



MISSOURI EDUCATORS' TRUST

HSA Central

HSA Central is dedicated to you and your employees.

HSA Central is a division of the Central Bancompany family of banks across the Midwest. We're financial professionals in your community and here to be your resource and partner in all things Health Savings Accounts. We've been in the HSA business from the beginning – about 20 years ago. Rest assured, your funds are backed by a more than \$20 billion asset institution with strong capital.

We understand you have your hands full and wear many hats. With HSA Central, you can expect an exceptional experience and support for you and your employees.

We offer:

- Technology
- Education
- Compliance
- Mobile App
- Online Portal
- Social Posts
- Full support team
- Robust reporting



Employer Advantages

with HSA Central



If you haven't already, you should consider offering a Health Savings Account solution as part of your overall benefits package. A High Deductible Health Plan paired with a Health Savings Account is becoming a common health care benefit among employers.

Offering a health care plan compatible with an HSA will save you money on everincreasing health care premiums. A higher deductible plan means lower premiums for you and your employees with an HSA as a safety net to help cover expenses before the deductible is met. Plus, your HSA contributions are deductible as a business expense on your taxes.

5 BENEFITS OF HEALTH SAVINGS ACCOUNTS:

Triple Tax Advantage for Your Employees

Your employees' contributions are tax-deductible, funds grow tax-free, and all interest earned is tax-deferred. An HSA is a great alternative to an individual retirement account (IRA).

Affordable Health Care Option

The monthly premiums are often lower on a high deductible health plan when compared to a traditional health plan.

Increased Control For You

As the employer, you have access to an online portal to manage your employer and payroll contributions.

Increased Control For Your Employees

HSAs give your employees complete control to manage their funds.

Funds Carry Over

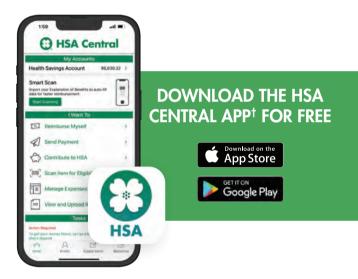
Funds in an HSA carry over from year to year. Funds belong to employees and stay with them into retirement.



Communication and Education

HSA Central provides many resources to help communicate information to your employees, such as:

- Online Portal
- Videos
- Mobile App
- Call Center
- Eligible expenses Medical, dental, and vision as well as many over-the-counter medicines and products.
- HSA Calculator to create savings goals for the future.
- Handouts, brochures and infographics





*Apple, the Apple logo, iPhone, iPod Touch, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC



Employer Portal & Reporting

	Home	Back to Contributions Schedule a new c	ontribution		
	Set up Contributions	Schedule type	B maximum	0	0
5	Reports				
32	Employees		Sche	dule type	
40	Tools				
			S	Ø	
			One-time	Recurring	
			Kontór a one-time kontritiutien	Create an automated schedule	
			Plan year	r	

Our employer portal makes it easy to view your plan details, access reports, manage employee information, make HSA contributions, and more!

* -	E	nployee Search			
Ð. =	pirts -	twict on (D)			
(). M	Sp Carrolution	imports	These are formated	Reports	you di report
Q =		Scheduled Contribution	64* 18	HSA Funding Collection Notification	-
107 HH		 Scheduled Constitution 	ii	ACH Based Employer Funding Report	. No 1
-		 Scheduled Contribution 	Au 14	ACH Based Employer Funding Report 1931	-
		Torry Press in America My		HSA Funding Collection Notification	-
		 Scheduled Contribution Excellent Interesting 	Paul .	ACH Based Employer Funding Report	-
		Scheduled Contribution		HSA Employer Summary Report	
		-		HSA Account Detail Report	1

Reporting has never been easier! Get aggregate information about your employee's use of funds, so you can tailor your benefits for the future.

HSA Account S	ummary			imployee Name:	KYZ Demo Company 7n/2013 - 7/31/2013	HSA Acco Attount S Open On Heat	ant Duprylew Mus	384 1		Tited Ascession		HSA Plan Fund	Demo Com ing Collection Date: 8/12/	n Notification	PUNDS TO		HSA Plan Fun Cris	Z Demo Compa ding Collection de Date 8/12/201	Notification		
Balance Summary		_	7/1/0013	201/20	3 110013	Accounts	Period	adr No.	200 - NAC MO		SUMMARY					-	-	Contractory	Employer	Employee Payrol	Total
Account Type	# Accounts with galance		ning Balance	Closing Balance	Copering Balance	Created	24	280	RDI I		FUNDS TO BE COLLECTE	D			45intilier 33445585	List Name Sample	Fest Name Sety	Data BNOD13	S100.00	Bigkits	Contribution \$224.03
HSA Cash Account	-906		10.334.062.98	\$20,500,605.0		Chiney	5	242 2	760		Funding will be pulled as de	Contra history									
overstervent Fair Market Vasia	290		3,059,290.84	\$3,257,439		Moved		125	· · · · · · · · · · · · · · · · · · ·	All A second	Contribution Type		ang Account	Freedood Parts	33311122	Det	James	660015	\$100.58	\$124.03	\$234.00
Total Bulance		- 5	23.242.375.62	\$21,747,045	¥ \$20,168.388.55				12 12 13 13	100000000	Engloyer Contribution	\$200.00	1001	813(2013				Totais	\$0.00	5245.05	3241.00
Transaction Summary										Canal and Second					FUNDS ON	HOLD					
Current Period	Amount		Year to Dille		Amount #	Statistica					Exployee Payrol. Deduction	\$248.08	1001	6132013							
Deposits	\$1,288,103,12	11776	Deposits		\$10,254,000.03 89007		-	-	and so it is a second		Totale	\$448.06			_		Tet	He: 50.00	\$5.00	\$0.00	_
Withdramals	(\$1,045,530,52)	8680	WINING		(\$0,756,497.58) 56454		ni Bilance	400	name and	Cash Account Balance								so.co	30.00	30.09	
Transfer to investments	(\$120,053,39)	464	Transfer to mund	analysis.	(\$501.447.7%) 2103		Below Zaro	0													
Transfer from investments	\$45,797.68	105	Together bears low	and months	\$227,669.53 563	0		217 300			FUNDS ON HOLD										
interest Earred	(\$0.00)	2	Direct Daniel		\$41.179.77 32208			/045			These employees have con not active or the acceptance	ministeres possed but of	id not process I	ocause either the H							
Consumer Feins	(\$25.75)	18	Petti		(\$467.75) 185	\$300.0	1 - 81,000	875			not active or the acceptance been met, the contributions	of HSA Terms and C	onditions (TAC)	is not complete. Or							
						\$1,000.0		586 200	21		Contribution Type	Amount'	100000000000000000000000000000000000000	the supervise of							
Deposits		_			Amount #			482	1		Totale	50.00									
Current Period	Amount		Year to Date		39,710 958 19 B0150			200 1000	1												
Payos Deductions			Payrol Deduction		\$0.00 D			387													
Employer Contributions	\$9.00	114	Employer Clockle	Viewo	3534 041 04 04	\$5,000.01		170 0	1												
One/	\$1,268,103,12				\$10,254,000,00 Redot	\$10,000.01		48	The set of the	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1											
Total Deposits	\$1,288,303,12	11/76	THE PROOF		B10000000000 00000	\$15,000.01		87													
Deposits by Tax Year								58		- Case											
2013 Year to Cute	Amount		2012 Year to De	M	Amount	Ove	\$20,000 2	34													
Payroli Detactions	\$9,720,258.19	881.54	Payrol Disduction	01/	(\$2%6.50) 2																
Employer Contributions	\$0.00	0	Employer Contril	Sufficients.	\$1.00																
Otw	\$466,050,40		Otter		\$177,989.03																
fees																					
Current Period	Amount		Year to Date	-	Ambunt																
Consumer Form	65.71		Consumer Frame		(\$457.75) 1																
Employer Fees	\$0.00		Employer Passi	_	\$28,473.25																
Total Feet	(\$25.75)	16	Total Fexes		\$28,015-50																
									Phone areas									242			
		940	1012																		
						1000	_		_				1.010								
		_											1.00								

Implementation and Enrollment

HSA Central will walk you through every step of the process to ensure your HSA plan matches your needs.

We're ready to help you make the most of open enrollment and equip your employees with the resources needed to make informed decisions.

Implementation and Account Management

HSA Central is with you every step of the way – from implementation, to providing ongoing support. Contact our Employer Services line at 833-232-4675 to help answer any questions.

Our experienced team is ready to help with anything you need, from account-level needs, to escalating employee issues. We'll answer any questions, resolve issues, and help keep your program running smoothly.

HSA Central Implementation Plan

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
Identify	Build	Execution	Track	Success
Q		O	\odot	\bigotimes
HSA Central will help identify your entity's needs	HSA Central will meet with your entity's representative to establish a targeted implementation plan.	HSA Central will execute the agreed-upon plan.	HSA Central will monitor employee needs through weekly and bi- weekly calls with your entity.	HSA Central and your entity determine the implementation's success.

Employee Advantages

with HSA Central



HSAs offer trip	le-tax advantages	for account holders.
-----------------	-------------------	----------------------

Contributions are tax-deductible

Interest earned is tax-deferred

HSA funds used for eligible medical expenses are **tax-free**

With all those advantages, we make contributing to your HSA as easy as possible. Take control of your healthcare dollars today and contribute to your account using one of these options:

- Employer Payroll Deductions If you have a High Deductible Health Plan (HDHP) through your employer, ask if you can contribute pre-tax dollars from your paycheck. Talk with your employer to learn more about enrolling in an HDHP and payroll deduction.
- Online Transfers Contribute to your HSA by making an online transfer from your checking or savings account, when logged into your HSA Central account.
- Contributions Form Print off and fill out the contributions form available on the consumer portal and then mail it to HSA Central.
- Transfer Existing Funds You can rollover or transfer your existing HSA funds to your HSA Central account. Easily transfer existing funds by completing our transfer form.

Easy Ways to Stay Up-to-Date with Your HSA

Mobile App

Our Mobile App makes it easy to check your balances and investments! Use your phone to scan an item to see if it's an eligible medical expense, and take photos of your receipt for tax-purposes. Our app makes managing funds and viewing transactions easy!

Text Alerts

Receive updates directly to your cell phone! Get an alert when:

- You receive a contribution or make a withdrawal
- Your cash balance falls below a specific amount
- You're close to reaching your IRS contribution maximum

Consumer Portal

You can easily view your account balance, statements, investments, IRS documents, and more through the Consumer Portal. Our Consumer Portal includes a sophisticated tool to help answer your questions, ranging from account balance, debit card information, receipts, help accessing tax documents, and more! Here are a few added features:

- Add your bank account to transfer money to/from your HSA
- Track your expenses to see how your HSA funds are being used
- Use the investment guidance tool to find out what type of investor you are, and how you could increase your investment opportunities
- Access important forms, calculators and FAQs
- Add beneficiaries, dependents and order additional debit cards

Call Center and Support Services

Our call center is here to help you with any questions by calling 833-232-4676, available from 7a.m. until 7p.m. CST weekdays! The IVR line is available 24 hours a day, seven days a week at the same number to assist you with:

- Checking your account balance
- Verifying your last three transactions
- Reporting your HSA debit card as lost or stolen





HSA Debit Card & Spending

About the card

Backed by the power of Mastercard[®], the HSA Central Debit card is a convenient way to pay for eligible medical expenses.

How it works

You can use your HSA Debit Mastercard® on qualified medical expenses and at qualified healthcare merchants. Doctor's offices, labs, hospitals, discount stores, department stores, and supermarkets will accept your card.



Spending

You have options when it comes to spending your HSA funds.

- Use Your HSA Central Debit Card Use your HSA Central Debit Card for eligible medical purchases online, in stores, at the doctor, or pharmacy.
- Make a Payment with Online Bill Pay Pay the provider or a medical bill by logging into HSA Central or the HSA Central App and using our online bill pay feature.



HSA Central Mobile App

WITH OUR MOBILE APP, YOU CAN:



*Apple, the Apple logo, iPhone, iPod Touch, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

NOTES		



HSA Central is a division of The Central Trust Bank, Member FDIC, and serves as custodian for Health Savings Accounts established at HSA Central