

## Investment Health Savings Accounts

# Plan ahead for your healthcare costs in retirement

An investment health savings account (HSA) from Omnify is a valuable tool that helps you save for rising healthcare costs while boosting your retirement savings at the same time. Think of it as part of your overall wealth and investment strategy: By using an Omnify HSA, you can take advantage of triple tax savings, an array of features, and investment options to build a complete health savings plan.

### Investing with an HSA

Opening an investment HSA gives you access to reputable mutual fund families selected by the experts at Union Bank & Trust. Once you reach the \$500 minimum investment threshold, you have access to 40 investment options, including 11 life cycle funds, 25 individual funds, and four target funds.

### An HSA can help you save for retirement

Participating in a health savings account lets you save pre-tax dollars to prepare for retirement. Although your funds can be used to pay for immediate healthcare expenses tax-free, you can also save the money for healthcare expenses later in life. You can continue to contribute year after year, and withdrawals can be made at any point in time. Whether you withdraw the money tomorrow, five years from now, or in retirement, funds used for qualified healthcare expenses are always tax-free when you save your receipts. Once you reach age 65, you can withdraw funds from your HSA for non-qualified expenses without penalty. You'll just be subject to pay ordinary income tax on that amount. Here are the current health savings recommendations for retirement:

Ages in 2022	Year of Retirement	Total
65	2022	\$673,587
55	2032	\$1,073,717
45	2042	\$1,770,276

HealthView Services, 2022

### Ready to get started?

Log into your HSA online. Under the My Accounts tab, select Benefit Account Summary. Then, under your HSA, select Investment.

Contact us at 844.472.6567 if you need any help.



### Questions? Contact us!

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You can also download our Omnify Benefits app to keep tabs on your account, submit receipts, and more.



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## 25 individual funds

### Money market

Goldman Sachs Financial Square Government Fund

### Fixed income

Goldman Sachs Inflation Protected Securities Fund  
Goldman Sachs Short-Term Conservative Income Fund  
PIMCO Total Return Fund  
Vanguard Short-Term Federal Fund  
Vanguard Short-Term Inflation-Protected Securities Index Fund

### International equity

American Funds EuroPacific Growth Fund  
T. Rowe Price International Value Equity Fund  
Thornburg International Value Fund  
Vanguard Total International Stock Index Fund

### Specialty

Vanguard Emerging Markets Stock Index Fund  
Vanguard REIT Index Fund

### U.S. equity

#### Large-cap

American Funds The Growth Fund of America  
American Funds The Investment Company of America  
American Funds Washington Mutual Investors Fund  
MFS Value Fund  
Vanguard 500 Index Fund  
Vanguard Total Stock Market Index Fund

#### Mid-cap

JPMorgan Mid Cap Growth Fund  
Nuance Mid Cap Value Fund  
Vanguard Mid-Cap Index Fund

#### Small-cap

JPMorgan U.S. Small Company Fund  
MFS New Discovery Fund  
Vanguard Small-Cap Index Fund  
Vanguard Small-Cap Value Index Fund

## 4 target funds

Vanguard LifeStrategy Conservative Growth Fund  
Vanguard LifeStrategy Growth Fund  
Vanguard LifeStrategy Income Fund  
Vanguard LifeStrategy Moderate Growth Fund

## 11 life cycle funds

Vanguard Target Retirement Income  
Vanguard Target Retirement 2025 Fund  
Vanguard Target Retirement 2030 Fund  
Vanguard Target Retirement 2035 Fund  
Vanguard Target Retirement 2040 Fund  
Vanguard Target Retirement 2045 Fund  
Vanguard Target Retirement 2050 Fund  
Vanguard Target Retirement 2055 Fund  
Vanguard Target Retirement 2060 Fund  
Vanguard Target Retirement 2065 Fund  
Vanguard Target Retirement 2070 Fund

For additional tools, resources, and FAQs, visit  
[omnifybenefits.com](https://omnifybenefits.com).



Investment products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Please consider the investment objectives, risks, charges and expenses of the mutual funds carefully before investing. For more complete information, please consult the prospectuses for each mutual fund and your HSA Investments Terms and Conditions, which can be found on the Web site and are available upon request by calling customer service. Read these documents carefully before investing. You are not receiving any individual investment advice in connection with this program and should consult a financial and/or tax advisor before investing your cash.



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