An HSA Built for Investment

The lifetime healthcare costs for a healthy 65-year-old couple in retirement are projected to be $366,000*. You can help your employees achieve their short and long-term healthcare needs by offering a health savings account (HSA). Our HSA has investment capability that makes it easy for both novice and experienced investors to grow their funds.

*Source: https://www.schwab.com/learn/story/health-care-costs-retirement-are-you-prepared



Dependable Service

- Consistent experience online and mobile, including complete HSA investment management functionality on each.
- An investment guidance tool and HSA calculators to help them set and reach goals.
- Industry-leading HSA administrator and custodian.



Simplified Automation

- An adjustable investment threshold. Once met, HSA funds can be automatically transferred from their cash account to investments.
- Ability to make investment experience automated or manual, depending on the employee's expenses, goals and risk tolerance.



Robust Investment Options

- Health savings brokerage account, which gives employees access to more mutual funds and other options beyond our standard investment lineup.
- Ability to align your HSA investment fund lineup with your retirement plan. Contact us to see if you qualify.
- Our re-designed portal home page shows the balances of all your accounts, that way you can have the most updated information about your funds.

Pair your HDHP with your HSA

Matt Smith | Age 29
Single-coverage HDHP
$2500 deductible

1. **Enrolls in the HDHP**
   Reduces his premiums compared to a traditional health plan.
2. **Enrolls in the HSA**
   Contributes $3,000 in pre-tax dollars to his HSA, since he's saving money on premiums and all funds carry over. His employer also contributes $500 to all employees' HSAs.
3. **HSA customization**
   Elects to auto-invest his funds above $2,500 (the amount needed to cover his deductible). That simplifies the investment process for him and keeps cash on his WEX benefits debit card for unexpected expenses.

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