

HSA 201: Investing your HSA



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SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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The HSA Invest program is administered by DriveWealth, LLC, a FINRA registered broker dealer. LeafHouse Financial Advisors, LLC is a registered investment advisor with the U.S. Securities and Exchange Commission that offers investment advisory and management services. Registration does not imply a certain level of skill or training. More information about LeafHouse Financial Advisors, LLC, including investment strategies, fees and objectives, can be found in the ADV Part 2A, which is available on the Member Website.

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IRS contribution limits



	2025	\$4,300	\$8,550
Maximum contribution limit			
	2026	\$4,400	\$8,750

HSA-eligible spouses

If your HSA-eligible spouse doesn't have an HSA to take advantage of the catch-up contribution, they can open one directly with HSA Bank. Visit **hsabank.com** and go to "Open an HSA".

Did you know?

If you're 55 or older, you may be eligible to make a catch-up contribution of an extra **\$1,000** per year. Your 55 or older eligible spouse can also add an extra **\$1,000** into their own HSA!

HSA Reminders

It's an employee-owned savings account dedicated for healthcare expenses.

It has three tax advantages.

- Pre-tax contributions.
- Tax-free growth.
- Tax-free distributions for qualified expenses.

You own the account and it's portable. It's your money — for life.



Retirement reality

A healthy 65-year-old couple retiring today can expect to spend hundreds of thousands on healthcare.

1. RBC Wealth Management reports the projected lifetime healthcare cost of a 65-year-old is \$404,253.
2. Employee Benefit Research Institute states a 65-year-old should earmark \$325,000.



401(k) vs. HSA for retirement savings

401(k)
\$100,000 — — -\$24,000
(taxes) — — \$76,000
for healthcare

HSA
\$100,000 ————— \$100,000
for healthcare

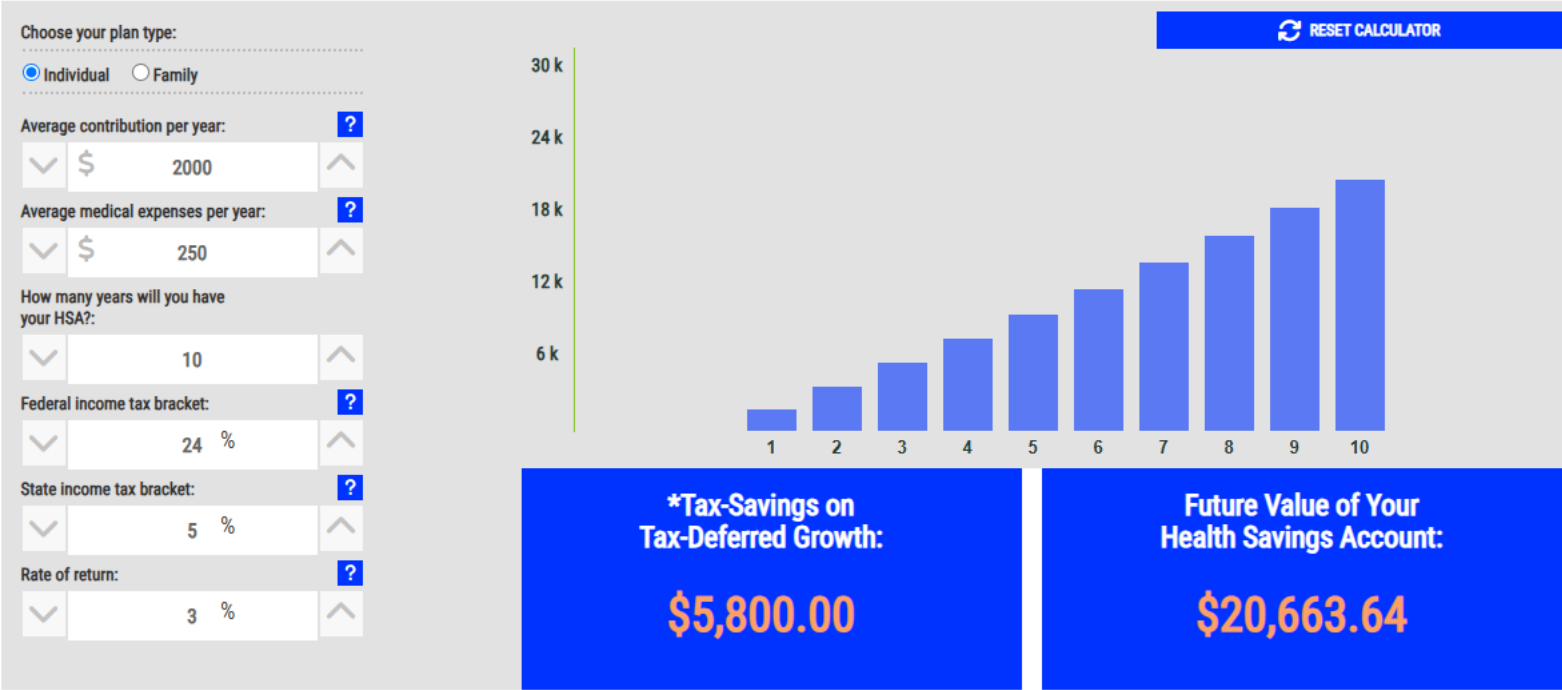
Did you know?

If you use money from your 401(k) for healthcare, you'll have to pay taxes. If you use your HSA, you won't pay any taxes for healthcare costs.

HSA Savings Calculator

HSA Savings Calculator

Enter your information below. Note: The HSA Savings Calculator should only be used as a guide to measure hypothetical HSA tax savings and growth.



*Estimate of potential income tax savings from HSA contributions and earnings.

HSA Invest

The HSA Invest experience

1

Integrated experience

Fully manage investments alongside your HSA cash balance from your online account.

2

Immediate enrollment

Enrollment in HSA Invest at any time — even before meeting the investment balance threshold.

3

Personalized investment options

Three investment options offer greater personalization and address different risk tolerances and objectives.

Money remains in the HSA cash balance until it's invested, so it's available for IRS-qualified healthcare expenses.

Fast investing with automatic funding:

- You can start trading right away — no delays between choosing and buying investments.
 - Trades happen the same day.
 - New money is automatically invested with the auto-funding feature.
-

Personalized investment options



Choice

A brokerage experience with a large range of stocks, mutual funds and exchange-traded funds (ETFs).



Select

A recommended list of mutual funds specific to an investor's unique risk tolerance and investment objectives is provided based on a risk-tolerance questionnaire (RTQ).



Managed

Investments are fully managed by a registered investment advisor (RIA). Investors complete an RTQ, then the responses are used by the RIA to manage investments on an ongoing basis. This option only contains ETF's (Exchange-Traded Funds)

Investment fees

- Yearly fee, charged quarterly (four quarters in a year)
- 0.10% for Choice...\$0.25 cents/quarter per \$1,000 invested (\$1/year)
- 0.25% for Select...\$0.62 cents/quarter per \$1,000 invested (\$2.48/year)
- 0.35% for Managed...\$0.87 cents/quarter per \$1,000 invested (\$3.48/year)
- Respective fee is applied to the fair market value (FMV) on the last day of each quarter
- Fees are assessed quarterly and deducted from investment balance
- HSA Invest annual fees waived for any quarter where average HSA Cash only balance is \$7,500 or more

Your HSA and Medicare



HSA eligibility and the “three E’s” of Medicare

Eligibility

You’re eligible for Medicare when you turn 65, or earlier if you are under 65 and received Social Security disability benefits.

Enrollment

Most Americans can begin enrolling in Medicare three months before turning 65.

Entitlement

Being entitled to Medicare means you’re enrolled and covered so Medicare can pay claims on your behalf.

The role of Social Security

Once you elect to begin receiving Social Security retirement benefits, enrollment in Medicare Part A is automatic.

If you elect to begin receiving these retirement benefits at or before age 65, you'll be automatically enrolled in Medicare Part A when you turn 65.

If you *don't* elect to begin receiving Social Security retirement benefits at age 65, Medicare enrollment is not automatic. You'll have the option to sign up for just Medicare once you're within three months of turning 65.

If you delay taking Social Security retirement benefits *and* Medicare coverage until after age 65, know that when you enroll in Medicare in the future, Medicare may apply coverage retroactively for up to six months. This is important since it will impact how much you're eligible to contribute to your HSA at that time.

Medicare's impact on HSA contributions and distributions

1

Medicare doesn't affect your ability to use your HSA tax free for qualified healthcare expenses.

2

Once enrolled in Medicare, you can no longer contribute to your HSA because it counts as other coverage.

3

In the year you become entitled to Medicare, your HSA contributions must be prorated based on the total number of months that you're HSA eligible.

Proration examples

Single coverage

- **Enrolling in Medicare June 2025**
- **2025 max contribution**
 $\$4,300 + \$1,000 \text{ catch up} = \$5,300$
- **Eligibility**
5/12ths of 2025
- **Max contribution for 2025**
 $\$5,300 \times (5/12) = \$2,208.33$

Family coverage


- **Enrolling in Medicare November 2025**
- **2025 max contribution**
 $\$8,550 + \$1,000 \text{ catch up} = \$9,550$
- **Eligibility**
10/12ths of 2025
- **Max contribution for 2025**
 $\$9,550 \times (10/12) = \$7,958.33$

**Accessing your
HSA through
myCigna.com®**



Accessing your account



Our Cigna brand name is evolving to Cigna Healthcare, the health benefits provider for The Cigna Group. Our commitment to improving health and vitality remains the same. [Find out more](#) 

Customer Login

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

[Show](#)

[Log In](#)

Haven't created an account yet?

[Register](#)

[Registrarse en Español](#)



Two Ways to Access HSA

The screenshot shows the Cigna Healthcare website. The top navigation bar includes links for Home, Find Care & Costs, Claims, Coverage, Spending Accounts, Prescriptions, and Wellness. The 'Spending Accounts' link is highlighted with a red box and a green arrow. A dropdown menu is open, showing 'Health Savings Account (HSA)' with a red box and a green arrow, and sub-links for 'Reimbursement Requests' and 'Spending Accounts Statement'. Below the navigation bar, there is a 'Welcome, Looking for care? Start here:' section with buttons for 'Primary Care', 'Therapist', and 'Orthopedic Surgeon', and a 'Talk to a Doctor' button. On the right, there are sections for 'From your employer' with a link to 'Lose your pain!', 'Savings Tips' with a link to 'Where to go when care is urgent', and another 'Savings Tips' section with a link to 'Get discounts with Cigna Healthy Rewards'.

The screenshot shows the HSA Health Savings Account dashboard. It displays three boxes: 'Available Cash' with a balance of \$1,910.75, 'Investments' with a balance of \$2,381.70, and 'Total Balance' with a balance of \$4,292.45. A green arrow points to a 'See Details' link, which is highlighted with a red box.

HSA Health Savings Account		
Available Cash	Investments	Total Balance
\$1,910.75	\$2,381.70	\$4,292.45
See Details		

Health Savings Account (HSA)

How your HSA Works

Available Balance (Cash) ?

\$1,910.75

Investment Balance ?

\$2,381.70

Want to pay claims with your HSA online? Use the Pay Now button on the [claims page](#) to pay providers.



Transactions

Filter

Last 24 Months

All

Sort

Most Recent

CVS/PHARMACY #10886

-\$28.85

May 02

Manage your Account at HSA Bank

- Access tax documents
- Manage debit cards
- Change Investment elections

Call for Bank Service (800) 244 - 6224

Visit HSA Bank



Welcome, Patty

Get your 1099-SA form



The 1099-SA tax form is now available! You'll need this form if you used any of your HSA funds in 2024.

[GET YOUR 1099-SA](#)

HSA Tax Time 101



Do you have questions about HSA tax forms, deadlines or where to find resources? Find answers on the HSA Tax Time 101 page.

[LEARN MORE](#)

Update/add a beneficiary



Make sure your account ends up in good hands. Update or add a beneficiary (or two!). Even if you have one on file you can add more.

[EDIT YOUR PROFILE](#)

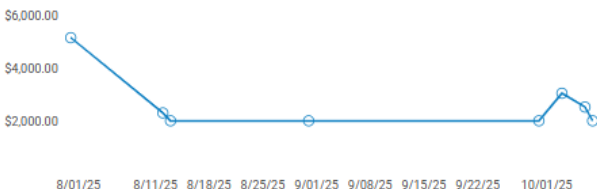
Account Balance

Cash

Investment

\$2,000.01

Available Balance as of Oct 21, 2025

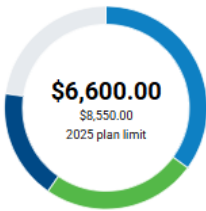


Contributions

◀ 2025 ▶

Actual

Projected



- Employee \$3,000.00
- Employer \$2,100.00
- External HSA \$1,500.00
- Remaining \$1,950.00

[VIEW CONTRIBUTIONS](#)

Contribution Planner



\$7,000.00/yr

Projected likelihood this contribution will cover your expenses this year:

91%

At 64 you are projected to have:

\$96,715.79

[GO TO PLANNER](#)

What's Eligible?

Check Eligibility

Shop



Wondering what you can buy with your HSA money? Search for eligible items at the HSA Store.

Tax Savings



\$750.00

Tax calculations are made using an estimated tax rate of 25% and contributions made year-to-date.

Summary

Transaction Activity

Manage Investments

Manage Expenses

Contributions

Contribution Planner

Resources

Settings

Make a Payment

Message Center

Transaction Activity

Available Account Balance

\$9,911.58



Account Activity

Last 12 Months

EXPORT ALL TRANSACTIONS

Search

Ex: Description, Amount, Check Number, Claim Number, Date (MM/DD/YYYY), Month Name, Debit Card, or Check

- All Activity
- Money In
- Money Out

Showing 3 Transactions for Last 12 Months

▶	Jun 28, 2024	↓	Unscheduled Employer Contribution	\$35.00	Pending	VIEW EXPENSE
▶	Jun 28, 2024	↓	Unscheduled Payroll Deduction	\$122.00	Pending	VIEW EXPENSE
▶	Jul 1, 2024	↓	Transfer Participant Contribution	\$9,911.51 \$9,911.58		VIEW EXPENSE

- Summary
- Transaction Activity
- Manage Investments ^
- Investment Summary
- Automated Investments
- Manage Expenses
- Contributions
- Contribution Planner

Resources

Settings

Add Expense/Pay Provider

Upload Receipts

Message Center

Resources

Forms

Learning Center

Account Summaries

Tax Documents

Secure Document Upload

HSA Invest

Form Instructions

These forms are available to help you manage your account. Find the form you need and submit it according to the instructions on the form.

Coverage Level Update Form

Download

HSA Contribution Form

Download

HSA Contribution Reversal Form

Download

HSA Designation of Beneficiary Form

Download

HSA Direct Transfer Form

Download

HSA Distribution Reversal Form

Download

HSA Excess Contribution Removal Form

Download

Fee Schedule & Interest Rates

View fee schedule and interest rates for your HSA.

FEE SCHEDULE & INTEREST RATES

Stop Payment

Please contact our Client Assistance Center at 800-244-6224 to request a stop payment.

Summary

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Upload Receipts

Message Center

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Debit Cards

Linked Accounts

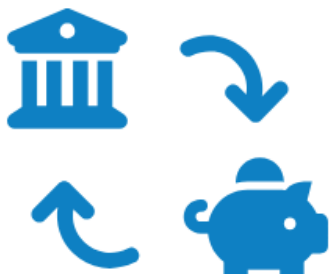
Insurance

Security

Notifications

Move money to and from your HSA

Connect your bank accounts to contribute to your HSA or get reimbursed through direct deposit.



LINK A BANK ACCOUNT

Cash Account

HSA Bank® is a division of Webster Bank, N.A., Member FDIC, and serves as bank and custodian for Health Savings Accounts established at HSA Bank. Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.

Company

[About Us](#)

[Cigna ProClaim Customer Support](#)


800-244-6224


Legal


[Electronic Signatures \(ESIGN\) and Online Services Agreement](#)


[Privacy Policy](#)


[Health Savings Account Custodial Agreement](#)


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Message Center



Enroll in HSA Invest

Cash Account	Company	Legal	Securities and Investments
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Wrapping up

Beneficiaries and
HSA highlights



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Designate a beneficiary



Your account transitions to your spouse if they're your beneficiary.



Your HSA will end on the date of your death if someone other than your spouse is your beneficiary.



If you're married and you designate a non-spouse primary beneficiary, you may need to submit a beneficiary form with the notarized consent of your spouse.

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Upload Receipts

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Settings

My Profile

- Debit Cards
- Linked Accounts
- Insurance
- Security
- Notifications

Name Patty Proclaim	Email ⓘ noone@hsabank.com	Username CignaProclaim Change Username	Password Change Password	Mailing Address 605 N 8th St Sheboygan, WI 53087
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EDIT

Home Number 920-458-4100	Mobile Number	Marital Status
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▶ [HSA Info](#)

▶ [Dependents](#)

▶ [HSA Invest Info](#)

Cash Account HSA Bank® is a division of Webster Bank, N.A., Member FDIC, and serves as bank and custodian for Health Savings Accounts established at HSA Bank. Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.	Company About Us Cigna ProClaim Customer Support 800-244-6224	Legal Electronic Signatures (ESIGN) and Online Services Agreement Privacy Policy Health Savings Account Custodial Agreement	Securities and Investments Not Insured by FDIC or Any Other Government Agency Not Bank Guaranteed Not Bank Deposits or Obligations May Lose Value
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Home Number

920-458-4100

Mobile Number**Marital Status****HSA Info**

View account details and manage beneficiaries and authorized signers.

Coverage Level

Family

[Update](#)**Routing Number**

075907947

Account Number

.....

Authorized Signers

Beneficiaries

Designating a beneficiary for your HSA lets you decide where remaining funds go after you pass away. If you are married, live in a community property state, would like to leave your account to an estate, or want to designate a non-spouse primary beneficiary, you must submit an [HSA Designation of Beneficiary Form](#). If you have one or more active estate beneficiaries or an inactive estate beneficiary, please complete the form above to make any updates to your account. Upload the completed form through [Secure Document Upload](#).

ADD BENEFICIARY +

Primary

Name	Date of Birth	SSN/Tax ID	Address	Relationship	% Share	Action
John A Smith	10/25/1983	***-**-6789	1234 Main St Detroit, MI 48000	Spouse	50.00	Update Deactivate
Danielle A Smith	05/01/2014	***-**-5555	1234 Main St Detroit, MI 48000	Dependent	50.00	Update Deactivate

Summary

Transaction Activity

Manage Investments ^

Investment Summary

Automated Investments

Manage Expenses

Contributions

Contribution Planner

Resources

Settings

Add Expense/Pay Provider**Upload Receipts****Message Center**

Add Beneficiary (i)



First Name *

MI

Last Name *

Address

Address Line 1 *

Address Line 2

City *

State *

– Select State

Zip *

Date of Birth *

MM/DD/YYYY

SSN/Tax ID * (i)

-**-*

% Share *

0 %

Relationship *

None

Beneficiary Type * (i)

None

Fields marked with an asterisk (*) are required.

Cancel

SAVE



HSA highlights

- Bank account with three unique tax advantages.
 - Pre-tax contributions, tax-free growth, tax-free distributions for eligible expenses.
- Employee owned.
- Portable.
- Money can be invested.
- Start and stop contributions at any time.
- Money rolls over and you never lose it.
- Can reimburse yourself at any point in the future for Qualified Medical Expense (QME) incurred on or after your HSA effective date.
- Tax-free for qualified healthcare expenses. Once you reach age 65, money spent on non-qualified expenses is taxed as income with no penalty.
- Designate a beneficiary.

Thank you

