# How to invest in your HSA

Why invest in your Health Savings Account? Investing your HSA funds offers the potential to grow your account balance, take advantage of tax-free benefits and still have available funds to use whenever you need it.

## How do you prepare to invest in your HSA?

### 1 Figure out your target cash balance

What balance does your account need to have before you can invest? In most cases, your HSA needs to meet a minimum balance threshold to start investing.

### 2 Choose your investment funds

You will be able to choose from a menu of quality mutual fund investments, all selected and managed by the dedicated and experienced Voya in-house management team. Please refer to the Voya HSA fund line-up for options.

### 3 Monitor and change your investments as needed

You can choose to change your investments at any time throughout the year.

### 4 Set your investment auto-transfer limits

Utilize a set-it-and-forget-it feature when you want to continue to keep your cash balance up to use your funds for qualified medical expenses, while continuing to keep your investments moving.

**For example:** Set your HSA cash account balance to $1,000. Any excess funds will go into investments. If your cash balance falls below $1,000 an automatic transfer (in increments of $100) will replenish your cash balance until its back to $1,000.

### 5 Continue to grow your HSA funds through the years

Remember, this is a long-term strategy to help save for qualified medical expenses now- and in the future. The money in your HSA is always yours. Just like a 401(k), your HSA is yours to keep, even if you change jobs – and beneficiaries you have named can inherit the funds in your HSA.

Learn more: Get the guide

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