percentage in the **New %** column.

HSA Investment

Home Account Summary **Allocations and Transfers** Planning Tools Statements On Demand Personal Performance

Allocation Model

Re-Allocate Portfolio

Transfer between Investments

Investment Name	Links	Balance	Current %	New %	Contingent Redemption Fee	Trading Policy
VANGUARD 500 INDEX ADMIRAL		\$0.00	0.00%	0 %		
VANGUARD SMALL CAP INDEX ADM		\$0.00	0.00%	0 %		
VANGUARD MID CAP INDEX ADMIRAL		\$0.00	0.00%	0 %		
VANGUARD SHORT-TM GOVT BD IDX		\$0.00	0.00%	0 %		
VANGUARD EMERGING MKTS STK IDX		\$0.00	0.00%	0 %		
VANGUARD DEVELOPED MKTS IDX AD		\$0.00	0.00%	0 %		
VICTORY MUNDER MID-CAP CORE GR		\$0.00	0.00%	0 %		
WILLIAM BLAIR SMALL CAP VALUE		\$0.00	0.00%	0 %		
FEDERATED GOVT OBLIGATIONS INS		\$150.00	100.00%	0 %		
MFS MID CAP GROWTH I		\$0.00	0.00%	0 %		
IVY INTERNATIONAL CORE EQ I		\$0.00	0.00%	0 %		
Total						

Contingent Redemption Fee – A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short term trading. A redemption fee is typically used to defray fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

Trading Policy – Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

☐ I understand that at least one of the funds I am transferring to may be subject to a Contingent Redemption Fee. For a list of investments in your plan that are subject to CRF, [click here](#)

Submit Realignment

Transfer funds between investments

To move money between your available mutual funds, select **Transfer between Investments** from the **Allocations and Transfers** drop down as shown below.

The screenshot shows the 'HSA Investment' page. The 'Allocations and Transfers' dropdown menu is open, showing options: 'Allocation Model', 'Re-Allocate Portfolio', 'Transfer between Investments' (highlighted), and 'Transfer funds to HSA'. The page content includes instructions on how to transfer funds, a 'Transfer Type' section with radio buttons for 'Dollar to Dollar', 'Dollar to Percent', and 'Percent to Percent', and a 'Funds/Balances' table.

Investment Name	Balance	Contingent Redemption Fee
FEDERATED GOVT OBLIGATIONS INS	\$150.00	

Transfer Amount

Contingent Redemption Fee – A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short term trading. A redemption fee is typically used to defray fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

Continue

Transfer funds to your HSA

Conversely, you can transfer money from your investment account to your HSA, up to the amount you enter in the **Transfer Amount** field. Your mutual funds will be sold according to your existing allocation model percentage.

To transfer money from your investment account to your HSA, select **Transfer Funds to HSA** from the **Allocations and Transfers** drop down as shown below.

The screenshot shows the 'HSA Investment' page with the 'Transfer funds to HSA' option selected in the dropdown menu. The page displays 'Transfer Information' with a table showing 'Total Account Balance' and 'Amount Available' both at \$150.00. Below this, there is a 'Transfer Information' section with fields for 'Transfer Amount', 'Reason and Payment', 'Method', 'Reason for Transfer', and 'Transfer Method'. A 'Submit Request' button is at the bottom.

Transfer Information	
Total Account Balance	\$150.00
Amount Available	\$150.00

Transfer Information

Transfer Amount:

Reason and Payment:

Method:

Reason for Transfer:

Transfer Method:

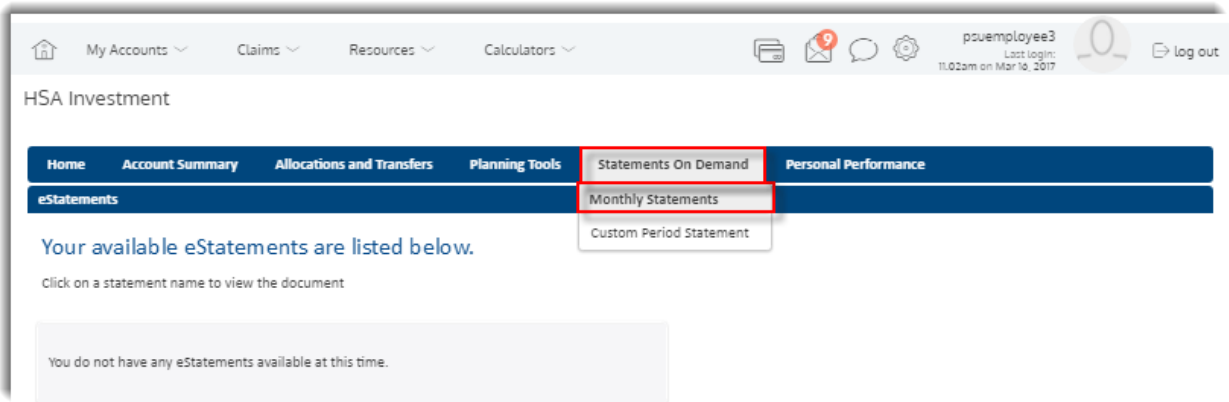
Submit Request

Statements on demand

Investment account statements are separate from HSA statements. You will be notified by email when your monthly statement has been posted. If you do not have an email on file, to access your HSA investment statements, you will need to log in to the member website.

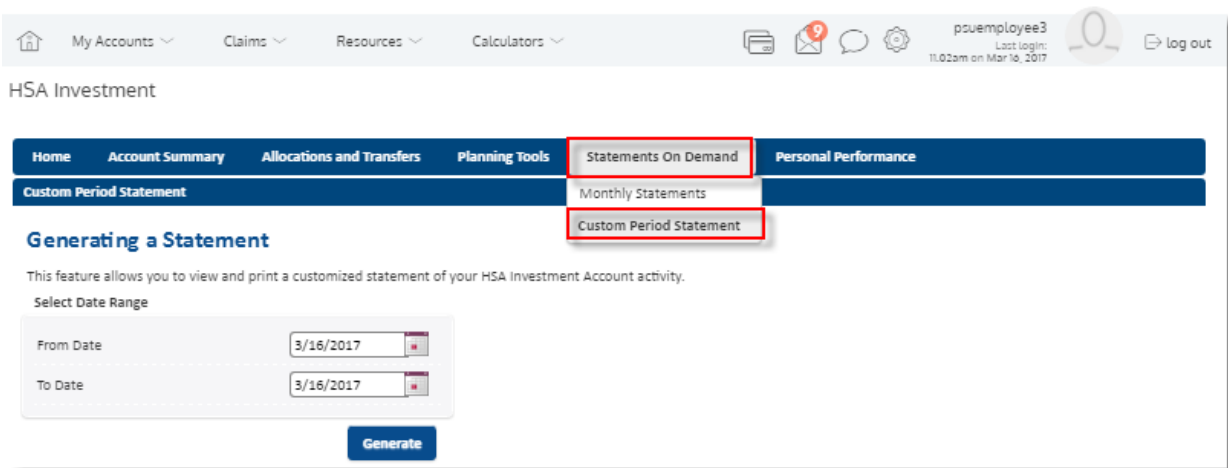
Monthly statements

To view your monthly investment statements, select **Monthly Statements** from the **Statements On Demand** drop down as shown below.



Custom period statement

To generate a statement for a custom date range, select **Custom Period Statement** from the **Statement On Demand** drop down as shown below. Because custom period statements are generated on-demand, you can generate a custom period statement by specifying the requested date range and then either taking a screen print of the statement or saving it as a pdf. The custom period statement is not archived for future reference, but the you can re-run the same custom date range as needed.



Frequently Asked Questions

Q. How often are investment options updated?

A. Investment options are updated on a quarterly basis and you can also link to quarterly performance updates within the member website's online resources for HSAs.

Q. How long does it take to transfer money?

A. It takes 1-2 business days to transfer money to/from your investment account.

Q. Can I go below the \$1,000 investment threshold within my HSA?

A. No. When funds are transferred to your investment account, the amount of the transfer cannot bring the balance of your HSA below your investment threshold.

Q. Where can I find a list of mutual funds?

A. Investment options are viewable within the **Resources** section of the member website. To view your current asset allocation, click the **Investments** button within your HSA.

Q. Can I use my investment funds to pay for qualified medical expenses?

A. No. You can't make payments for qualified medical expense directly from your investment account. If you wish to use funds from your investment account to make payments, the funds will first need to be transferred into your HSA account.

Q. What does "self-directed" account mean?

Self-directed means that neither the banking partner or the investment partner can provide investment advice, such as which funds to pick. If you want investment advice, you can use online resources such as Morningstar.com or consult an investment professional.