

HSA Investments Essential Guide



Choose an investment option to grow your account.

Blue Cross and Blue Shield of Vermont offers investment options designed to help health savings account (HSA) account holder participants accelerate the growth of their account balance. With a base balance, you can pay for health care needs today, while surplus funds can be invested to grow your health dollars for the future. Interest and investment appreciation is earned tax-free, so your balance has the ability to grow free of tax obligation.

Introducing Blue Cross and Blue Shield of Vermont investments

Investing your dollars in an HSA works similar to an individual retirement account or a 401(k). Once an account is opened, the initial deposit will be placed in a money market until elections for investments are made.

Basic investment account

When your HSA account base balance exceeds \$1,000, you will be eligible to invest in over 30 mutual funds. The funds have low expense ratios and are traded through the Schwab mutual fund platform.

Charles Schwab brokerage account

When your Blue Cross and Blue Shield of Vermont health savings account reaches a minimum base balance of \$11,000, you are eligible to move \$10,000 to the Charles Schwab health savings brokerage account. Eligible investments include stocks, bonds, mutual funds, ETFs, and a variety of other investments on the Schwab trading platform.

Investment benefits



Grow your account balance with investments.



Earn interest tax-free.



Pay for health care now and save for the future.



**BlueCross
BlueShield**
of Vermont

An Independent Licensee
of the Blue Cross and
Blue Shield Association.

www.bcbsvt.com/mymoney



Understanding account service costs

Blue Cross and Blue Shield of Vermont charges an annual investment account fee of \$18 which is deducted from your investment account. If you have more than one investment account, this fee is only charged once annually. Other fees not charged by Blue Cross and Blue Shield of Vermont may be associated with individual investments. It is important to research investments to fully understand the fees and risk associated with each investment prior to investing.

Transfer process

Standard processing of transfers to and from the account take approximately 1–2 business days for the basic investment account and 2–3 business days for the brokerage account.

How to enroll in the basic investment account

1. Sign in at www.bcbsvt.com/mymoney.
2. In the *My Accounts* section, locate your HSA in your list of accounts.
3. Click *View Account*.
4. Locate the Investments section of the account page by scrolling past the *Recent Activity* section.
5. In the Investments section, click *Open* an investment account. The Request a Transfer screen will be displayed.
6. In the *Amount to invest* field, enter the amount you'd like to invest today. NOTE: This amount invested can't be more than the amount you have available to invest.
7. Agree to the terms and conditions and click *Submit*.



How to enroll in the brokerage account

1. Sign in at www.bcbsvt.com/mymoney.
2. In the *My Accounts* section, locate your HSA in your list of accounts.
3. Click *View Account*.
4. Locate the Investments section of the account page by scrolling past the *Recent Activity* section.
5. Click *Visit Investment Site*.
6. On the investment site, click the *Planning Tools* menu and choose *Schwab Health Savings Brokerage Account*.
7. Follow the on-screen instructions to enroll. You will receive an 8-digit Schwab account number that you will need to save.
8. Visit www.schwab.com.
9. Click the *First Time Users* link and follow the on-screen instructions to create your user account. You will need your Social Security number and the 8-digit Schwab account number for this step.

Need help?

Contact Your Blue Cross and Blue Shield of Vermont representative

Visit www.bcbsvt.com/mymoney

Learn more. Talk to a health care spending administration expert.

Your sales representative can provide you with more information.

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