

CHOOSE HOW TO USE YOUR HEALTH SAVINGS ACCOUNT

Understanding the benefits of long-term investing.

With a Cigna Choice Fund® Health Savings Account (HSA), investing for the future is an important benefit available to you. Your HSA¹ offers you the option to invest your money for potential long-term savings and tax advantages when you do not spend it on current eligible health expenses. It's an easy way to start - or add to - your investment portfolio.

We are here to help you learn about the power of your HSA so you can make the right choices for you and your family. Let's begin with a refresher on how to use your HSA and visit some of the key decision points.

A typical health savings account experience



Contribute to your HSA cash account



Visit your doctor



Receive a bill

You have two options to pay for your care

1

Use your HSA contributions



Pay your IRS qualified health care expense using the funds in your HSA cash account

OR

2

Save your HSA contributions for the future



Pay your IRS qualified health care expense using your personal funds, with the option to reimburse yourself later



Open an HSA investment account.*
Save your funds for future expenses or use as additional income during retirement**

* You must first reach the minimum amount to open an HSA investment account which is usually \$2,000.

** After age 65, funds can be withdrawn for any purpose without penalty but may be subject to income tax if not used for qualified health care expenses.

Key information about investing in your HSA

Having an HSA investment account helps you save your contributions to build and grow additional income for your future.

- › Like a 401k or IRA retirement account, your HSA investment earnings grow without being taxed. If you use them to pay for eligible health care expenses, they are also tax-free.²
- › Unlike a 401k or IRA, you can move your HSA investment funds back into your HSA cash account at any time to pay for your current qualified health care expenses.

Anyone can become an HSA investor. Once you have accumulated the minimum balance required,³ as specified by your employer, you are eligible to open an HSA investment account.

Why should I invest?

An HSA investment account is a great way to prepare and save for your future. You can also use this account to save for unexpected health care costs if needed. And there is no monthly fee to open an account. The sooner you get started the more you can save.

You can take advantage of many financial benefits that come along with an HSA investment account, including:

- › Potential long-term savings – much like your 401k or IRA
- › Tax-exempt contributions – all contributions and gains are exempt from taxes while invested²
- › Tax exempt withdrawals – as long as the money is used for eligible health care expenses or to reimburse yourself for such expenses when you've paid using your personal funds

How do I open an investment account?

It's easy and anyone with a Cigna Choice Fund HSA can invest. Here's what you do.

- › First you must have saved the minimum amount in your HSA cash account to open an investment account (usually \$2,000)³
- › Log in to **myCigna.com**
- › Click on "Health Savings Account" under the "Review My Coverage" tab
- › Next, click on the link to "visit your HSA bank"
- › Then, click on "Manage Investments" on the HSA Bank customer website.
- › Follow the steps to enroll in the investment account, which will prompt you to make an initial transfer
- › You can set up automatic transfers from your HSA cash account to your investment account

What investments are offered?⁴

The Cigna Choice Fund HSA offers two investment account options.

- › A self-directed mutual fund selection option managed by DEVENIR
- › A self-directed brokerage option powered by TD Ameritrade

Mutual fund selection option



- › Easily invest HSA funds in a preselected group of no-load mutual funds offering a variety of fund families and asset classes
- › Quarterly performance review of mutual fund selections by SEC registered investment advisors
- › Integrated, online access to trading, balance information, and much more through myCigna
- › Access to independent research tools
- › Easy online transfers between your investment account and your HSA cash account

Brokerage option⁵



- › Access to stocks, bonds and thousands of mutual funds (trading fees apply)
- › Online access to real-time data
- › Integrated, online access to trading, balance information, and much more through myCigna
- › Ability to place trades by website, telephone, mobile device and broker
- › Access to independent third-party research tools



Cigna Choice Fund HSA investment fund options provided by DEVENIR

Fund name	Symbol	Share class
JPMorgan U.S. Government Money Market Fund	MJGXX	Morgan shares
JPMorgan Limited Duration Bond Fund	ONUAX	A
American Century Diversified Bond Fund	ADFIX	Investment shares
PIMCO Total Return Fund	PTTDX	D
iShares U.S. Aggregate Bond Index Fund	BMOAX	Investor A
Principal Strategic Asset Management Flexible Income Portfolio	PFILX	R4
Principal Strategic Asset Management Conservative Balanced Portfolio	PCBLX	R4
Principal Strategic Asset Management Balanced Portfolio	PSBLX	R4
Principal Strategic Asset Management Conservative Growth Portfolio	PCWSX	R4
JPMorgan Equity Index Fund	HLEIX	Shares
MainStay EPOCH U.S. Equity Yield Fund	EPLPX	A
JPMorgan Large Cap Growth Fund	OLGAX	A
Royce Premier Fund	RYPRX	Investment shares
Principal Mid Cap Blend Fund	PMBSX	R4
BlackRock Advantage Small Cap Growth Fund	CSGEX	A
JPMorgan Mid Cap Growth Fund	OSGIX	A
iShares Russell 2000 Small Cap Index Fund	MDSKX	Investor A
Thornburg International Value Fund	TGVAX	A
iShares MSCI EAFE International Index Fund	MDIIX	Investor A
PIMCO Real Return Fund	PRRDX	D
Deutsche International Growth Fund	SGQAX	A
MainStay High Yield Corporate Bond Fund	MHCAX	A
Templeton Global Bond Fund	TPINX	A
Eaton Vance Global Macro Absolute Return Fund	EAGMX	A
T.Rowe Price Real Estate Fund	PAREX	Advisor
Principal LifeTime Fund 2010	PTASX	R4
Principal LifeTime Fund 2015	LTSLX	R4
Principal LifeTime Fund 2020	PTBSX	R4
Principal LifeTime Fund 2025	LTEEX	R4
Principal LifeTime Fund 2030	PTCSX	R4
Principal LifeTime Fund 2035	LTSEX	R4
Principal LifeTime Fund 2040	PTDSX	R4
Principal LifeTime Fund 2045	LTRLX	R4
Principal LifeTime Fund 2050	PTESX	R4
Principal LifeTime Fund 2055	LTFLX	R4
Principal LifeTime Strategic Income Fund	PLSSX	R4

How do I know which investments are right for me?

We understand there is a lot to learn about investing in your HSA. Prior to opening an investment account, we encourage you to discuss your family's financial needs and goals with a professional financial advisor.

You can also learn more with the following tools and resources via myCigna.



General education

- › Investment FAQs
- › List of mutual funds
- › HSA/retirement articles
- › HSA future value calculator
- › Sample investment performance pages



Online engagement

- › Optimized site navigation to investment page
- › Dynamic investment education
- › Relevant and personalized content based on your user profile to help you develop your investment strategy and meet your financial goals



Personalized interactive education

- › Personalized video delivery

By investing in your Cigna Choice Fund Health Savings Account, you and your family can be prepared for a healthy future. Remember, we are always here to help answer any questions you may have. Give us a call - 24/7/365 - at the number on the back of your ID card.

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Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency. Performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost.

SECURITIES AND INVESTMENTS: NOT FDIC INSURED – NO BANK GUARANTEE – MAY LOSE VALUE

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2. HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states do not allow pretax treatment of contributions or earnings. Cigna and HSA Bank do not provide tax advice. Consult your tax professional for tax-related questions.
3. The minimum balance required will be disclosed on your HSA Bank Interest Rate and Fee Schedule.
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