

Health Savings Account

Why should I choose a Health Savings Account (HSA)?

An HSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses or use as a retirement savings tool.

It's yours. Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.

Flexibility. Save for a rainy day. Invest for your future retirement. Or spend your funds on qualified expenses, penalty free.

Easy to use. Swipe your benefits debit card at the point of purchase. There is no requirement to verify any of your purchases. We recommend keeping any receipts in case of an IRS audit.

Smart savings. The HSA's unique, triple-tax savings means the money you contribute, earnings from investments and withdrawals for eligible expenses are all tax-free, making it a powerful savings and retirement tool.

What does it cover?

There are thousands of eligible items, including:

- Copays, coinsurance, insurance premiums
- Doctor visits and surgeries
- Over-the-counter medications (First-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Vision expenses, such as frames, contacts, prescription sunglasses, etc.



Can I enroll?

You must be enrolled in a High-Deductible Health Plan (HDHP) in order to enroll in the HSA. You're not eligible for an HSA if:

- You're claimed as a dependent on someone else's taxes.
- You're covered by another plan that conflicts with the HDHP, such as Medicare, a Medical Flexible Spending Account (FSA) or select Health Reimbursement Arrangements.
- You or your spouse are contributing to a Medical FSA.

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5 Benefits of a Health Savings Account

Invest in your future *and* save your money.

Play it smart this enrollment season by choosing to save money.

Here are five reasons why an HSA could be the right choice for you and your family:

1. Invest in your future

An HSA acts just like a savings account in which you can routinely contribute funds and keep it for whenever you need it to pay for qualified medical expenses.

2. Keep your remaining funds

At the end of your plan year, any remaining funds stay in your account from one year to the next. This way, you continue saving.

3. Take your HSA with you

No matter where life takes you, your HSA moves with you. Whether it's a job change, a new health plan, or retirement, your HSA remains in your control. There is no minimum distribution during your retirement years, either. Thus, continuous contributions to your HSA are a wonderful way to plan for retirement, too!

4. Reduce health insurance premiums

To enroll in an HSA, you must be enrolled in an eligible high deductible health plan that meets deductible requirements set by the IRS. HSA qualified health insurance plans typically have smaller monthly insurance premiums, putting more money in your pocket each month.

5. Multiple Tax Benefits

There are three major tax advantages to your HSA.

1. Cash contributions to an HSA are 100% deductible from your federal gross income (within legal limits).
2. Interest on savings accumulates tax deferred.
3. Withdrawals from an HSA for "qualified medical expenses" are free from federal income tax.

\$3,850 Maximum 2023 HSA contribution for individuals
\$7,750 Maximum 2023 HSA contribution for families
\$1000 - 55+ catch-up

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Frequently Asked Questions about your HSA

Thank you for choosing Consolidated Admin Services to be your HSA provider. We want to make it easy for you to manage and maintain your Health Savings Account, so we've provided you with these frequently asked questions about Health Savings Accounts (HSA).

Eligible Expenses

Healthcare costs that qualify for payment using HSA funds include:

- Doctor Visits (including deductibles, co-insurance, etc.)
- Dental and Vision Services
- Prescriptions
- Other expense may also be eligible.

A list of HSA eligible expenses is available on the IRS Web site, www.irs.gov in IRS Publication 502.

1. What is a Health Savings Account (HSA)?

A Health Savings Account (HSA) is a special tax-advantaged savings account similar to a traditional Individual Retirement Account (IRA) but designated for medical expenses. An HSA allows you to pay for current eligible health care expenses and save for future qualified medical and retiree health care expenses on a tax-favored basis.

HSAs provide triple-tax advantages: contributions, investment earnings, and qualified distributions all are exempt from federal income tax, FICA (Social Security and Medicare) tax and state income taxes (for most states).

Unused HSA dollars roll over from year to year, making HSAs a convenient and easy way to save and invest for future medical expenses. You own your HSA at all times and can take it with you when you change medical plans, change jobs or retire.

Funds in the account not needed for near-term expenses may be able to be invested, providing the opportunity for funds to grow. Investment options include money market accounts, mutual funds, etc. Check with your bank to find out your options.

To be eligible to set up an HSA and to make contributions, you must be covered by a qualified "high-deductible health plan", or HDHP.

2. How does an HSA work?

To be eligible to contribute to an HSA, you must be covered by a qualified high-deductible health plan (HDHP) and have no other first dollar coverage (insurance that provides payment for the full loss up to the insured amount with no deductibles).

1. You may use your HSA to help pay for medical expenses covered under a high-deductible health plan, as well as for other common qualified medical expenses.
2. Unused HSA funds remain in your account for later and may be able to be invested in a choice of investment options, providing the opportunity for funds to grow. Check with your financial institution to see if this is an option for your account.

HSAs work in conjunction with an HDHP. All the money you (or your employer) deposit into your HSA



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up to the maximum annual contribution limit is 100% tax-deductible from federal income tax, FICA (Social Security and Medicare) tax, and in most states, state income tax. This makes HSA dollars tax-free. You can use these tax-free dollars to pay for expenses not covered under your HDHP until you have met your deductible.

The insurance company pays covered medical expenses above your deductible, except for any coinsurance; you can pay coinsurance costs with tax-free money from your HSA. In addition, you can use your HSA tax-free dollars to pay for qualified medical expenses not covered by the HDHP, such as dental, vision and alternative medicines.

Contributions

Tax-free contributions to your HSA can be made in a variety of ways, including:

1. Pre-tax payroll contributions through your employer.
2. Transfer funds directly to your HSA from your linked personal savings or checking account
3. Send a check to CAS for deposit into your HSA.
4. Rolling over or making a transfer from an existing IRA (Individual Retirement Account) to an HSA, but only once in your lifetime.

Distributions

Distributions from your HSA are used to pay for qualified medical expenses.

This can be done by the following methods:

1. Paying for purchases and medical services using your CAS card.
2. Using online bill pay through your online HSA portal.
3. Requesting self-reimbursement through the online portal when you have already paid out-of-pocket for qualified expenses.

How It Works: Your Health Savings Account allows you to save pre-tax income that you can use to pay for qualified short- and long-term medical expenses. It complements your High-Deductible Health Plan, giving you an additional method to save specifically for healthcare costs.

3. Who can have an HSA?

You must be:

1. Covered by a qualified high deductible health insurance plan.
2. Not covered under other health insurance.
3. Not enrolled in Medicare; and
4. Not another person's dependent.

Exceptions: Other health insurance does not include coverage for the following: accidents, dental care, disability, long-term care, and vision care. Workers' compensation, specified disease, and fixed indemnity coverage is permitted.

4. How much can I contribute to my HSA?

For 2023, the maximum contribution for an eligible individual with self-only coverage is \$3,850 and the maximum contribution for an eligible individual with family coverage is \$7,750. Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch-up contribution, if 55 or older by year end), regardless of the number of months the individual was an eligible individual in the year.

- HSA holders can choose to save up to \$3,850 for an individual and \$7,750 for a family (HSA holders 55 and older get to save an extra \$1,000 - and these contributions are 100% tax deductible from gross income.
- Minimum annual deductibles are \$1,500 for self-only coverage or \$3,000 for family coverage.



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- Annual out-of-pocket expenses (deductibles, co-payments and other amounts, but not premiums) cannot exceed \$7,500 for self-only coverage and \$15,000 for family coverage.

For more detailed information on HSAs and taxes, visit the U.S. Department of Treasury website at www.ustreas.gov or talk with your tax advisor.

5. What is a high-deductible health plan (HDHP)?

With a high-deductible health plan, you have the security of comprehensive health care coverage. Like a traditional plan, you are responsible for paying for your qualified medical expenses up to the in-network deductible; however, the deductible will be higher, and you can use HSA funds to pay for these expenses.

6. What is a high-deductible health plan (HDHP)?

With a high-deductible health plan, you have the security of comprehensive health care coverage. Like a traditional plan, you are responsible for paying for your qualified medical expenses up to the in-network deductible; however, the deductible will be higher, and you can use HSA funds to pay for these expenses. After the annual deductible is met, you are responsible only for a portion of your medical expenses through coinsurance or co-payments, just as with a traditional health plan. For 2022, the minimum HDHP deductible by law is \$1,500 for individuals and \$3,000 for families.

For 2022, the maximum out-of-pocket expenses by law (including deductible and co-payments, but not including premiums) cannot exceed \$7,500 for individuals and \$15,000 for families.

The deductible and maximum out-of-pocket expenses are indexed annually for inflation by the IRS and US Department of Treasury.

7. How do I know if my health plan is a "qualifying (or qualified)" high-deductible health plan (HDHP)?

The health insurer or your employer can verify the status of your coverage. In addition, the words "qualifying (or qualified) high-deductible health plan" or a reference to IRC (Internal Revenue Code) Section 223 will be included in the declaration page of your policy or in another official communication from the insurance company. A HDHP is a health insurance plan that generally doesn't pay for the first several thousand dollars of health care expenses (i.e., your "deductible") but will generally cover you after that.

8. How do HSAs differ from health care flexible spending accounts (FSAs)?

Both HSAs and FSAs allow you to pay for qualified medical expenses with pre-tax dollars. One key difference, however, is that HSA balances can roll over from year to year, while FSA money left unspent at the end of the year is limited to a \$570 carryover to the following plan year OR a grace period. You may choose to use a Limited Purpose FSA to pay for eligible health care expenses and save your HSA dollars for future health care needs. You may use Limited Purpose FSA dollars to reimburse yourself for expenses not covered by your high-deductible health plan, such as:

1. Vision expenses, including Glasses, frames, contacts, prescription sunglasses, goggles, vision co-payments, optometrists or ophthalmologist fees, and corrective eye surgery
2. Dental expenses, including Dental care, deductibles and co-payments, braces, x-rays, fillings, and dentures

9. What are the tax advantages of owning an HSA?

Triple Tax Savings:

1. Contributions are tax free
2. Earnings are tax free
3. Withdrawals are tax free when made for eligible medical care expenses

Three kinds of tax-favored contributions:

1. Employee contributions that are deductible over-the-line (i.e. deductible even by non-itemizers)



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2. Employer contributions that are excluded from income and employment taxes.
3. Salary reduction contributions made through a Section 125 cafeteria plan.

All three forms of contributions are exempt from federal income taxes. Employer and salary reduction contributions (section 125 cafeteria plan) are exempt from FICA and FUTA as well.

10. Why is my employer offering an HSA in conjunction with a qualified HDHP?

Offering an HSA is an excellent way to help you save for future medical expenses and pay for current expenses with tremendous tax advantages.

11. May I have more than one HSA?

Yes, you may have more than one HSA and you may contribute to them all, as long as you are currently enrolled in an HDHP. However, this does not give you any additional tax advantages, as the total contributions to your accounts cannot exceed the annual maximum contribution limit. Contributions from your employer, family members, or any other person must be included in the total.

12. Can I get an HSA even if I have other insurance that pays medical bills?

You're only allowed to have dental, vision, disability and long-term care insurance at the same time as an HDHP. You may also have coverage for a specific disease or illness as long as it pays a specific dollar amount when the policy is triggered.

13. Can my HSA be used to pay premiums?

No, this would be a nonmedical withdrawal, subject to taxes and penalty.

Exceptions. No penalty or taxes will apply if the money is withdrawn to pay premiums for:

1. Qualified long-term care insurance; or
2. Health insurance while you are receiving federal or state unemployment compensation; or
3. Continuation of coverage plans, like COBRA, required under any federal law; or
4. Medicare premiums.

14. Can I use the money in my HSA to pay for medical care for a family member?

Generally, yes. Qualified medical expenses include unreimbursed medical expenses of the account holder, his or her spouse, or dependents (tax dependents).

15. What is a qualified medical expense?

A qualified medical expense is one for medical care as defined by Internal Revenue Code Section 213(d). The expenses must be primarily to alleviate or prevent a physical or mental defect or illness, including dental and vision. However, some expenses do not qualify. A few examples are:

- Surgery for purely cosmetic reasons
- Health club dues
- Illegal operations or treatment
- Maternity clothes
- Toothpaste and cosmetics

*See IRS Publications 502 ("Medical and Dental Expenses") and 969 ("HSA and Other Tax-Favored Health Plans") for more information.

16. What happens to my HSA if I quit my job or otherwise leave my employer?

Your HSA is portable. This means that you can take your HSA with you when you leave and continue to use the funds you have accumulated. Funds left in your account continue to grow tax-free. If you are covered by a qualified HDHP you can even continue to make tax-free contributions to your HSA.

Distributions from your HSA used exclusively to pay for qualified expenses for you, your spouse, or dependents are excluded from your gross income. Your HSA funds can be used for qualified expenses even if you are not



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currently eligible to make contributions to your HSA.

17. How and when can money be taken out of an HSA?

Account holders may make a withdrawal (also known as a distribution) at any time. Distributions received for qualified medical expenses not covered by the high deductible health plan are distributed tax-free. Distributions can be requested via your online account.

Unless individuals are disabled, age 65 or older, or die during the year, they must pay income taxes plus an additional percentage (determined by the IRS) on any amount not used for qualified medical expenses. Individuals who are disabled or reach age 65 can receive non-medical distributions without penalty but must report the distribution as taxable income.

18. How are distributions from my HSA taxed after I am no longer eligible to contribute?

If you are no longer eligible to contribute because you are enrolled in Medicare benefits, or are no longer covered by a qualified HDHP, distributions used exclusively to pay for qualified medical expenses continue to be free from federal taxes and state tax (for most states) and excluded from your gross income.

19. What happens to the money in my HSA after I reach age 65?

At age 65 and older, your funds continue to be available without federal taxes or state tax (for most states) for qualified medical expenses; for instance, you may use your HSA to pay certain insurance premiums, such as Medicare Parts A and B, Medicare HMO, or your share of retiree medical coverage offered by a former employer. Funds cannot be used tax-free to purchase Medigap or Medicare supplemental policies.

If you use your funds for qualified medical expenses, the distributions from your account remain tax-free. If you use the monies for non-qualified expenses, the distribution becomes taxable, but exempt from the 20 percent penalty. With enrollment in Medicare, you are no longer eligible to contribute to your HSA. If you reach age 65 or become disabled, you may still contribute to your HSA if you have not enrolled in Medicare.



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Getting Started With Your Health Savings Account

Your health savings account (HSA) has a lot of benefits.

You can use it for out-of-pocket medical, dental, and vision expenses, and it can help you achieve your financial goals.



Advantages of your HSA

Triple-tax savings

Employee and employer contributions are tax-free (contribute pre-tax through payroll or deduct at tax time), investments grow tax-free, and you can take out tax-free funds at any time to pay for or reimburse eligible out-of-pocket healthcare expenses.

Build a safety net

HSAs are not “use-it-or-lose-it” accounts. Unlike flexible spending accounts (FSAs), unused HSA dollars roll over every year and continue to grow tax-free.

Your HSA for life

Your HSA belongs to you, including employer contributions, even if you leave your job.

Accessing and using your HSA is easy and convenient

You can log in to your online account or mobile app to:

- Check your balance
- Check if an expense is eligible
- Upload receipts or EOBs for tax purposes
- Enter, view, and pay expenses
- Contribute to your HSA
- View and manage investments
- Contact customer service

It's never too late to achieve financial security, especially since we're living longer lives than ever before. It's important to build your savings while you're still in the workforce. Savings goal calculators and easy-to-use tools can guide your goal-setting and decision-making.

Make your HSA work for you

When you contribute and invest \$4,000 a year to your HSA, your account can grow to \$90,630 in 15 years and even to \$279,000 in 30 years!

**Based on an annual contribution of \$4,000, no distributions, and an annual ROI of 5%.*

But wait, there's more!

The more you contribute to your HSA, the more you save on taxes. And, at age 55, you can contribute an additional \$1,000 over the IRS annual contribution limit.

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CONSUMER PORTAL QUICKSTART GUIDE:

HSA INVESTMENT

Welcome to your Consolidated Administrative Services Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account Investments. You also have the option to manage your accounts via our CAS mobile app. **You can download the app from the [Android Play Store](#) or [Apple App Store](#) on your phone by clicking these links or searching for **Consolidated Admin Services** in either app store.**



Our one-stop investment portal provides you with:

- Anytime, anyplace access to your HSA account and investments, including online portfolio changes and 24/7/365 availability
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- View your investment account activity details
- Manage one-time investment transfers
- No trade/transfer fees

I opened my Health Savings Account with Consolidated Admin Services.

What should I do now?

Go to the Consumer Portal today! www.consolidatedadmin.com

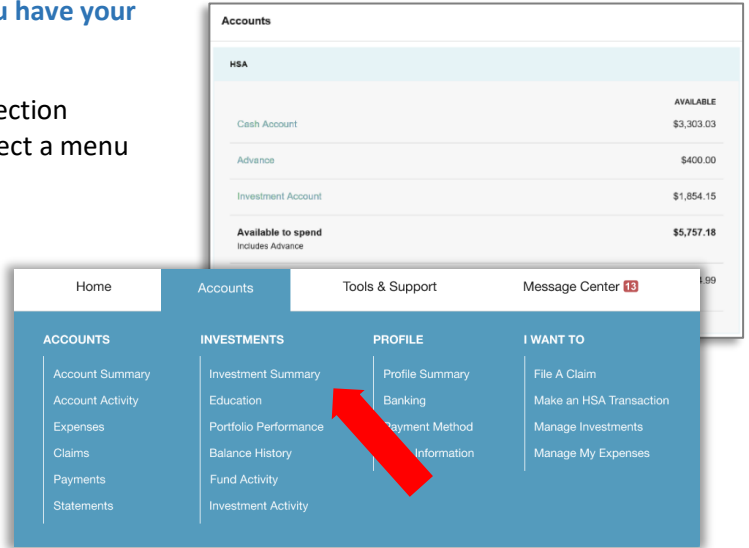
- 1 **To Register Online:** Navigate to the top of the menu bar and click the drop-down arrow beside **“Logins”**. You will then select the **“Participant/Employee login”** hyperlink which will open a new browser window. It will give you the option to either login as an existing user or create an account as a new user. Once you select **“Get Started”** under the new user section you will be prompted to enter you first name, last name, zip code, and social or employee ID. **(Note: Always enter social rather than employee id)** Once you have properly completed the general information page it will then allow you to choose your security questions. The next page will ask for your contact information such as email, phone, and address. The username will automatically generate as your first initial, last name, and last four of social. You can then input a password of your choosing. You will be granted access into your account once you have signed the Terms & Conditions.
- 2 **CAS Mobile App:** After downloading our mobile app you will login to your account as normal or go through the process of setting your account up as a new user as described above
- 3 **Set up Investment Sweeps:** You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at **\$2,000** or higher. See **“How do I sign up to Access/Sweep cash to Investments?”** instructions on page 2.

This portal is designed to be easy to use and convenient. You have your choice of two ways to access your investments:

1. Click on Manage Investments from the “I Want to...” section
2. Click on the Accounts tab at top of Home Page and select a menu item from the Investment section

HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

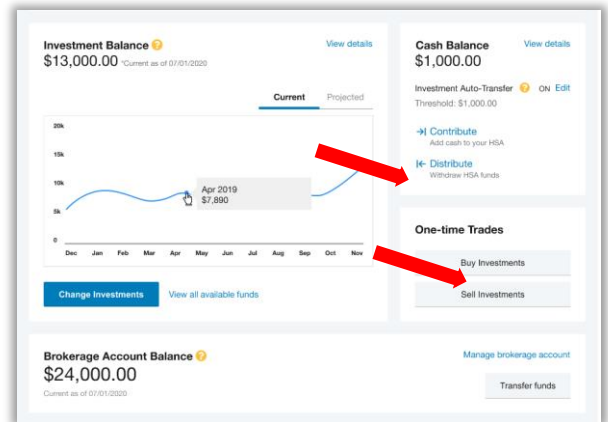
1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the “I want to section” or click on **Manage Investments** from the **Accounts** menu.
2. Once you get to the summary page, select the **Start Investing** button on the left-hand side of the screen.
3. Choose either **Automatic Investing to Auto-Transfers to or from an Investment Account**.
4. Set auto-investment transfers to yes and enter the dollar amount (above the noted minimum of \$2000) to set as a ‘cash threshold balance’ for your investments to automatically transfer between cash and investments ongoing. **You can change this at any time!**
5. After choosing to **auto invest** after a certain amount you will then be given the choice to get assistance with your investment fund options or to do it on your own. (Please Note: If you choose to get investment help you will be placed in a default low risk fund. **You can change this at any time by going to “Change Investments” under the “Manage investments” tab**)
6. Don’t forget to set your investment allocation! See **“How do I change my Investment Elections?”** below.



HOW DO I MANUALLY TRANSFER FUNDS?

From the **Investment Summary** page, you can initiate **One-Time Transfer** either to or from your HSA Cash to your investment account. Under the One-time Trades section click on the **Buy Investments** or **Sell Investments** button next to the appropriate choice.

- **Transferring based on your investment election** will transfer to or from your HSA Cash to your mutual funds based on your existing fund allocation.
- **Transferring based on a specific investment** will transfer to or from your HSA cash to one or more specific mutual fund options.



HOW DO I FIND MY INVESTMENT BALANCE?

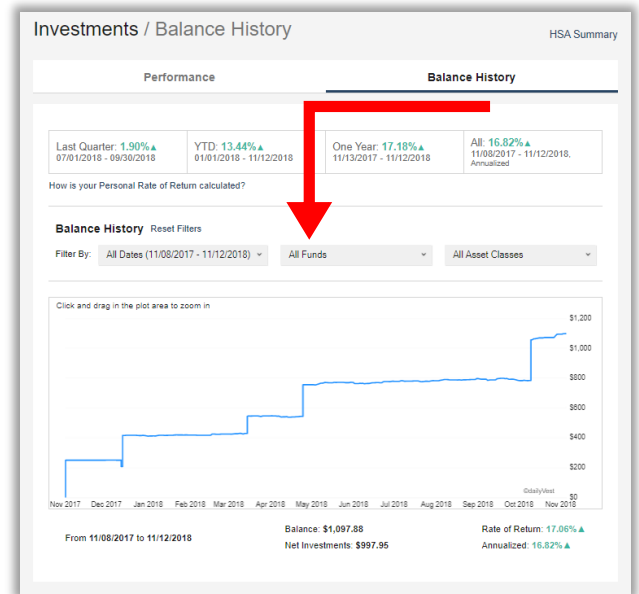
- You can find your HSA cash and investment balances directly from the home page under the **Accounts** section. For more details click on the appropriate balance name and select **Account Activity**. From there, you can view even more detail regarding your account.

WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Homepage**, click on the **Manage Investments** button under the “I want to section”. The **Investment Summary** page provides you with a dynamic snapshot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.

WHERE DO I FIND MY INDIVIDUAL INVESTMENT BALANCES?

From the **Accounts** tab, click on the **Balance History** in the **Investments** section. Use the filters to provide you with specific balance information related to your investments.



HOW CAN I FIND MY INVESTMENT TRANSACTION DETAIL?

From the **Accounts** tab, click on **Investment Activity** in the **Investments** section, and select Transaction Details.

Home Accounts Tools & Support Message Center 2

Investments / Transaction Details [Export](#)

Transaction Details [Reset Filters](#)

Filter By: All Dates (11/08/2017 - 11/12/2018) | All Funds | All Activity Types

DATE	FUND NAME	ACTIVITY TYPE	TRANSACTION TYPE	PRICE	UNITS	AMOUNT
10/17/2018	THORNBURG INTL VALUE	Purchases	Investment Purchase	\$28.06	1.955	\$54.85
10/17/2018	OPPENHEIMER DEVELOPING MKT Y	Purchases	Investment Purchase	\$42.25	1.298	\$54.85
10/17/2018	PIMCO LOW DURATION INTSL	Purchases	Investment Purchase	\$9.90	5.541	\$54.86
10/17/2018	PIMCO COMMODITY REAL RETURN	Purchases	Investment Purchase	\$6.64	8.261	\$54.85
10/17/2018	OPP MAIN SM CAP	Purchases	Investment Purchase	\$29.25	1.876	\$54.86
05/02/2018	THORNBURG INTL VALUE	Purchases	Investment Purchase	\$25.44	1.652	\$42.03

HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To setup or change your investment elections for future contributions to your investment account, click on **Investment Summary** from the **Accounts** tab.

Click on the **Change Investments** button on the Investment Balance card. You can choose to update **All Investments**, **Current Portfolio**, or **Future Investments**. Finally choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right.

- ❖ **Please note any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.**

The screenshot shows a web interface titled "Investments / Change Investments". Below the title is a question: "Which investments do you want to change?". There are three rectangular buttons stacked vertically. The first button has a pie chart icon and is labeled "All Investments (most popular)" with the subtext "Includes money currently invested, as well as future deposits and contributions." The second button has a pie chart icon and is labeled "Current Portfolio" with the subtext "Only the money that is currently invested." The third button has a calendar icon and is labeled "Future Investments" with the subtext "Only where future deposits and contributions will be invested."

HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can use either the **All Investments** or **Current Portfolio** option under "Change investments" under **Manage Investments**.

All Investments affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Current Portfolio initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

This is an identical screenshot to the one above, showing the "Investments / Change Investments" screen with three options: "All Investments (most popular)", "Current Portfolio", and "Future Investments".

Note: Current Portfolio will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

HSA Guidance tool

You can find the Guidance tool under the “Education” tab within accounts.

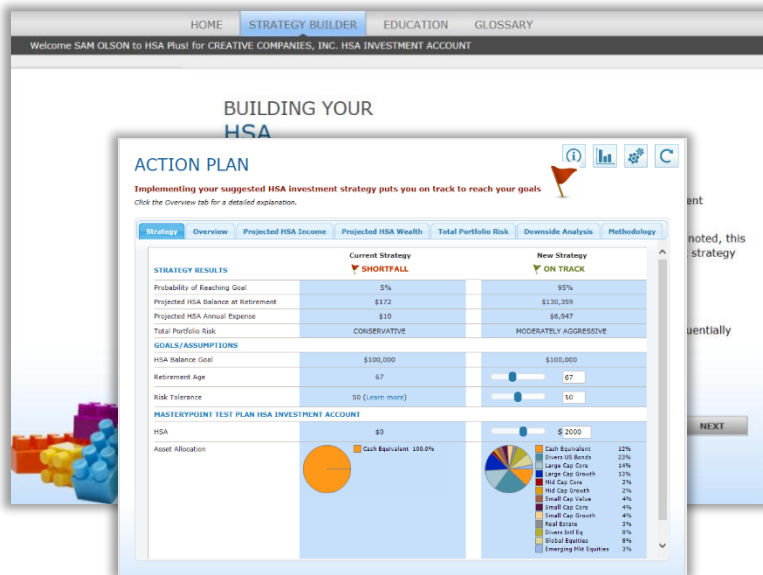
An Investment Guidance Help – Guidance on Selecting Investments

Click on the **Strategy Builder** tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



STRATEGY BUILDER

Develop your own personalized Action Plan



MORE HELPFUL INFORMATION

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information.

For Further information please contact:

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