



Powering Portfolios with an Avidia HSA

Avidia Health Savings Account (HSA) participants can utilize our optional investment account service available through our partnership with Devenir. With top-of-the-line customer support and in-depth guidance every step of the way, we make it easy for your employees to start their investment journey.



Requirements

Employees with an Avidia HSA need a balance of \$1,000 to begin investing their HSA funds.

Benefits

- No federal income tax on contributions
- No tax on withdrawals for qualified medical expenses
- Earnings from investments are tax free*

Investment Options

We offer over 30 investment options at Avidia Health because we know every budget, every family, and every situation is unique.

[View Options](#)

Employer Benefits

When employers offer an HSA, the organization as a whole benefits!

- 📉 Lower health spend
- 📄 Lower tax responsibilities*
- 👥 Engaged workforce

*Reduced FICA and unemployment (FUTA) taxes

User Stories

"...I switched some of the funds over to the investment option we have and **am currently getting more than a 10% return** to help offset future medical bills."

- Steve J. (IN)

Getting Started

If you have any questions or simply need additional information on Avidia's investment options, contact VP of Healthcare Solutions Lynda Westbrook.

✉ L.Westbrook@AvidiaBank.com ☎ 978.875.2435

*Earnings withdrawn for reasons other than qualifying medical expenses before accountholder turns 65 are subject to ordinary income tax. Although we will not make a recommendation or provide individual advice for your HSA Investment account, this information may assist you in determining the mutual fund asset classes that best match your objectives. The mutual fund performance data quoted represents past performance, which is no guarantee of future results. Current performance may be higher or lower than the performance data quoted. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original cost.