

Your HealthFlex  
health savings account (HSA)  
offers investing flexibility.  
**Explore your options!**



**Wespath**

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

Center for Health



**Your HSA Can Grow  
with Investment Options**

# Looking to Invest Your HSA Dollars?

If you have at least \$1,000 in your HealthFlex health savings account (HSA)\*, you now have investing options—including *opportunities to invest HSA monies in mutual funds or other investment vehicles* through Bank of New York Mellon (BNY Mellon, which administers your HSA in partnership with WageWorks).

Your best approach depends on your personal goals for your HSA, whether it is reimbursing current costs or saving for future needs. **Remember:** Your unused HSA balance remains with you indefinitely—even if you retire, or leave HealthFlex or The United Methodist Church.

## HSA Investment Strategies

Consider these options for investing your HSA:



### STATUS QUO

Keep some or all of your HSA in its current interest-bearing account—with easy access for paying health care expenses. You'll earn a little interest on your account balance (similar to a standard savings account) and have freedom to pay eligible health costs while you're still at the doctor's office or pharmacy.



### INVEST FOR THE FUTURE

Invest in a money market or other longer-term vehicle\*\*—if you're focused on growing your HSA balance for future needs, including retirement savings. This approach offers more growth potential over the long run—yet with the risk for losses in the short term. **Important:** You'll need to transfer funds back into an interest-bearing account (i.e., the "status quo" option) to pay eligible health expenses.



### ADD PERSONAL CONTRIBUTIONS TO YOUR HSA

Contact the Wespath Health Team if you want to establish or increase personal contributions to your HSA. You can do this at any time during the year to enhance your savings goals, as long as you are enrolled in an HDHP.



## Talk to a Professional!

It's a good idea to consult a financial professional for help determining the best path for your goals! Contact EY Financial Planning Services at **1-800-360-2539** or another financial professional to explore how different investing scenarios best fit your current and long-term needs.

EY Financial Planning Services are available to active participants and surviving spouses with account balances in Wespath-administered retirement plans. Costs for EY services are included in Wespath's operating expenses that are paid for by the funds Wespath administers.

**Disclaimer:** This document is provided as a general informational service. It does not constitute legal, tax or consumer advice. Wespath expressly disclaims all liability in respect to actions taken or not taken based on the contents of this document.

Resources		
EY Financial Planning Services	For guidance on HSA investments and personal contributions	<b>1-800-360-2539</b>
WageWorks	For HSA claims (reimbursements), questions about your account balance or to notify that you have met the IRS-defined deductible	<b>1-877-924-3967</b> <b>(1-877-WAGWORKS)</b>
Wespath Benefits and Investments—Health Team	To change your HSA contribution amount	<b>1-800-851-2201</b>
<a href="http://wespath.org">wespath.org</a> > HealthFlex/WebMD website	For details about HSAs, HRAs (health reimbursement accounts) or FSAs (flexible spending accounts). (Log in and browse under " <b>HealthFlex Details and FAQs</b> " and " <b>HealthFlex Partners</b> ")	

\* Your HSA is paired with an IRS-qualified high-deductible health plan (HDHP), i.e., the HealthFlex H1500, H2000 or H3000 plan.

\*\* HSA is not invested in Wespath funds and, as such, not subject to Wespath's ethical exclusions investing guidelines.