

Setting Up Health Savings Brokerage Account

Some plans offer additional investment options for your HSA through a Brokerage Account through Charles Schwab. This option allows you to select investment options outside of the core investments offered by your plan. This allows for more flexibility and increased diversification of your account.

If your plan has enabled this feature, you can initiate the set up right through your HSA Account online. Follow the steps below to start the enrollment process.

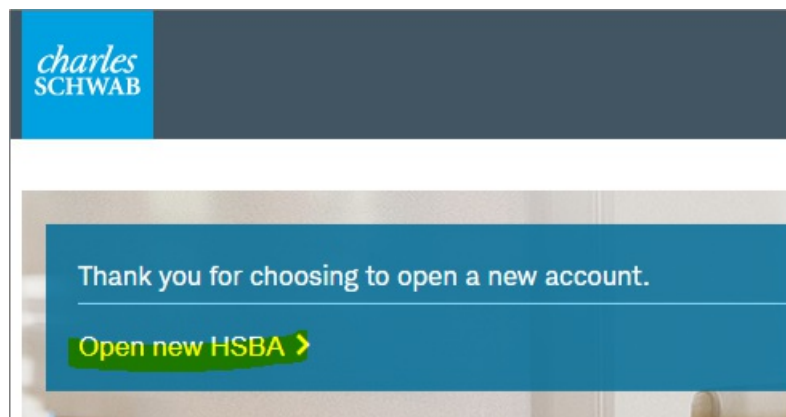
1. Log into your [online account](#).
2. In the Accounts Menu Select 'Investment Summary' under Investments OR 'Manage Investments' under I Want To menu:



3. In the Change Investments screen click Enroll in the Open Brokerage Account option.
4. You will then be directed to the Charles Schwab website to begin the account enrollment. Please read and acknowledge the disclaimer that you are leaving the HSA account site by clicking Submit.
5. Once you are in the Schwab website, you will be prompted to enter and confirm you SSN and Accept the terms of the account

The screenshot shows the Charles Schwab website's 'Schwab HSBA - Enter your SSN' form. The form has a blue header with the Charles Schwab logo. Below the header, there are two input fields: '*Social Security Number:' and '*Confirm Your Social Security Number:'. A green 'Submit' button is located at the bottom right of the form. A red asterisk indicates that the fields are required.

6. Click Open new HSBA and consent to the online application process:



7. Complete online application and set up account log in through Schwab account.
8. Once HSBA is established (the application processing takes 2-3 business days), log back into your HSA account through Sentinel and access the Manage Investments page. Click Change Investments



9. In order to move funds to the brokerage account, select Current Portfolio from the change menu. You can realign the total portfolio to the HSA Brokerage account option. You may also elect to change the transfer type to 'Dollar to Dollar' to move specific amounts to the HSBA. Once changes have been entered, click Submit.

Change Current Portfolio

When you Realign Investment Balances, your current account balances are redistributed. Changes you make will only affect your current investment account balance.

To change the method of transfer, select your preferred transfer type from the drop-down menu below. The Percent to Percent transfer option is recommended if you wish to transfer more than 90% of the balance out of a fund.

Transfer Type: Realign

FUND NAME	TICKER	BALANCE	CURRENT %	NEW %
+ MY GROWTH IPM	IPM-001	\$2,576.03	12.05 %	%
+ OPPENHEIMER DEVELOPING MKT Y	ODVYX	\$4,441.53	20.00 %	%
+ PIMCO LOW DURATION INTSL	PTLDX	\$3,544.34	15.96 %	%
+ OPP MAIN SM CAP	OPMSX	\$3,875.23	17.45 %	%
+ PIMCO COMMODITY REAL RETURN	PCRIX	\$3,491.04	15.72 %	%
+ THORNBURG INTL VALUE	TGVAX	\$4,179.48	18.82 %	%
+ BLACKROCK EQUITY DIVIDEND CLI	MADVX	\$0.00	0.00 %	%
Total		\$22,207.65	100 %	0 %

Fund-to-Fund Transfer

1. Select Transfer Type

Select a transfer type from the Transfer Type drop-down menu below. If you want to transfer more than 90% of the balance out of a fund, it is recommended you use the Percent to Percent transfer option.

2. Enter the Amount or Percentage

Enter the amount or percentage you would like to transfer from a fund in the Transfer From column for that fund. Then enter the amount or percentage you want to transfer to a fund in the Transfer To column for that fund. You can transfer to more than one fund at a time.

Transfer Type: Dollar To Dollar

FUND NAME	TICKER	BALANCE	TRANSFER FROM	TRANSFER TO
+ MY GROWTH IPM	IPM-001	\$2,576.03	\$	\$

10. Manage your HSBA Investments by logging into your Schwab account. [Fund transfers to the HSBA from your HSA take 2-3 business days to settle] Once the funds are settled you can link to your HSBA from your Sentinel account. Click Manage Brokerage Account in the Manage Investments menu.

Still Have Questions?

New HSBA/General Questions - All other questions or for assistance with HSA portal, [Contact Us](#)

Existing HSBA Account - Questions specific to servicing your existing account or investments, contact Schwab HSBA Call Center at 800-472-0084