

**1. Does my HSA earn interest and is it FDIC insured?**

Yes. Your HSA contributions are deposited into an FDIC-insured interest bearing account.

**2. If I have more than one HSA, can I have more than one HSA Investment Account?**

Yes. Since the IRS allows participants to maintain more than one Health Savings Account (HSA), they can also simultaneously leverage the investment options in each of those HSAs. NOTE: If maintaining more than one HSA, it is the responsibility of the participant to cumulatively contribute no more than the amounts allowed by the IRS into those HSAs.

**3. What other investment options are available with the HealthHub HSA?**

PayFlex® offers an investment feature that allows you to invest in a variety of funds. Once your HSA balance reaches the required, minimum balance threshold, you will have the freedom to open an HSA investment account and to select your own investment mix or choose one of the pre-set portfolios.

**4. With whom are investments held?**

PayFlex® has partnered with ABG Investment Services, Inc., a Registered Investment Advisory firm to act as the Discretionary Investment Manager for the HealthHub™ HSA administered by PayFlex.

**5. Is there a minimum balance I must have in my HSA before I can open an HSA investment account?**

Yes. Once you reach the required minimum balance threshold of \$1,000, you have the option of opening an HSA investment account and investing overage dollars into one or more of the alternate mutual fund options made available to you through the Plan.

**6. Is there a monthly fee associated with the HSA investment account?**

Yes. Once you elect to open an HSA investment account a fee of \$3.00 per month that will be assessed against your HSA. There are no additional fees associated with the HSA investment account. You may view your fee schedule at any time through the "**Fee Schedule**" option on the left navigation panel of the participant web portal.

**7. How often can I add funds to my HSA investment account?**

Any time you have an HSA balance that exceeds the minimum balance threshold of \$1,000, you may transfer the overage into your HSA investment account.

**8. What happens if my HSA balance goes below \$1,000?**

There is no requirement to maintain a specific HSA balance. However, if your HSA balance is below \$1,000 you cannot transfer additional funds into your investment account. Any time you have an HSA balance that exceeds the minimum balance threshold of \$1,000, you may transfer the overage into your HSA investment account

**9. How long does it take for a transfer into or out of the HSA investment account to be completed?**

Transfers are completed in approximately three (3) business days.

**10. Are investments in my HSA investment account FDIC insured?**

No. Although your base HSA account is FDIC insured, funds that you transfer into your HSA investment account and subsequently invest are not FDIC insured.

**11. What investment funds are available?**

The following individual investment funds will be available:

- American Funds EuroPacific Growth Fund (F1) (AEGFX – Foreign Large Blend)
- DFA Emerging Markets Value Fund (I) (DFEVX – Diversified Emerging Mkts)
- DFA U.S. Large Cap Value Fund (III) (DFUVX – Large Value)
- DFA Inflation-Protected Securities (I) (DIPSX – Inflation-Protected Bond)
- Dodge & Cox International Stock Fund (DODFX – Foreign Large Value)
- Fidelity U.S. Bond Index Fund (FBIDX – Intermediate-Term Bond)
- Fidelity Contrafund (FCNTX – Large Growth)
- Fidelity Low Priced Stock Fund (FLPSX – Mid-Cap Blend)
- First American Real Estate Secs.Fund (A) (FREAX – Real Estate)
- Goldman Sachs Mid Cap Value Fund (A) (GCMAX – Mid-Cap Value)
- American Funds Growth Fund of America (F1) (GFAFX – Large Growth)
- Heartland Value Plus (HRVIX – Fund Small Value)
- Columbia Acorn Fund (A) (LACAX – Mid-Cap Growth)

- BlackRock Equity Dividend Fund (A) (MDDVX – Large Value)
- Vanguard Small-Cap Index Fund (Inv) (NAESX – Small Blend)
- JPMorgan High Yield Fund (A) (OHYAX – High Yield Bond)
- Oppenheimer International Bond Fund (Y) (OIBYX – World Bond)
- PIMCO Commodity RealReturn Stgy. Fund (A) (PCRAX – Commodities Broad Basket)
- PIMCO Total Return Fund (Adm) (PTRAX – Intermediate-Term Bond)
- Royce Value Fund (Svc) (RYVFX – Small Blend)
- Schwab S&P 500 Fund (Sel) (SWPPX – Large Blend)
- Schwab Investor Money Fund (SWRXX – Money Market Taxable)
- Vanguard Dividend Growth Fund (Inv) (VDIGX – Large Blend)
- Vanguard Total Intl. Stock Index Fund (Inv) (VGT SX – Foreign Large Blend)
- Vanguard Mid-Cap Index Fund (Inv) (VIM SX – Mid-Cap Blend)

**12. Are pre-determined investment portfolios available?**

Yes. ABG Investment Services, Inc. has created model portfolio options for your consideration. The model portfolios are a simple way to diversify your portfolio in accordance with your risk tolerance. There are five portfolios to choose from; ranging from conservative (lower risk) to aggressive (higher risk). The portfolios invest varying amounts in cash, bonds, and stock to achieve the stated risk level. The portfolio options are realigned semi-annually to ensure that your desired asset mix is maintained during your savings timeline.

**13. Is there a minimum investment amount required for each fund type?**

Yes. Minimums vary by fund and are identified on the ABG Investment, Inc. investment portal.

**14. Are any fees assessed for investment trades made through my HSA investment account?**

No. There are no per trade fees for individual investment activities.

**15. How can I access fund performance reports?**

A quarterly Performance Report is provided by ABG Investment Services, Inc. and will be posted to the participant web portal. The link to this report will be located on the landing page of the “**My Investments**” option.

**16. What if I have questions as I am making my investment choices?**

If you have questions as you are making your investment choices, please consult with your personal financial advisor. Once you have opened your HSA investment account, you may also conduct research online through ABG Investment Services, Inc.'s investment portal.