

Opening and Managing a Basic Investment Account

This page provides information about basic investment accounts and provides information about opening and managing a basic investment account.

Basic Investment Account

At least \$1,000 must be kept in the base balance of the account. Any money in the account over the \$1,000 mark can be invested. You have the option to invest your money in a pre-selected suite of over 30 mutual funds. You choose which fund or funds to invest in. The funds are traded through the Schwab mutual fund platform.

Any investment comes with risk and may involve the loss of principle.

Research Tools

Each of Horizon's investment options and the related Morningstar reports can be viewed online at:

[Fund Performance Dashboard](#)

Enroll in the Basic Investment program

Follow the process below to open a basic investment account.

1. Sign in at www.horizonblue.com and click My Accounts. In the top right corner, click Horizon MyWay, and then go to your account.
2. In the *My Accounts* section, find the account you want to use for investing and click **View Account**.
3. Locate the *Investments* section of the account page by scrolling past the *Recent Activity* section.
4. In the *Investments* section, click **Open an investment account**. The *Request a Transfer* screen will be displayed.
5. In the *Amount to invest* field, enter the amount you'd like to invest today.
NOTE: This amount invested can't be more than the amount you have available to invest.

6. (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.
7. Agree to the terms and conditions and click **Submit**.
8. Enrollment generally completes by noon of the next business day, and a button to access your Basic Investment Account will appear in the *Investments* section at that time.

Automatically investing a percentage of your contributions

Set the percentage of future contributions that are automatically transferred to your investment account by entering the desired percentage on the “Amount to invest” line.

1. Sign in at www.horizonblue.com and click My Accounts. In the top right corner, click Horizon MyWay, and then go to your account.
2. In the *My Accounts* section, locate the account you use for investing and click **View Account**.
3. Locate the *Investments* section of the account page by scrolling past the *Recent Activity* section.
4. Click **Transfer funds to investment**.
5. In the *Amount to invest* field, enter the amount you'd like to invest today.
6. 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.
7. Agree to the terms and conditions and click **Submit**.

Viewing your investments on the Investment Site

1. Sign in at www.horizonblue.com and click My Accounts. In the top right corner, click Horizon MyWay, and then go to your account.
2. In the *My Accounts* section, find the account you want to use for investing and click **View Account**
3. Locate the *Investments* section of the account page by scrolling past the *Recent Activity* section.
4. Click **Visit Investment Site**.

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Using the Investment Site

Learn more about using the Investment Site and find additional research tools by visiting [HSA Investment Website Resources Tutorials](#).

Closing an investment account

If you no longer want your HSA or VEBA funds invested, you can transfer the funds back to your Horizon account using the investment site. Note that if you transfer all funds back and have a \$0 balance in the investment account, you will not have to pay the annual fee for the investment account.

You can keep the investment account open as an option, in case you choose to invest funds again later. However, if you want to close your investment account, please call us at 1-888-215-0025 from 8 a.m. to 9 p.m. Eastern Time, Monday through Friday.

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