

 Benefits Technology, Powered by People

MyChoice HSA: Spend, Save, Invest

Member Journey



→ MyChoice HSA: Spend, Save, Invest

HSA members have options for their funds

Some members choose to **SPEND** them on day-to-day medical costs, such as glasses, lab fees, prescriptions, OTC remedies, etc.

Other members may choose to take the long-term benefits of an HSA into account and set funds aside for growth.

The **SAVE** option in the MyChoice HSA allows members to set aside funds into a money market fund and realize a 3-6% dividend rate. (subject to change based on interest rates. Stable and low-risk option.

Finally, all members also have the **INVEST** option, in which they can purchase from our line up of ETFs in the self-directed investment model.

Both the save and invest features are optional, and members may liquidate these funds at any time to return funds to their spend (cash) account.



MyChoice HSA



Spend Cashflow healthcare expenses



Save Earn interest on your savings



Invest Prepare for retirement costs



MyChoice HSA

Members see their progress throughout their growth journey



→ Spend Only Progress


Dashboard

Member has not yet reached **\$1,000 (or client-determined) threshold to begin any investments.**

No options yet to “Manage” the **Save** or **Invest** categories.

Spend bar tracking total with “You’re on your way – reach \$1,000 to start investing.”

MCA Home - Spend Save Invest on the MCA dashboard - No Save or Invest




Home Message Center Reference Center Jeannie Doe

DashboardAccountsInvestmentsManageClaimsStatements

MyChoice Accounts


Manage your spending and savings accounts.



MyChoice HSA

[View Details](#)

\$642.55




Spend

Use for healthcare costs now

You're on your way — reach \$1,000.00 to start investing

\$642.55




Save

Build your balance; use whenever

Start saving

\$0.00



Invest


Grow your money for later

Start investing

\$0.00

Shortcuts

[Submit a Claim](#)[See Statements](#)[Manage Cards](#)[Add a Provider](#)[Report a Card Lost/Stolen](#)




DCFSA 2025

Account Balance As Of 6/11/2025

\$384.22

[View Account](#)




TRANSIT 2025

Account Balance As Of 6/11/2025

\$27.22

[View Account](#)



PARKING 2025

Account Balance As Of 6/11/2025

\$104.91

[View Account](#)

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Member meets threshold to begin investing

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Spend category shows as “fully funded.”

Prompts to “Start saving” and “Start investing”

MCA Home - Spend Save Invest on the MCA dashboard - No Save or Invest

The screenshot displays the ACME COMPANY MCA dashboard. At the top, the navigation bar includes links for Home, Message Center, Reference Center, and the user profile (Jeannie Doe). Below this, a secondary navigation bar lists Dashboard, Accounts, Investments, Manage, Claims, and Statements. The main content area is titled "MyChoice Accounts" and includes a sub-header "Manage your spending and savings accounts." The dashboard is divided into several sections:

- MyChoice HSA:** Shows a balance of \$1,142.55. It includes a "View Details" button and a progress bar for the "Spend" category, which is "Fully funded" with a "\$1,000 goal". Below this, the "Save" and "Invest" categories are shown with "Start saving" and "Start investing" prompts, respectively, both with a balance of \$0.00.
- Shortcuts:** A list of quick actions including "Submit a Claim", "See Statements", "Manage Cards", "Add a Provider", and "Report a Card Lost/Stolen".
- DCFSA 2025:** Shows an account balance of \$384.22 as of 6/11/2025, with a "View Account" button.
- TRANSIT 2025:** Shows an account balance of \$27.22 as of 6/11/2025, with a "View Account" button.
- PARKING 2025:** Shows an account balance of \$104.91 as of 6/11/2025, with a "View Account" button.

At the bottom of the dashboard, there are links for "Privacy Policy" and "Browser Requirements", and a copyright notice: "© 1999-2023 Businessolver". On the right side, there are language options: "english | español | français".



Ready to Invest

Accounts > HSA

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Spend category shows as “fully funded.”

Full view of HSA transactions, contributions, etc.

Capability to launch **Save** or **Invest**;
Also to **Transfer Funds** (reimburse via direct deposit) or **Submit Claim** (reimburse via form fill and mailed check)

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Home Message Center Reference Center Jeannie Doe

MyChoice Accounts Dashboard Accounts Investments Claims Manage

Health Savings Account - MyChoice HSA \$1,642.55

2025 Flexible Spending Account \$811.15

DCFSA 2025 \$384.22

PARKING 2025 \$104.91

Health Savings Account - MyChoice HSA

Transfer Funds Submit Claim

MyChoice HSA Total balance: \$1,642.55

Any funds over \$1,000 in Spend are eligible to invest

Spend Use for healthcare costs now Fully funded \$1,000 goal \$1,642.55 Balance

Save Build your balance; use whenever Start saving \$0.00 Balance Save

Invest Grow your money for later Start investing \$0.00 Balance Invest

Learn about Spend, Save, and Invest categories

Total HSA Funds \$1,642.55

Prior Contributions	\$0.00
2025 Contributions To Date	\$1,642.55
Total Contributions	\$1,642.55

Prior Year Debits	\$0.00
2025 Debits To Date	\$0.00
Total Debits	\$0.00

Total HSA Funds	\$1,642.55
Funds Invested	\$0.00
Available Cash Balance	\$1,642.55

View Account Overview

Account Transactions

Search...

Date	Transaction	Status	Amount
3/10/2022	Expense Reimbursement Megan Pierce Medical Office Visit - Morgan Pierce #ACCD003006574	Request Received 1. Submitted 2. Processed 3. Paid	-\$80.00 ...
3/10/2022	Payment to First Choice Dental Group Dental Teeth Cleaning - Morgan Pierce #ADJ0003811623	Request Received 1. Submitted 2. Processed 3. Paid	-\$29.00 ...
3/14/2022	Payment to New Horizon Academy Dependent Care Child Care - Morgan Pierce #ACCD002687663	Approved 1. Submitted 2. Processed 3. Paid	-\$450.00 ...

Jeannie Doe



Detail: Ready to Save or Invest

Accounts > HSA

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Spend category shows as “fully funded.”

Save button to initiate money market investing.

Invest button to initiate self-directed ETF investing.

Learn more about Spend, Save, and Invest categories.

ACME COMPANY

Home Message Center Reference Center Jeannie Doe

MyChoice Accounts Dashboard Accounts Investments Claims Manage

Health Savings Account - MyChoice HSA \$1,642.55

2025 Flexible Spending Account \$811.15

DCFSA 2025 \$384.22

PARKING 2025 \$104.91

Health Savings Account - MyChoice HSA

Transfer Funds Submit Claim

MyChoice HSA Total balance: \$1,642.55

Any funds over \$1,000 in Spend are eligible to invest

Spend Use for healthcare costs now Fully funded \$1,000 goal \$1,642.55 Balance

Save Build your balance; use whenever Start saving \$0.00 Balance Save

Invest Grow your money for later Start investing \$0.00 Balance Invest

Learn about Spend, Save, and Invest categories



Detail: Learn more about Spend, Save, Invest

Accounts > HSA

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Informational modal to help members get an overview of their options.

The screenshot shows the ACME COMPANY MyChoice Accounts dashboard. On the left, a list of accounts is displayed: Health Savings Account - MyChoice HSA (\$1,642.55), 2025 Flexible Spending Account (\$811.15), DCFSA 2025 (\$384.22), and PARKING 2025 (\$104.91). The main content area is titled 'Health Savings Account - MyChoice HSA' and features three options: 'Spend' (Use for healthcare costs now, Fully funded), 'Save' (Build your balance; use whenever, Start saving), and 'Invest' (Grow your money for later, Start investing). A link 'Learn about Spend, Save, and Invest categories' is highlighted with an orange box. An informational modal titled 'Spend, Save, and Invest' is open on the right, providing detailed information about each option.

Spend, Save, and Invest

Spend **Save** **Invest**

More Ways to Build Your Balance

Use your HSA funds in a way that works for you. Save extra HSA dollars for near-term needs, or Invest in your future—with extra tools designed to help you meet your financial goals.

Spend - use for healthcare costs now

A MyChoice HSA Spend account is your everyday account for doctor visits, prescriptions, and routine care. It's directly linked to your HSA debit card, making it easy to pay for healthcare expenses as they come up.

Note: You are required to keep a minimum of \$1,000 in your MyChoice HSA Spend account in order to move funds into the other options.

Save - build your balance; use whenever

Want to increase your healthcare nest-egg? A MyChoice HSA Save account grows your funds, lets you track goals, and keeps your money easy to access.

Invest - grow your money for later

A MyChoice HSA Invest account helps you build your HSA over time with a lineup of low-cost investment options—ideal for future medical needs, especially in retirement. Set goals and track your progress as your investment grows.

Close



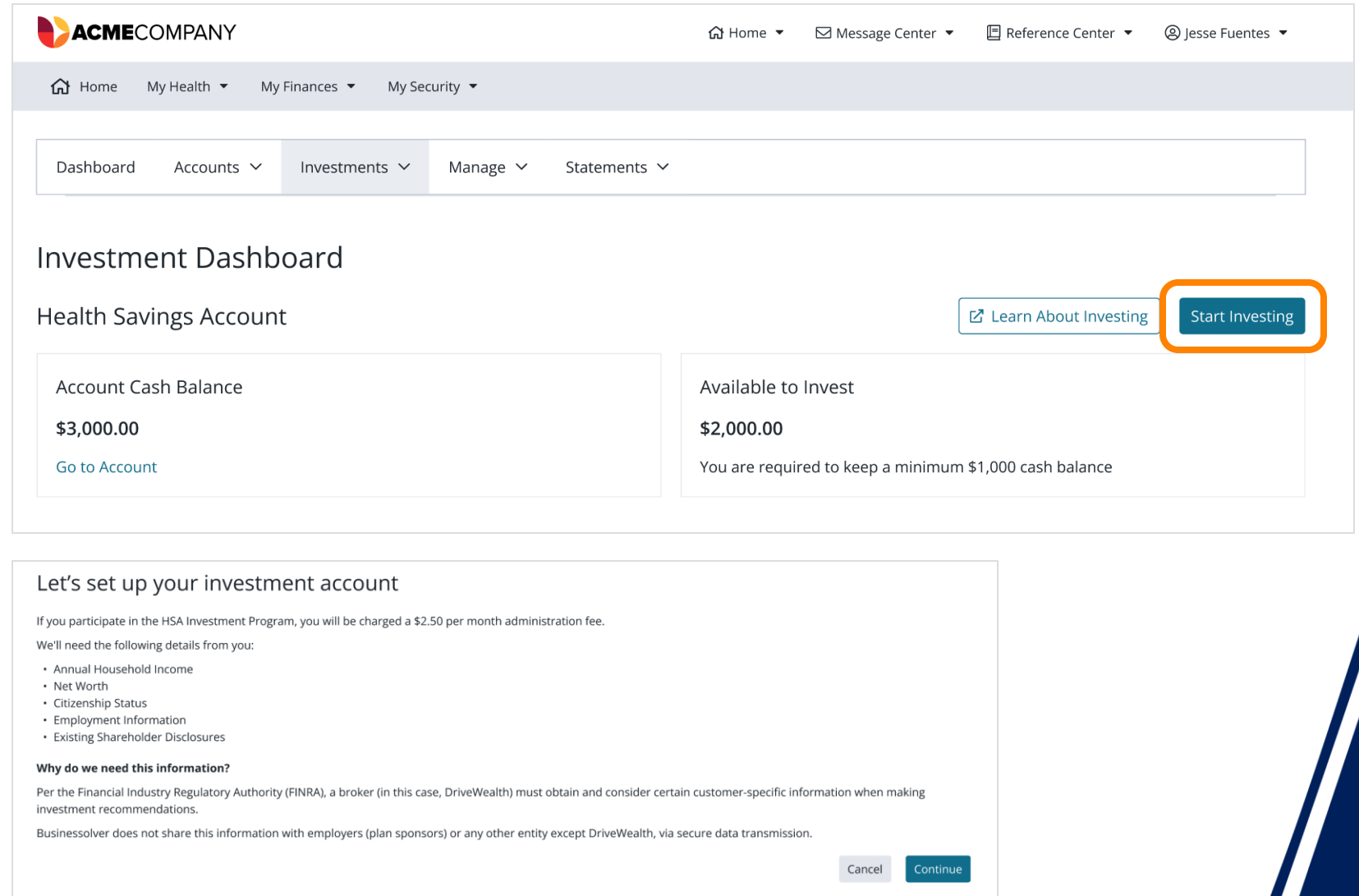
Initiate Investment Options

Accounts > HSA

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Any member who has not yet initiated investment options (either the Save or Invest), will be required to submit a one-time investment questionnaire to open their account.

No change in this process. This is how members currently start investing.



ACME COMPANY Home Message Center Reference Center Jesse Fuentes

Home My Health My Finances My Security

Dashboard Accounts Investments Manage Statements

Investment Dashboard

Health Savings Account

[Learn About Investing](#) **Start Investing**

Account Cash Balance

\$3,000.00

[Go to Account](#)

Available to Invest

\$2,000.00

You are required to keep a minimum \$1,000 cash balance

Let's set up your investment account

If you participate in the HSA Investment Program, you will be charged a \$2.50 per month administration fee.

We'll need the following details from you:

- Annual Household Income
- Net Worth
- Citizenship Status
- Employment Information
- Existing Shareholder Disclosures

Why do we need this information?

Per the Financial Industry Regulatory Authority (FINRA), a broker (in this case, DriveWealth) must obtain and consider certain customer-specific information when making investment recommendations.

Businessolver does not share this information with employers (plan sponsors) or any other entity except DriveWealth, via secure data transmission.

[Cancel](#) [Continue](#)



Member selects Save

Member has reached \$1,000
(or client-determined)
threshold to begin investing.

Member views more information
about the fee, the money market
fund, and sets their initial Save
goal.

Select Start Saving.


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DashboardAccountsInvestmentsManageClaimsStatements

Set up MyChoice HSA: Save

Review the details of your new Save account, set a goal, and start saving.



SPAXX
Money Market

How your Save account works

Funds in your MyChoice HSA Save account are invested in the Fidelity® Government Money Market Fund (SPAXX), which is an investment vehicle that aims to maintain a stable value of \$1 per share. This is different from a savings deposit account at a bank, but it is covered by Securities Investor Protection Corporation (SIPC) insurance.

By putting your HSA funds where they can earn interest, you can take advantage of the effects of compound interest over time. See [Fidelity's web site](#) to learn more and see the average annual returns for this fund.

Fee information

There is a X.XX% fee for opening a Fidelity® Government Money Market Fund (SPAXX). Find more information on [Fidelity's website](#).

Moving money into and out of your Save account

The longer you let your money grow, the faster your savings will build up. You can transfer money back into your Spend category at any time (may take one day to process). You can also move money to a Self-directed Investment account where you choose the funds you want to invest in.

Set a goal for your Save account

Goal amount: ①

\$2,000.00

Goal Name: ①

Braces for Sammy

How much should I save?

\$1,000 is a good starting point, or you could save toward your HDHP Out-of-pocket maximum.

Note: This goal is meant to help you plan ahead. It does not affect elections, contribution amounts, or balances.

CancelStart Saving

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Member selects Save

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Member makes initial goal and selects an amount from the Spend (cash) category to fund the Save category.

Member has the option to set up an Auto Sweep to “set it and forget it” and allow incoming dividends and contributions to automatically move into their Save category.

Fund the Save account and configure auto-sweep

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Home My Health My Finances My Security

Dashboard Accounts Investments Manage Claims Statements

Fund Your MyChoice HSA Save Account

Step X of X

Your account is ready! Choose how much you'd like to move from Spend to Save.



Available MyChoice HSA Spend balance to move:

\$642.55

Your current total HSA balance is **\$1,642.55**

A minimum of \$1000 is required to remain in Spend

Amount to transfer now:

This amount will be transferred from Spend to Save

DISCLAIMER: Trade settlement may take up to 2 days. If the market is not open at the time of trade submission, it will be executed at the next market open. Going forward, all trades will be automatically submitted on future HSA cash contributions and rebalancing of the holdings to the recommended portfolio allocation.

Please note: your HSA card draws on the funds in the Spend category. Funds in the Save category are not directly available to spend.

Auto Sweep funds from Spend to Save from now on

Auto Sweep makes saving your HSA dollars even easier! By enabling Auto Sweep, you can set a maximum balance for your HSA's Spend category. Any dollar amount over this maximum is then automatically transferred to the Save category for you. You can change this later in the Manage menu for your MyChoice Accounts.

How much cash would you like to keep in your HSA Spend category to cover short-term expenses?

Your current MyChoice HSA Spend balance is \$1,642.55 and you are required to keep a **minimum \$1,000.00** balance.

☐ Minimum \$1,000.00

☒ Custom Amount

Minimum \$1,000

Cancel Save

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Member selects Save

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Select Save and receive confirmation.

Fund the Save account and configure auto-sweep

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Home Message Center Reference Center Journal

Home My Health My Finances My Security

Dashboard Accounts Investments Message Claims Statements

Fund Your MyChoice HSA Save Account

Step 1 of 1

Your account is ready! Choose how much you'd like to move from Spend to Save.

Available MyChoice HSA Spend balance to move:

\$642.55

Your current total HSA balance is **\$1,642.55**

A minimum of \$1000 is required to begin investing.

Amount to transfer now

\$642.55

This amount will be transferred to your Save account.

DISCLAIMER: Trade settlement may take up to 2 days. If the market is not open at the time of the trade, your order will be automatically submitted on the next business day. Going forward, all trades will be automatically submitted on future HSA cash contribution allocation.

Please note: your HSA card draws on the funds in the Spend category. Funds in the Save category are not available for card use.

Auto Sweep funds from Spend to Save from now on

Auto Sweep makes saving your HSA dollars even easier! By enabling Auto Sweep, you can set a minimum amount to be automatically transferred to the Save category for you. You can change this later.

How much cash would you like to keep in your HSA Spend category to cover short-term expenses?

Your current MyChoice HSA Spend balance is \$1,642.55 and you are required to keep a minimum of \$1,000.


☐ Minimum: \$1,000.00

☒ Custom Amount

Minimum: \$1,000

Cancel Save

Confirmation



Success!

Your Save account is being set up, and funds will be transferred soon.

[Go to Dashboard](#)

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→ Edit Save Goal

Accounts > HSA

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Members may edit their goals at any time.

Edit Save Goal

Amount: ⓘ

Goal Name: ⓘ

\$ 2,000.00

Braces for Sammy

How much should I save?

As you plan for the future, consider any upcoming medical costs—like surgery, dental work, or welcoming a new child. Setting a goal can help you prepare and save for what's next.

Note: This goal is meant to help you plan ahead. It does not affect elections, contribution amounts, or balances.

Cancel

Save



→ Edit Invest Goal

Accounts > HSA

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Members may edit their goals at any time.

Edit Invest Goal

Amount: ⓘ

Goal Name: ⓘ

\$ 20,000.00

Supplement retirement healthcare

How much should I save?

You can invest your HSA funds to potentially grow your savings by 6-12% annually! This is a smart way to prepare for medical expenses and work toward your retirement goals.

Need cash fast? No problem! You can withdraw your investments anytime. Make your money work harder for you!

Note: This goal is meant to help you plan ahead. It does not affect elections, contribution amounts, or balances.

Cancel

Save



Manage Auto Sweep

Member has reached \$1,000 (or client-determined) threshold to begin investing.

Members may manage their auto sweep at any time.

This screen walks the member through setting up the auto-sweep when they have BOTH the Save and Invest categories.

Members set the threshold they want to keep in their Spend category and set their maximum amounts for Save and/or Invest.

Manage Auto Sweep page - Save AND Invest

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Home Message Center Reference Center Jeannie Doe

Home My Health My Finances My Security

Dashboard Accounts Investments Manage Claims Statements

Manage Auto Sweep

Choose how much you want to keep in your HSA Spend category and when to move additional funds into your Save or Invest categories.

How Auto Sweep Works

Auto Sweep puts saving and growing your HSA dollars on autopilot! Set a maximum balance for your HSA's Spend category, and any dollar amount over that maximum is automatically transferred to the Save category for you, where it can take advantage of growth. You can change these Auto Sweep thresholds at any time via the Manage menu for your MyChoice Accounts.

How much would you like to keep in your HSA's Spend category?

Funds accumulated beyond this amount will be moved to other categories as selected below. Your current MyChoice HSA Spend balance is \$1,642.55 and you are required to keep a **minimum \$1000.00** balance.

☐ Minimum \$1000

☒ Custom Amount

\$ 1,500.00

Minimum \$1000

Move excess funds beyond this amount into the **Save** category?

☒ Yes, up to a maximum of:

\$ 1,500.00

Any amount beyond the Save maximum will be transferred into the **Invest** category.

☐ No, move funds directly into the **Invest** category

Cancel Save



Transfer Funds

Accounts > HSA

Member has funds in any of the three categories.

They may transfer funds from **Spend to [bank account]** to reimburse themselves for an out of pocket payment for an eligible medical expense.

They may transfer funds from their **Save** account to their **Spend Account**.
(this process can take 2-3 business days to move funds)

To liquidate investment funds, members will go through the current process to sell investments and determine the amount from each fund.

The screenshot displays the ACME COMPANY MyChoice Accounts dashboard. The user is logged in as Jeannie Doe. The dashboard shows the 'Health Savings Account - MyChoice HSA' with a total balance of \$1,642.55. A 'Transfer Funds' button is highlighted with an orange box. Below the dashboard, a 'Transfer Funds' modal is open, showing the following details:

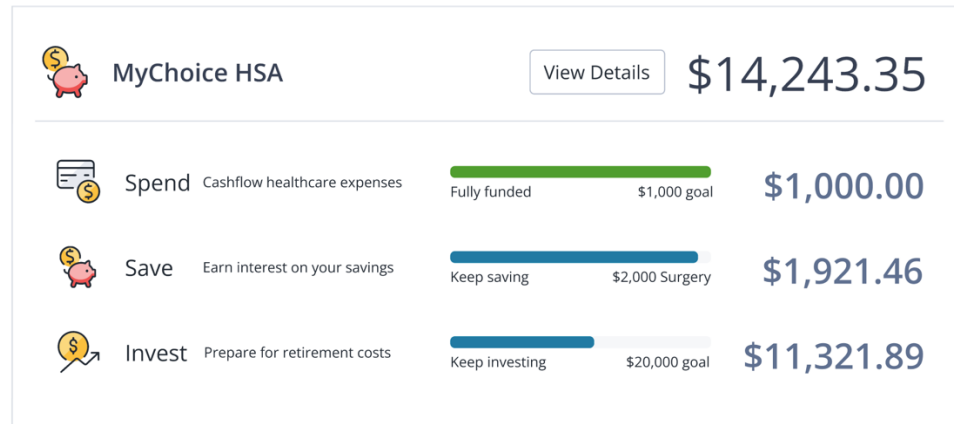
- From account:** Save account
- To account:** Spend account
- Amount to transfer:** \$ 100.00

The modal also includes 'Cancel' and 'Transfer' buttons. The background dashboard shows a progress bar for the 'Fully funded' status, indicating that the account is fully funded with a balance of \$1,642.55. A note states: 'Any funds over \$1,000 in Spend are eligible to invest'.

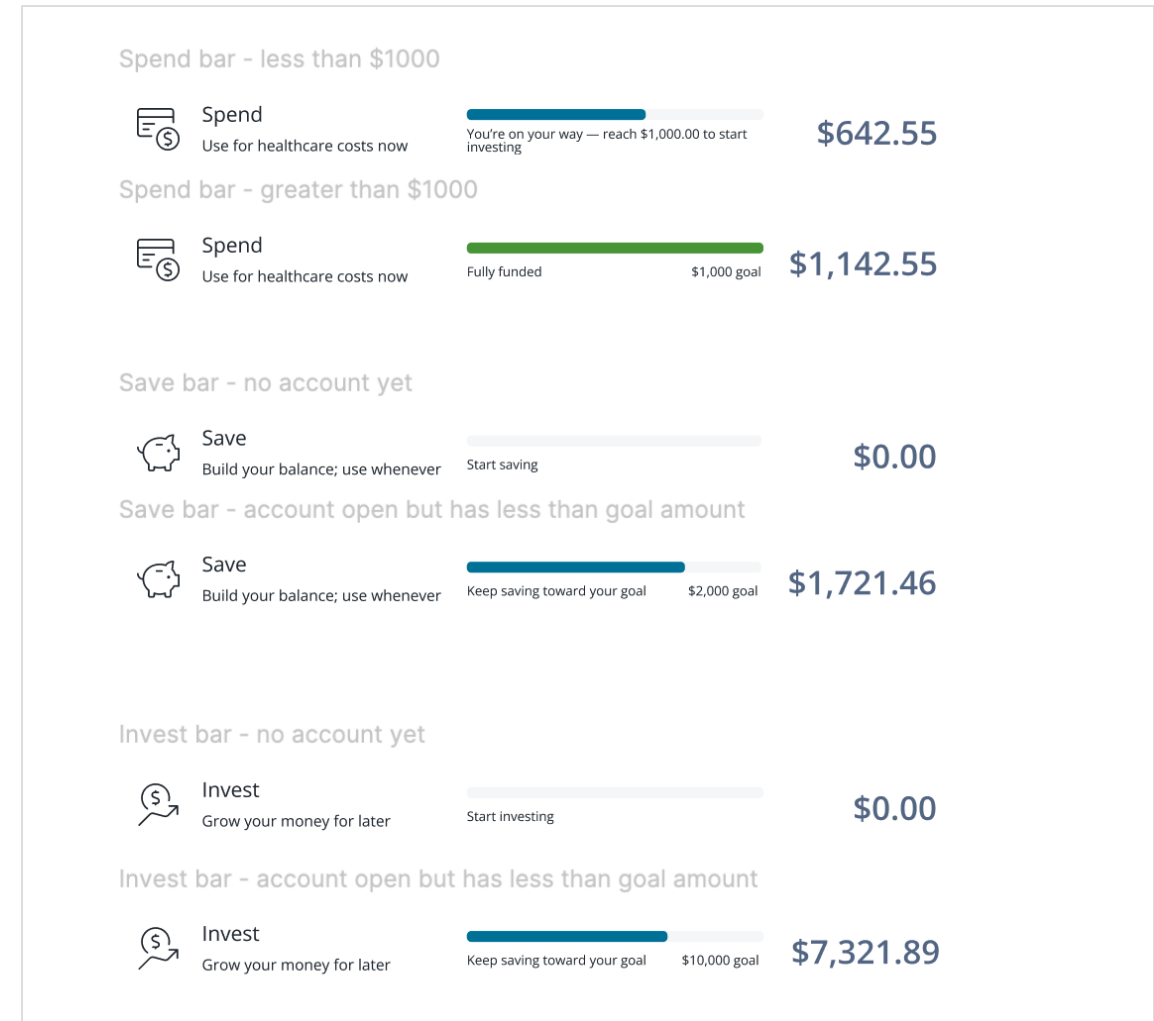
Possible Progress Bars

Accounts > HSA

Example of a fully-funded MyChoice HSA (dashboard overview)



Examples of member with Save and Invest categories activated.



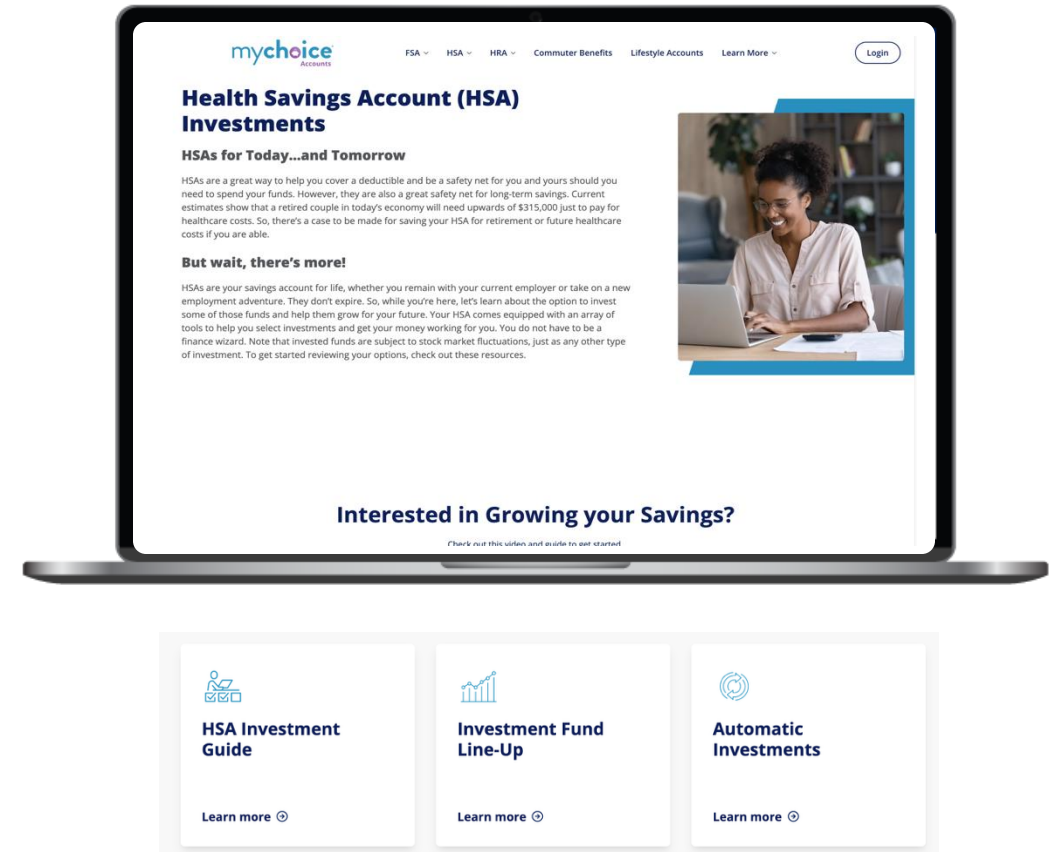
These are different views of what the dashboard and HSA account page progress bars could look like, depending on the member's goals and usage.



Learn about Investing

<https://www.businessolver.com/mychoice-accounts/participants/hsa-investments/>

To be updated with Save details by 8/27/25





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Market Leader in Benefits Technology and Innovation