

Opening and Managing a Basic Investment Account

Basic Investment Account

The Basic Investment Account is available to members who hold a health savings account (HSA). At least \$1,000 must be kept in the base balance of the HSA account. Any money in the account over the \$1,000 mark can be invested.

Research tools

The following resources are available to help you choose investments at carefirst.learn.hellofurther.com:

- **Fund Performance Dashboard**—features each of the investment options and provides historical mutual fund return and fee information, as well as their Morningstar report.
- **Planning tools**—HSA calculator, asset allocation calculator and more.
- **Video tutorials**—includes topics on managing your investment and an overview of the investment portal.



Opening a Basic Investment Account

Follow the steps below to open a Basic Investment Account.

Step 1: Make the initial investment transfer

1. Log in to carefirst.com/myaccount.
2. Under the *Coverage* tab, click **BlueFund HSA** to access your account.
3. Locate your HSA and click **View Account**.
4. Scroll past the *Recent Activity* section.
5. In the *Investments* section, click **Open an investment account**. The *Request a Transfer* screen will be displayed.
6. In the *Amount to Invest* field, enter the amount you'd like to invest today. **Note:** the amount invested can't be more than the amount you have available to invest.
7. **Optional:** In the *Percentage of Future Contributions to Invest* field, enter the percentage of your future contributions to this medical spending account that you want automatically transferred to your Basic Investment account.
8. Agree to the terms and conditions and click **Submit**.

Step 2: Enroll in the Basic Investment program

1. Log in to carefirst.com/myaccount.
2. Under the *Coverage* tab, click **BlueFund HSA** to access your account.
3. Locate your HSA and click **View Account**.
4. Scroll past the *Recent Activity* section.
5. Click **Visit Investment Site**.
6. On the *Welcome to Online Enrollment* page, click **Step 1 My eDelivery**.
7. On the *My eDelivery* page, click **Update Email** and register your email address.

8. Choose your desired statement delivery option and click **Next**.
9. On the *My Information* page, review your personal information and make any necessary updates.
10. Click **Next**.
11. On the *My Investments* page, enter the desired investment percentage in the *New Percent* column of each investment you choose. The total percentage in the *New Percent* column must add up to 100.
12. Click **Next**.
13. If you already have a balance, the *Change/Realign My Existing Account Balance* page will be displayed. Make any changes to your investment alignment and click **Next**.
14. In the *Online Enrollment Summary* page, verify your selections and click **Enroll Me**.

Viewing your investments on the Investment Site

1. Log in to carefirst.com/myaccount.
2. Under the *Coverage* tab, click **BlueFund HSA** to access your account.
3. Locate your HSA and click **View Account**.
4. Scroll past the *Recent Activity* section.
5. Click **Visit Investment Site**.

Investing a percentage of your contributions

1. Log in to carefirst.com/myaccount.
2. Under the *Coverage* tab, click **BlueFund HSA** to access your account.
3. Locate your HSA and click **View Account**.
4. Scroll past the *Recent Activity* section.
5. Click **Transfer funds to investment**.
6. In the *Amount to Invest* field, enter the amount you'd like to invest today.
7. In the *Percentage of Future Contributions to Invest* field, enter the percentage of your future contributions to this medical spending account that you want automatically transferred to your Basic Investment account.
8. Agree to the terms and conditions and click **Submit**.

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