



A Health Savings Account for Investors!

MyHSA is a 401(k) inspired HSA with a breadth of fund options, along with risk-based asset allocation models and a guaranteed investment option. As an account holder, you have access to your HSA anytime, on your preferred device via www.myhsa.com. There you will find balance, performance, contribution and distribution information, along with many other resources to help you get the most out of your MyHSA experience.

MyHSA Features

- Automatic investment of contributions above \$200
- A guaranteed investment option that pays a fixed interest rate of 0.57% (through October 3, 2022)
- No transferring of funds between cash and investment accounts
- A debit card that gives you access to 95% of your total account balance, including both cash and investments
- Investment options from multiple fund families
- Five asset allocation portfolios
- Single sign on with an EPIC RPS record kept retirement plans

Tools to Help You Get the Most Out of Your HSA!

www.MyHSA.com

- Learn about the features and benefits of HSAs
- Access information on the investments offered in MyHSA
- View current contribution limits
- Access MyHSA forms
- Login to MyHSA
- Get answers to frequently asked questions



MyHSA Online

- View your MyHSA balance
- See contribution and distribution information
- View investment performance
- Download quarterly statements
- Make investment changes and rebalance your account



MyHSA Debit Card

- Use your debit card anywhere MasterCard is accepted to pay for your qualified medical expenses
- Access up to 95% of your MyHSA balance on your debit card (including both cash and investments)



Don't delay - open your MyHSA account today, to start saving for tomorrow.
There are no setup fees and the monthly administration fee is only \$4.50

Why an HSA?

Triple Tax Savings

1. HSA contributions are made before taxes
 - *Employees and employers may receive additional tax savings on employee HSA contributions when contributed through a Section 125 Cafeteria Plan*
2. Money in HSAs grows tax free
3. No matter what your age, distributions used to pay for qualified medical expenses come out of an HSA tax free

As retiree medical expenses continue to grow, an HSA is a great resource that allows you to save and invest money that can be used now or later in life. When you retire, you can use the money in your HSA to pay your Medicare premiums and many other retiree health insurance premiums (excluding Medigap).

You Own Your HSA

The money in your HSA belongs to you. If you change jobs, your HSA account stays with you. When you become ineligible to contribute to your HSA, you can continue to use the money in your account to pay for your own qualified medical expenses and the qualified medical expenses of your spouse and any eligible dependents, tax free.

MyHSA accounts are not FDIC insured and could lose value

¹*Devenir Research 2020 Midyear HSA Market Statistics & Trends Executive Summary*

HSAs Are on the Rise

As the cost of health care continues to rise and the projected financial cost for retiree medical expenses grows, HSAs are becoming increasingly popular.

Experts cite retiree medical expenses could eclipse an average of \$285,000. Because an HSA is not a “use-it or lose-it” type of account, it is a great way for eligible individuals to start building tax-free savings that they can take with them into retirement to pay for health care expenses.

As of December 2019, more than 28 million Americans had opened HSA accounts, an increase of over 3 million accounts from the year before. By the end of 2020, an estimated \$77b will be held in HSAs.¹

MyHSA Investments

MyHSA offers a range of investment options to satisfy varying account holder needs and situations. With MyHSA, you can choose a target date fund which automatically adjusts allocations as you get closer to retirement, a risk based portfolio to align with your risk tolerance or build your own portfolio from a menu of fund options that is monitored regularly to ensure quality.



**Visit www.myhsa.com
or call 800-57-MyHSA to open an account today**



my HSA
Health Savings Account



Offered by



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