



Article ID: PROD-2270

How to set up your HSA investments and transfer money to your investment account

This article outlines how to set up your health savings account (HSA) investments and transfer money from your cash account to your investment account.

Note: To watch a video tutorial, [click here](#).

To set up your investments and transfer money to your investment account, complete the following steps in your online account:

1. Navigate to the Accounts tab.
2. Under Investments, click "Investment Summary."
3. Click "Start Investing" in the middle of the page.



4. Select that you would like to enroll in auto-investment transfers, provide your desired transfer threshold amount, and then click "Save and Next."



Note: When you enroll in auto-investment transfers, funds are automatically moved from your cash account to your investment account once your balance exceeds the threshold amount. If you have any pending contributions or pending distributions, including transactions made with your WEX benefits card, a transfer will not occur until those transactions have settled. Investment transfer threshold amounts may vary.

5. Select the "I Want to Do It Myself " option and then click "Next."



6. Make any needed adjustments to your investment allocation in the HCB Interest Bearing Account to determine where funds above your investment threshold will automatically be

transferred once available.



Note: The allocation defaults to 100% in the HCB Interest Bearing Account.

7. Click "Submit."

Notes

- If your cash account balance exceeds the threshold you established, funds will automatically be transferred to your investment account within three business days.
- If Investment Auto-Transfer is turned on, investments will automatically sell off when a distribution is requested for over the cash balance. It may take up to six business days to sell investments and transfer the funds to your cash account.
- You have the option to turn on auto rebalance under Portfolio Breakdown. The auto rebalance option or scheduled automatic realignment allows you to automatically keep your investment account balance in line with your investment elections at the frequency you select. When you select this option, your investment account balance will be realigned according to your existing investment elections.
 - Gains or losses can throw off the allocation you have set up so rebalancing or realignment is important to help keep your risk exposure in the range you want.



Learn more about investing through an HSBA: [Enroll in your HSBA](#) | [Transfer your HSA investment funds to an HSBA](#) | [Access your HSBA to manage investments](#)



Article ID: PROD-5729

How to enroll in a Health Savings Brokerage Account (HSBA)

This article outlines how to enroll in a Health Savings Brokerage Account (HSBA) through Charles Schwab & Co.

Note: To watch a video tutorial, [click here](#). 

Important: You can't enroll in an HSBA until you're enrolled in a health savings account (HSA). If you're not already enrolled in an HSA, [click here](#) to enroll. You must also transfer funds to your HSA investment account before enrolling in an HSBA. See [How to set up your health savings account \(HSA\) investments and transfer money to your investment account](#) for instructions.

To enroll in an HSBA from your online account, complete the following steps:

1. Navigate to the Accounts tab.
2. Under Investments, click "Investment Summary."
3. Click "Get Started" in the middle of the page.



4. Click "Enroll now."



5. Read the exit disclaimer and click "Submit."



Note: You'll be redirected to the Charles Schwab & Co. website.

6. Follow the steps to complete the online enrollment.

Important: Upon submitting your application, your new HSBA account number will appear. Make sure to note that number. It's necessary during the next step to register for HSBA online access.

7. From the [Charles Schwab & Co. login page](#), click "Register" to set up HSBA online access.

Note: You'll need to provide your SSN, HSBA account number, date of birth, and home phone number.

This completes the enrollment process. Within two business days, you'll be notified that the HSBA is available via the Message Center of your HSA online account. Charles Schwab & Co. will also mail welcome materials to you within a few days.

Learn more about investing through an HSBA: [Set up your HSA investments and transfer money to your investment account](#) | [Transfer your HSA investment funds to an HSBA](#) | [Access your HSBA to](#)



Article ID: PROD-2462

How to manage your health savings account (HSA) investments in your online account

This article outlines how to manage your health savings account (HSA) investments in your online account.

Note: To watch a video tutorial, [click here](#).

Important: You must first set up your HSA investments. See [How to set up your health savings account \(HSA\) investments and transfer money to your investment account](#) for instructions.

To manage your investments in your online account, complete the following steps:

1. Navigate to the Accounts tab and select "Investment Summary."
2. Click "Change Investments" within the Investment Balance section.
3. Answer your security question if prompted.
4. Click the appropriate action and follow the remaining steps.



Note: Requests submitted after 3 p.m. Central time will be processed the next business day. Trades require two business days for processing. They're submitted on the first business day and completed on the second business day.

Scenario	Resolution
You're enrolled in auto-investment transfers and attempt to complete a manual transfer.	Auto-investment transfers will be disabled.
You need more funds available in your cash account on a consistent basis.	Increase your transfer threshold amount. Funds will sweep back to your cash account within seven business days.

<p>You want to move all invested funds back to your cash account.</p>	<p>In the Change Investments list, select one of the following transfer options from your investment account:</p> <ul style="list-style-type: none"> • One-time transfer • Auto-transfer <p>Funds will sweep back to your cash account within seven business days.</p>
<p>You want to make a one-time transfer from your invested funds to your cash account.</p>	<p>From the Home page, navigate to the Accounts tab and select "Investment Summary." Then click "Sell Investments" in the One-time Trades section on the right-hand side of the page.</p>

Note: Integration with various money management applications (e.g., Quicken, Mint) isn't currently supported.

To review the prospectus as well as information about fees and performance for individual funds, complete the following steps:

1. Navigate to the Education section of the Accounts tab.
2. Click "Fund Performance."

Article ID: PROD-2269

Growing your HSA funds through investments

This article provides information about growing your health savings account (HSA) funds through investments.

Our HSA investment tools are integrated directly into your online account to streamline the investment process. You will be able to manage all of your investments in one place. We also offer an investment guidance tool within your online account to help determine which investments may be right for you. See [How to use the health savings account \(HSA\) investment guidance tool](#) for instructions.

You can access funds for short-term healthcare needs while you grow funds for long-term financial security.

Your HSA contributions can go one of three places:

Cash account (default account)

Your funds start out in an interest-bearing, FDIC-insured cash account. There is no minimum deposit required for opening an HSA. Once your balance in the cash account reaches your minimum threshold, you have additional options.

Important: The interest rates and annual percentage yields (APYs) set forth in the schedule below may change at any time at our discretion.

Cash Account Balance	Interest Rate	APY
\$0.01 - \$1,999.99	0.05%	0.05%
\$2,000 - \$4,999.99	0.10%	0.05% - 0.08%
\$5,000 - \$9,999.99	0.15%	0.08% - 0.12%
\$10,000 - \$24,999.99	0.20%	0.12% - 0.17%
\$25,000 and up	0.40%	0.17% - 0.40%

Interest-bearing account

After you accumulate the minimum required by your plan (usually \$1,000 or \$2,000) in your cash account, excess funds can be transferred into an interest-bearing, FDIC-insured account in \$100 increments. Once you set up a minimum threshold for the cash account, funds are automatically

transferred between the cash and interest-bearing accounts as cash account fund levels increase or decrease above or below the threshold. Interest rates are variable, but tend to be higher than those for the cash account.

For more information, see [How to set up your health savings account \(HSA\) investments and transfer money to your investment account](#) and [How to manage your health savings account \(HSA\) investments in your online account](#).

Mutual funds

This is where your investment flexibility becomes a reality. At any time, you can invest funds from your interest-bearing account in a wide variety of mutual fund options. You can view these options in your online account. Mutual fund shares may be automatically sold to bring the cash account balance to the established minimum threshold when necessary.

Important: As with any mutual fund, your HSA investments are not FDIC-insured and are made at your own risk. They are not guaranteed by WEX or the fund custodian, and they may lose value.