



# HSA

## health savings account

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to open a savings account to a savings bank for health savings accou  
certify that the application form is true and complete.

## Consumer Portal Quickstart Guide

### Health Savings Account (HSA) Investing

**Welcome** to your McGriff Flex Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account Investments.

**Our one-stop investment portal provides you with:**

- Anytime, anyplace access to your HSA/HSA Brokerage Account (HSBA) 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
- Manage transfers to and from your Brokerage account with your HSA
- Robust research and fund screener tools
- Thousands of funds available (stocks, bonds, and mutual funds)
- No trade fees

I opened my Health Savings Account through my employer with McGriff.

What should I do now?

Go to the Consumer Portal today! [www.mcgriff.com/flex](http://www.mcgriff.com/flex)

1. Click on “Get Started” under “New User?”
2. You will be prompted to verify basic information
3. After completing this step, you will be directed back to the username/password page, where you can use your new credentials to log in., complete security questions & sign your Terms & Conditions.
4. **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 5.

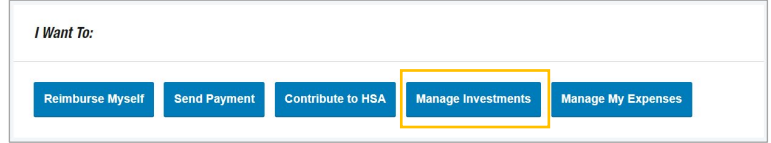
**This portal is designed to be easy to use and convenient. You have your choice of two ways to access your investments:**

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



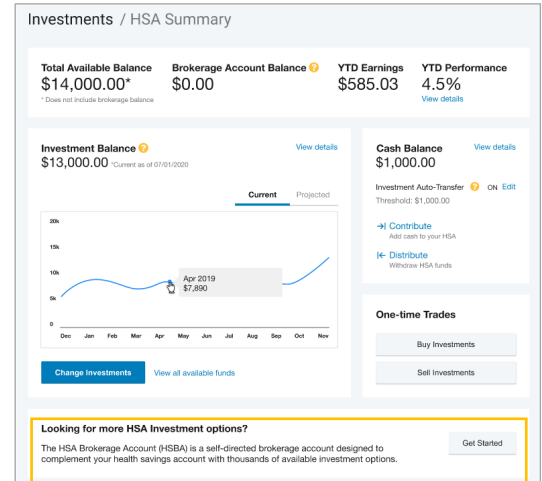
## How Do I Sign Up to Access/Sweep Cash to Investments?

- From the home page, access the **Investments Summary** page by clicking on *Manage Investments*, from the *I Want To* section or click *Manage Investments* from the *Accounts* menu.
- Once you get to the summary page, select *Manage Investments* on the left-hand side of the screen.
- Select *Update* next to Auto-Transfers to or from an Investment Account.
- Enter the dollar amount (above the noted minimum) 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.
- Don’t forget to set your investment allocation. See “How do I change my Investment Elections?”



I Want To:

Reimburse Myself Send Payment Contribute to HSA **Manage Investments** Manage My Expenses



Investments / HSA Summary

Total Available Balance \$14,000.00\*  
\*Does not include brokerage balance

Brokerage Account Balance \$0.00

YTD Earnings \$585.03

YTD Performance 4.5%  
View details

Investment Balance \$13,000.00  
\*Current as of 07/01/2020

Cash Balance \$1,000.00  
Threshold: \$1,000.00

Investment Auto-Transfer ON Edit

Contribute Add cash to your HSA

Distribute Withdraw HSA funds

One-time Trades

Buy Investments

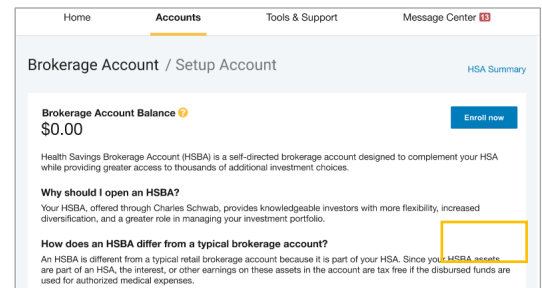
Sell Investments

Looking for more HSA Investment options?  
The HSA Brokerage Account (HSBA) is a self-directed brokerage account designed to complement your health savings account with thousands of available investment options.

Get Started

## How Do I Sign Up to Enroll in the HSA Brokerage Account (HSBA)?

- **Note: You must follow the above instructions and have at least one investment sweep before you can enroll.**
- From the home page, access the **Investments Summary** page by clicking *Manage Investments*, from the *I Want To* section or click *Manage Investments* from the *Accounts* menu.
- Click *Get Started* next to “Looking for more HSA Investment options.”
- From the *Broker Account/Account Setup* screen, click *Enroll Now*.
- Follow the steps to complete the online enrollment.
- Upon submitting the online application, your new HSBA account number will be displayed and you will be re-directed to register your account for online access.
- From the login page, select *Register* to complete the set up for online access. You will need to input your SSN, new HSBA account number, date of birth and home phone number for this step.
- This completes the enrollment process.
- Within 1-2 business days, you will be notified via the Message Center on the WEX Health Cloud consumer portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days.



Home Accounts Tools & Support Message Center 13

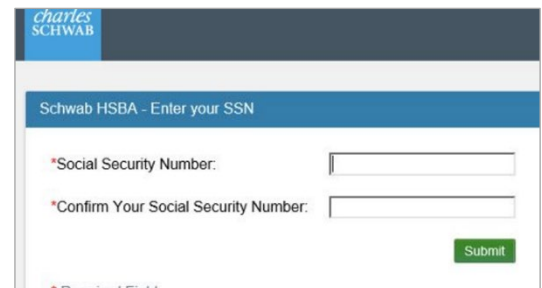
Brokerage Account / Setup Account HSA Summary

Brokerage Account Balance \$0.00 Enroll now

Health Savings Brokerage Account (HSBA) is a self-directed brokerage account designed to complement your HSA while providing greater access to thousands of additional investment choices.

Why should I open an HSBA?  
Your HSBA, offered through Charles Schwab, provides knowledgeable investors with more flexibility, increased diversification, and a greater role in managing your investment portfolio.

How does an HSBA differ from a typical brokerage account?  
An HSBA is different from a typical retail brokerage account because it is part of your HSA. Since you HSBA assets are part of an HSA, the interest, or other earnings on these assets in the account are tax free if the disbursed funds are used for authorized medical expenses.



Charles SCHWAB

Schwab HSBA - Enter your SSN

\*Social Security Number:

\*Confirm Your Social Security Number:

Submit

\* Required Field

## How Do I Login or Manage My Brokerage Account?

- Click *Manage Investments* from the *I Want To* section.
- Click the *Accounts* tab at the top of the home page and select *Manage Health Savings Brokerage* menu item from the *Manage Investments* page.
- After registering for a Brokerage account, you can manage your account from the **HSA Summary** screen by selecting *Manage Brokerage Account*.

Home Accounts Tools & Support Message Center 13

Investments / HSA Summary

Total Available Balance \$14,000.00*	Brokerage Account Balance \$24,000.00	YTD Earnings \$585.03	YTD Performance 4.5%
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Investment Balance \$13,000.00

Cash Balance \$1,000.00

Apr 2019 \$7,890

Manage Brokerage Account  
Transfer funds

## How Do I Manually Sweep My Balance?

From the **Manage Investments** page you can initiate One-Time Transfer either to or from your investment account. Click on the *Transfer* button next to the appropriate choice and either:

- Transfer based on your investment election
- Transfer into a specific fund
- Transfer into your HSA Brokerage Account
- Transfer from your HSA Brokerage Account

Home Accounts Tools & Support Message Center 13

Investments / HSA Summary

Total Available Balance \$14,000.00*	Brokerage Account Balance \$24,000.00	YTD Earnings \$585.03	YTD Performance 4.5%
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Investment Balance \$13,000.00

Cash Balance \$1,000.00

Apr 2019 \$7,890

Contribute  
Distribute

## How Do I Find My Investment Balance?

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

Home Accounts Tools & Support Message Center 13

Accounts / Account Activity

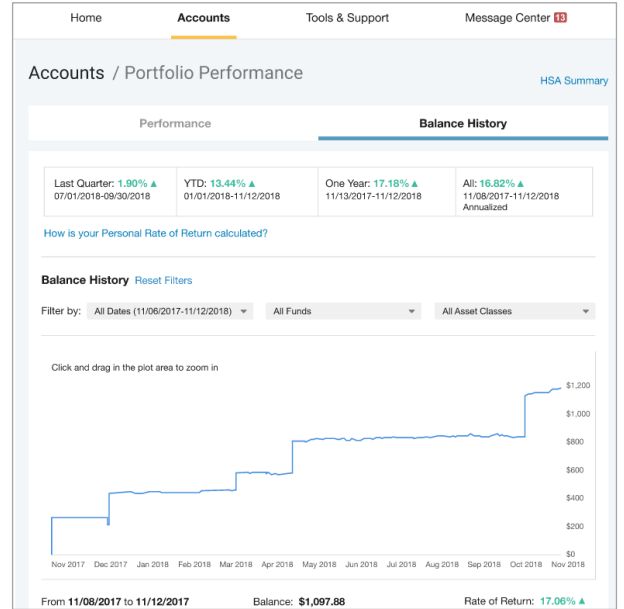
Select an Account  
My HSA

Balance Detail		TOTAL AVAILABLE BALANCE	\$3,022.03
<b>CASH ACCOUNT</b>			
Actual Balance	\$2,022.03		
Pending Withdrawals	\$0.00		
Available Balance	\$2,022.03		
<b>INVESTMENT ACCOUNT</b>			
Pending Cash To Investments	\$0.00		
Fair Market Value	\$1,000.00		



## Where Do I Find My Investment Detail?

From the home page, click Manage Investments under the I Want To section. The Investment Summary page provides a dynamic snap shot 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.



## How can I find my investment transaction detail?

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

**Investments / Account Activity** HSA Summary

Pending & Processed Requests Transaction Details

[Export](#)

**Transaction Details** [Reset Filters](#)

Transaction Type: All Dates (11/06/2017-11/12/2018) | All Funds | All Funds

DATE	FUND NAME	ACTIVITY TYPE	TRANSACTION TYPE	PRICE	UNITS	AMOUNT
11/14/2018	Cash	Purchases	Investment Purchase - Cash...	\$180.00	1.876	\$180.00
11/14/2018	THORNBURG INTL VALUE	Purchases	Investment Purchase	\$10.00	1.876	\$10.00

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

**Investments / Account Activity** HSA Summary

Pending & Processed Requests Transaction Details

[Export](#)

**Transaction Details** [Reset Filters](#)

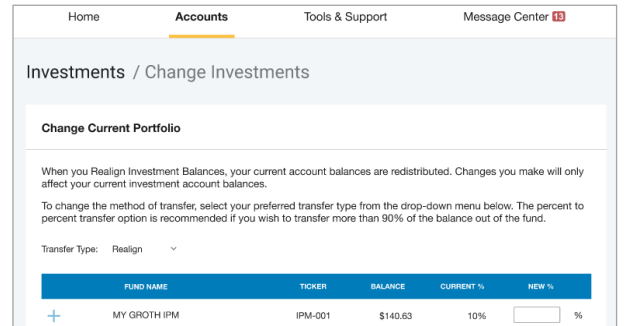
Transaction Type: All Dates (11/06/2017-11/12/2018) | All Funds | All Funds

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11/14/2018	THORNBURG INTL VALUE	Purchases	Investment Purchase	\$10.00	1.876	\$10.00

## How Do I Change My Investment Elections?

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

Click *Change Investment* below the investment balance chart and follow the prompts. **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.



## How Do I Transfer Funds from One Investment to Another?

To make changes to existing investment balances, you can use either the *Realign Portfolio & Update Elections* or *Realign Portfolio* option under *Manage Investments*. **Note:** After selecting *Manage Investments*, choose *Current Portfolio*.

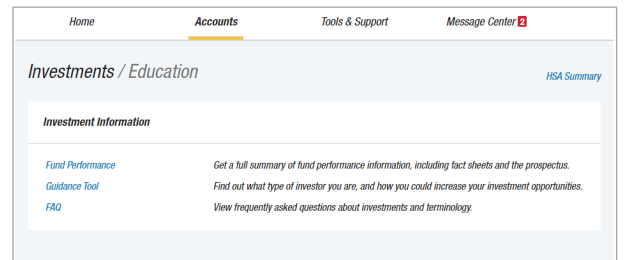
*Realign Portfolio & Update Elections* affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business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

*Realign 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.

**Note:** *Realign 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 and Education

From the *Account* tab, select *Education* under *Investments* to access Fund Information, Guidance on Selecting Investments and FAQs. Click the *Manage My Investment Account* 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

Click *Manage My Investment Account* 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.



## More Helpful Information

From the *Home Page*, under the *Tools & Support* tab, you may find links that connect you to helpful information supplied by McGriff. These may be links to your McGriff's website or to other valuable resources that enable you to manage your healthcare more effectively.





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[McGriff.com](https://McGriff.com)

For Mutual Fund Investments: Please consult the HSA Custodial Agreement and Disclosure for information concerning fees, expenses and dividends on the Mutual Fund Investment Options. For Brokerage Sub-Account Investments: Please consult the Brokerage Agreement for information concerning fees and expenses relating to investments and trades made via the Brokerage Sub-Account.

Your HSA funds may be held by McGriff Insurance Services, LLC in a custodial deposit account at Truist Bank. While so deposited, the funds are FDIC-Insured to the extent provided by law. Securities, insurance and advisory products or services including mutual fund investments made through your Sweep Investment Sub-Account and investments in securities made through your Brokerage Sub-Account are: NOT A DEPOSIT • NOT FDIC-INSURED • NOT GUARANTEED BY A BANK • NOT INSURED BY STATE OR FEDERAL GOVERNMENT AGENCY

- MAY GO DOWN IN VALUE. Truist and its representatives do not offer tax or legal advice. Please consult your tax or legal professional regarding your individual circumstances.