



MAKE YOUR HSA WORK FOR YOU



A GUIDE TO INVESTING FOR EMPLOYEES

What is a Health Savings Account (HSA)?

A Health Savings Account (HSA) is a tax-advantaged account that allows you to save money tax-free for qualified healthcare expenses. To be eligible, you must meet the requirements shown below. If you enroll in EMR's HDHP, you are automatically enrolled in the HSA through Optum (if you meet HSA eligibility criteria).

To be eligible for an HSA, you:

- Must be covered under a qualified HDHP
- Cannot have other first-dollar medical coverage (i.e., a policy with no deductible)
- Cannot be enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

Optum's Member Portal

Easily manage your HSA online with Optum's member portal. The member portal allows you to pay bills, make deposits, upload and store receipts, check monthly statements, and more. You will also find helpful tools such as the [qualified medical expense tool](#), [Health Savings Checklist](#), [HSA calculators](#), and resources to help you stay on top of your contribution limits. Click [HERE](#) to sign in and take full advantage of your HSA!

Why Invest Your HSA Balance?

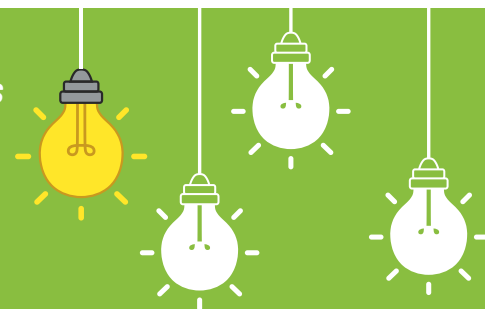
Investing part of your HSA balance allows your money to grow tax-free for future health expenses. Whether you are planning for upcoming healthcare costs or saving for retirement, investing your HSA funds can help maximize your financial wellness.

Key Benefits of Investing Your HSA Funds

BENEFIT	WHAT IT MEANS FOR YOU
Triple Tax Advantage	Contributions, growth, and withdrawals for qualified expenses are all tax-free
Investment Growth Potential	Your balance may grow faster than a regular savings account
Flexible Access	Use funds for medical costs now or let them grow for the future
Easy Management	Online tools make investing and tracking simple. Click HERE to access Optum's online tools and resources.

Did You Know?

Over two million Americans are investing their HSA funds, with average balances more than seven times higher than those of non-investors. An HSA account holder who contributes \$6,000 per year could potentially more than double their balance over 20 years by investing, compared to saving only in cash.



Your **HSA** Investment Options

Optum Financial offers two (2) ways to invest your HSA dollars:



1. Self-Directed Mutual Funds

Choose from over 30 mutual funds, including life stage funds, with high Morningstar ratings and low expense ratios.

- Click [HERE](#) to sign in to your HSA account
- Go to the Investment Options section and choose “**Optum Financial self-directed mutual funds**”
- Choose the funds you want to invest in (**Tip: Use the Asset Allocation Calculator if you need help deciding**)
- Decide how much you wish to transfer into your investment account (minimum \$100 per transfer)
 - **Want to make it automatic?** Set up recurring transfers so any money over a certain amount is automatically invested.
- You may track your investments anytime on www.optumfinancial.com

2. Digitally Managed Investments with Betterment

Betterment is a leading online financial advisor offering automated, personalized portfolios of low-cost exchange-traded funds through Optum. Betterment features include auto-deposits, automated rebalancing, and integration with your other retirement accounts.

- Click [HERE](#) to sign in to your HSA account
- Select “**Betterment**” under Investment Options
- Choose how much you wish to invest to start
- You will be guided to Betterment’s site to answer a few questions about your goals and risk comfort
- Betterment will recommend a portfolio just for you—whether you are saving for retirement or want easy access for medical expenses
- You can also set up auto-investing, allowing any extra funds to be automatically managed by Betterment



Frequently Asked Questions (FAQs)

What is an HSA investment account?

Once your HSA cash account reaches a certain minimum balance, you can invest the excess in mutual funds or managed portfolios. This gives your savings the potential to grow for long-term needs.

What if I need my money for medical expenses?

You can sell some or all of your investments at any time and transfer the funds back to your HSA cash account. Please ensure you allow several business days for trades to settle.

What happens if my balance drops below the investment minimum?

You can still use your HSA funds, but you will not be able to transfer new money into investments until your balance exceeds the minimum again.

Do I pay taxes on my investment earnings?

No. Investment growth in your HSA is generally income tax-free.

What if I move my HSA to another provider?

Your HSA is portable and owned by you. However, please note that if you leave the company and transition to a new employer, you may need to liquidate your investments and could incur transfer fees.

Visit optumfinancial.com for more frequently asked questions and answers.



Start Investing in Your Future Today!

Your HSA is more than just a way to pay for today's health care—it is a powerful tool for building long-term, tax-advantaged savings. Explore your investment options and take the next step toward financial wellness.

Questions?

Visit optumfinancial.com or call the number on the back of your HSA debit card.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, and are subject to risk, including fluctuations in value and possible loss of principal. This guide is for informational purposes only and is not intended as legal or tax advice.

