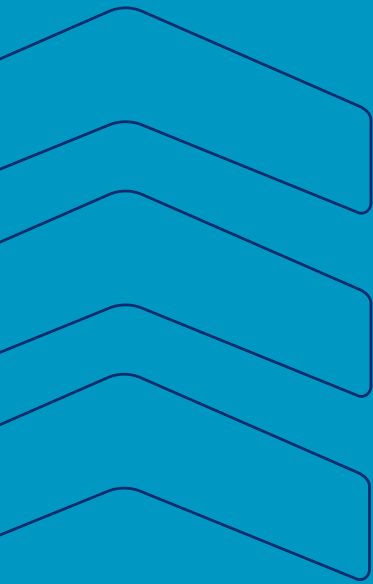




Set Up and Manage Automatic Investments

With your MyChoice[®]
Accounts HSA



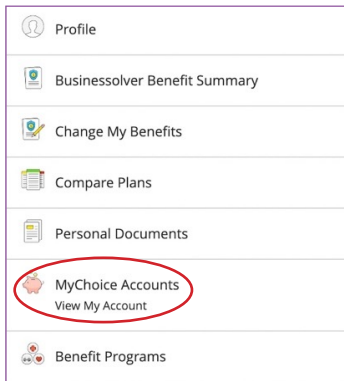
What is an Auto Sweep?

Auto Sweep is the platform's auto-invest function. You can set up an auto sweep by providing a threshold amount in your HSA, and once the account goes over that threshold, the overages will automatically be swept into your HSA investment account. The sweep will occur daily, so once you've set your threshold amount, there's no further action required. You can adjust your threshold amount at any time.

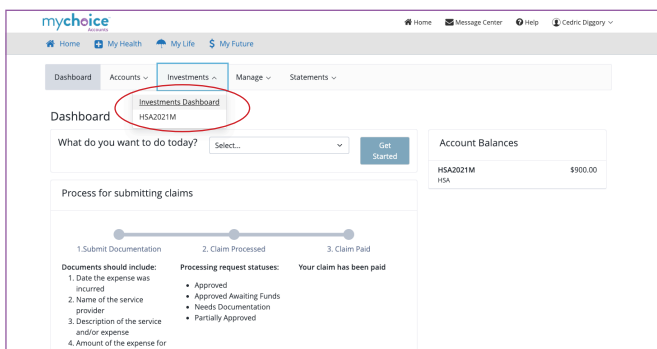
Example: You set your threshold amount at \$1,500. When your account hits \$1,501 (or more), auto sweep will transfer any amounts over \$1,500 into your investment account.

Follow the steps below to set up and manage your auto sweep:

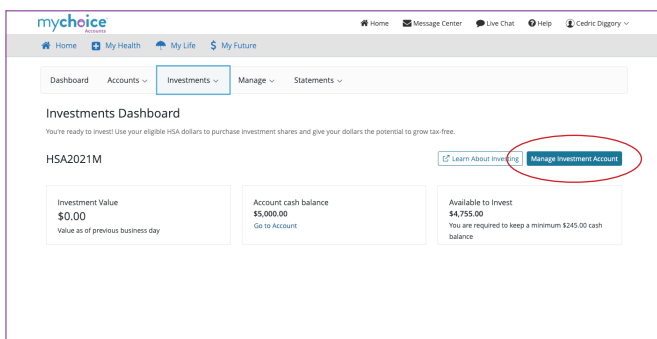
1. Log in to your online benefits portal on your computer or mobile device. Select **MyChoice Accounts**.



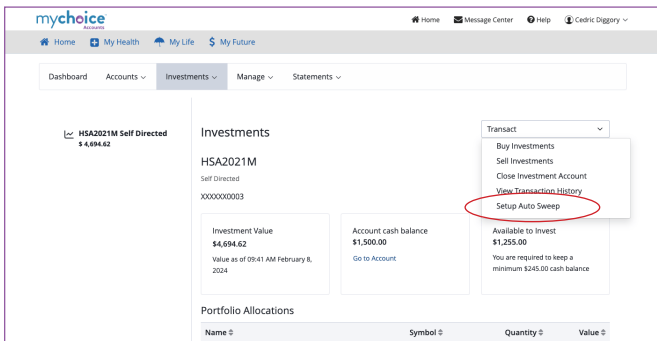
2. Select **Investments**, then click **Investment Dashboard**.



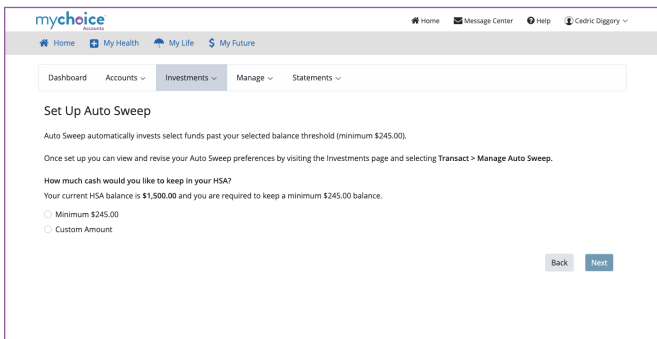
3. Click the **Manage Investment Account** button on the right.



4. On the Investments page, select **Setup Auto Sweep** from the dropdown menu on the right.



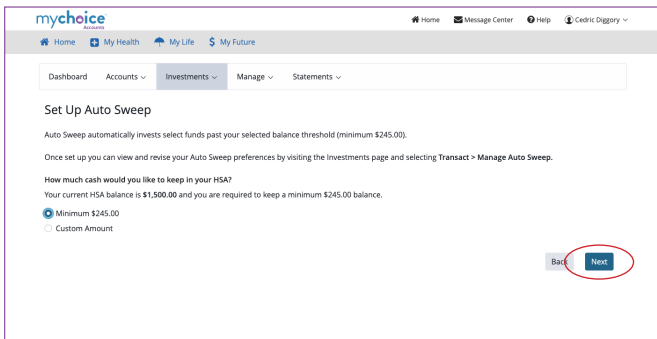
5. On the next screen, you'll be asked how much cash you want to keep in your HSA—that is, how much do you want to keep available to pay for your eligible medical expenses.



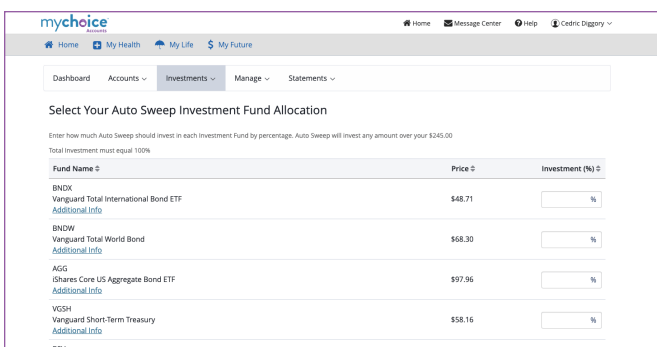
The minimum cash balance you are required to keep in your HSA is displayed on your **Investment Dashboard**. If you determine the minimum cash balance is enough funds to pay for your ongoing eligible medical expenses, then you may select **Minimum**. This means that, on a daily basis, any balances above the minimum cash balance will be swept into your investment account.

You may also select **Custom Amount** if you want to keep more than the minimum cash balance. For example, if you want to keep \$1,500 in your HSA to use to pay for your eligible medical expenses, then you would select Custom Amount and set it at \$1,500. Anything above that amount will be swept into your investment account, on a daily basis.

6. Once you've made your selection, click **Next**.



7. On the next screen, you'll be asked how you want your auto sweep funds distributed among each of your elected investments. This is determined by percentage, and **the total percentage must equal 100%**.



For example, if you have \$100 in auto sweep funds and you are invested in 10 different funds, you may opt to allocate the new funds equally—so you would enter 10% in each of the **Investment (%)** fields. Or, based on each fund's performance, you may choose to add a higher percentage of auto sweep funds to each investment (and even opt to NOT add additional funds to an investment).

Remember: No matter how you allocate your funds, it must equal 100%.

8. Once you've made your allocations, click **Review**. You will not be able to select Review if your Total Investment does not equal 100%.

The screenshot shows a list of fund allocations on the mychoice website. The funds listed are:

Fund Name	Price	Investment (%)
IJH iShares Core S&P 500 ETF	\$275.59	
IJR iShares Core S&P Small-Cap ETF	\$103.32	50
VWO Vanguard FTSE Emerging Markets ETF	\$40.68	10
IXUS iShares Core MSCI Total Intl Stk ETF	\$64.42	10
VEA Vanguard FTSE Developed Markets ETF	\$47.55	10
VT Vanguard Total World Stock ETF	\$105.08	10
HL Hecla Mining Co.	\$3.55	10

At the bottom of the list, it says "Total Investment: 100%". Below this, there are three buttons: "Cancel", "Previous", and "Review". The "Review" button is circled in red.

9. Review your auto sweep fund allocations. If you are satisfied with your choices, click **Submit**. If you'd like to make changes to your allocations, click **Previous** to go back to the previous screen. You can also **Cancel** if you decide not to set up your auto sweep at this time.

The screenshot shows the "Review Auto Sweep Plan" page on the mychoice website. It displays the same list of fund allocations as in the previous screenshot. At the bottom, there are three buttons: "Cancel", "Previous", and "Submit". The "Submit" button is circled in red.

10. Once you click **Submit**, you will be taken to a confirmation page that says your setup is complete. If you want to make other changes to your setup, you can do so at any time by selecting **Manage Auto Sweep** from the **Investments** page. Note: You can only adjust your fund elections and allocations **once per day**.

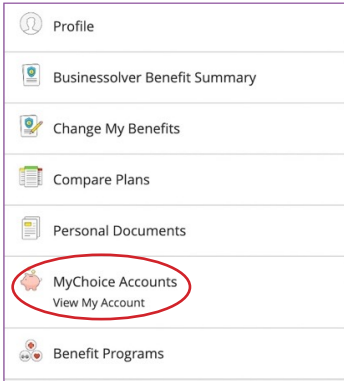
The screenshot shows a confirmation page with a green checkmark icon and the text "Auto Sweep Setup Complete". Below this, it says "Manage Your Auto Sweep elections anytime by going to Investments > Manage Auto Sweep." and there is a blue button labeled "Go to Investment Account".

The screenshot shows the "Investments" page for HSA2021M on the mychoice website. The page displays the investment value (\$4,693.76) and the account cash balance (\$1,500.00). A dropdown menu is open, showing options like "Buy Investments", "Sell Investments", "Close Investment Account", "View Transaction History", and "Manage Auto Sweep". The "Manage Auto Sweep" option is circled in red.

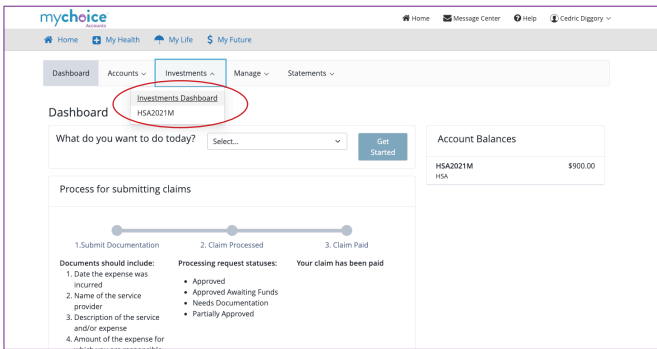
Cancel an Auto Sweep

If you decide to cancel your auto sweep, follow the steps below:

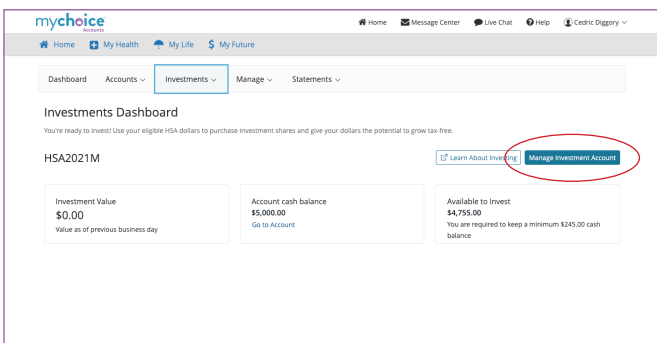
1. Log in to your online benefits portal on your computer or mobile device. Select [MyChoice Accounts](#).



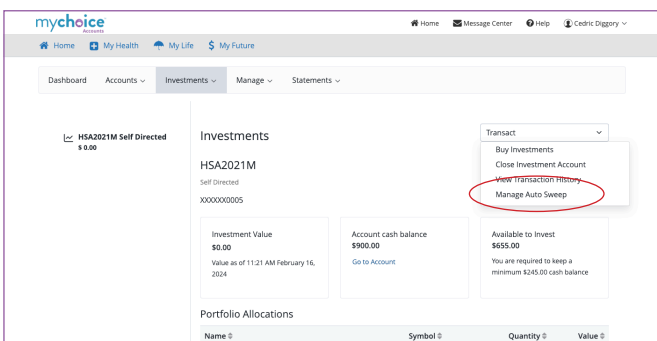
2. Select [Investments](#), then click [Investment Dashboard](#).



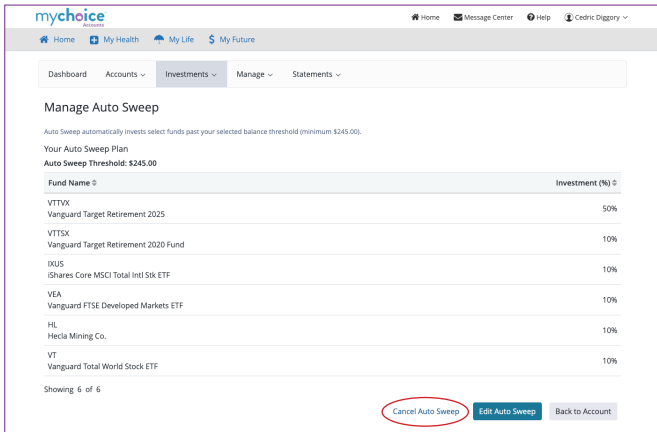
3. Click the [Manage Investment Account](#) button on the right.



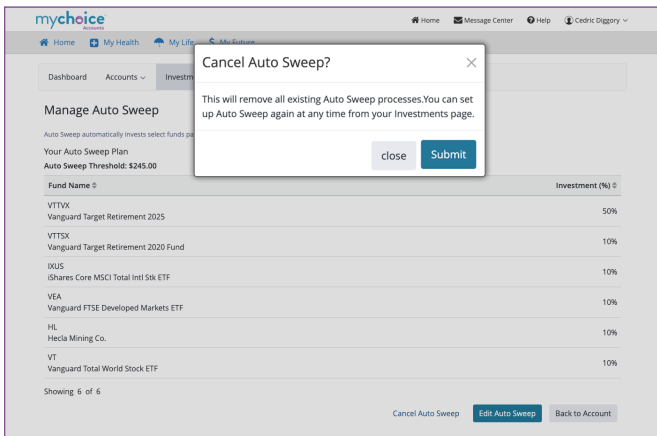
4. On the [Investments](#) page, select [Manage Auto Sweep](#) from the dropdown menu on the right.



5. On the next screen, scroll down to the bottom of the page and select **Cancel Auto Sweep**.



5. On the next screen, you'll be asked how much cash you want to keep in your HSA—that is, how much do you want to keep available to pay for your eligible medical expenses.





Frequently Asked Questions

How often can I change/update my investment elections?

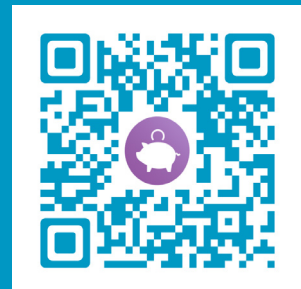
You can change your investment elections once per day.

How do I “cash out” my investments?

You can liquidate (sell) your investments at any time. The funds received from the sale will then be added back to your HSA.

Legal Disclosures

Please consult a financial or tax advisor and/or your HR department to determine the impact of this option. HSA investments are not FDIC-insured, not bank-issued or guaranteed, and are subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested.



Scan QR code to learn more about the MyChoice Accounts Visa debit card.