

# HSA Interest and Investment Options



ConnectYourCare's Health Savings Account (HSA) not only helps you take control of your healthcare, but it also provides you with the opportunity to earn money through interest and investments. ConnectYourCare has partnered with UMB Bank n.a. to give you competitive interest rates and investment options for your HSA. More information about these options, including fees, requirements and instructions to open an account are detailed in this guide.

ConnectYourCare also gives you the ability to view your account activity and manage your investments directly from your online account in the Consumer-Directed Healthcare (CDH) Portal, making it easy to take control of your account benefits.

## Interest Offerings

When you open your ConnectYourCare HSA, funds are initially deposited in an HSA Deposit Account at UMB Bank. Your deposit account will earn interest from day one. And, the more you save, the more you earn! See [www.connectyourcare.com/hsainterest](http://www.connectyourcare.com/hsainterest) for interest rates.

You can also view your balance and interest earnings online in the Participant Portal. You'll also receive monthly or quarterly statements in the mail depending on account activity.

## Investment Options

You may also invest your HSA funds in two investment options directly from the Consumer-Directed Healthcare (CDH) Portal. Once you have a minimum balance of \$1,000, you may choose to invest in one or both of the following investment options:

- Money Market Fund Sweep Account
- Self-Directed Brokerage Investment Account

## Accessing HSA Investment Options Online

Once you have \$1,000 in your HSA Deposit Account, an investments link will appear under My Account in the Participant Portal, allowing you to access the UMB investment website. This site contains detailed information about the two investment options above and allows you to enroll in and manage your investments. To access the UMB investment site, simply follow these steps:

1. Log into the Participant Portal at [www.connectyourcare.com](http://www.connectyourcare.com)
2. Click on "Investments" under "My Account"
3. Click on "UMB HSA Investments," then "Enter HSA Investment Portal" on the next screen.
4. Click on "More" under the investment option you would like more information about, or click on "Enroll" to enroll online in either of the investment options. If you prefer to enroll using a paper form instead of online enrollment, click "Enrollment Package." You do not need to enroll both ways.
5. Once you have enrolled in either of the two options, you can view your investment balances online in the Participant Portal, and you can continue to access and manage your options through the Investments link.

