

Increasing Your Cash Balance

Your HSA debit card and online distribution requests can only draw from your **cash balance** — not from money you have invested. If your cash balance runs low, a card purchase or distribution request can be declined even if you have more money sitting in investments.

Most plans also require you to maintain a minimum cash balance at all times. If your balance ever dips below that required minimum, funds are automatically moved back from your investments to restore it — but that transfer isn't instant, so it's often better to plan ahead.

You may want to increase your cash balance if you:

- Have an upcoming medical expense and want the funds readily available instead of waiting for an investment sale to settle
- Want to raise your personal cash threshold above the plan minimum
- Prefer to keep more of your HSA liquid rather than invested

If you have money invested that you would like to move to your cash account, there are two ways to accomplish this:

- **Option 1: Increase your Investment Threshold (use if you want to permanently maintain more money in cash)**
 1. After logging in to your account, click on Investment Summary under Accounts
 2. Click "Edit" next to Investment Auto-Transfer
 3. Increase the threshold to match what you would like to maintain in your cash account (this must meet or exceed the minimum cash threshold required by your plan)
 4. Click "Submit"
- **Option 2: Initiate a One-time Trade (use if you want to increase your cash balance temporarily)**
 1. After logging in to your account, select Manage Investments under Accounts
 2. In the One-time Trades section, click "Sell Investments"



3. Indicate whether you want to disable automatic investment transfers, temporarily suspend them, or change your threshold.

Update Automatic Investment Transfer

You have automatic investment transfers enabled. This will cause money being transferred out of your investment account to be automatically transferred back into your investment account. Select one of the below options.

☐ **Disable Automatic Investment Transfer**

Turn your automatic investment transfer off. This can be turned back on manually by going to the Manage My Investment page.

☒ **Suspend Automatic Investment Transfer**

Temporarily turn automatic investment transfers off until a date you specify. You also have the option to change your automatic investment threshold amount.

Date you would like to resume automatic investment transfers? 

Transfer Funds to investment when my Cash Balance Exceeds: \$

☐ **Change Automatic Investment Threshold Only**

Increase or decrease your investment threshold to maintain a new threshold amount in your cash account.

Cancel

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4. Enter your transfer details and submit the transfer request.

Transfer Investment to Cash

What type of transfer would you like to make?* 

Summary

From **My HSA Investment Account**
To **My HSA**

Cancel

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