



HSA Central



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



TECHNOLOGY



EDUCATION



COMPLIANCE



REPORTING



SUPPORT

Employer Advantages

with HSA Central



Employer Advantages

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 ever-increasing 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:

1 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).

2 Affordable Health Care Option

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

3 Increased Control For You

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

4 Increased Control For Your Employees

HSAs give your employees complete control to manage their funds.

5 Funds Carry Over

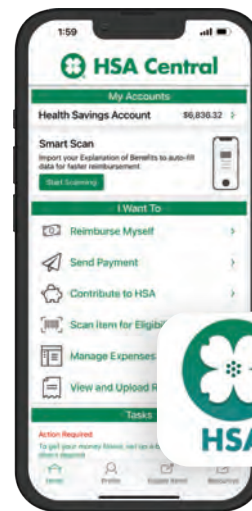
Funds in an HSA carry over from year to year. Funds belong to employees and stay with them into retirement.



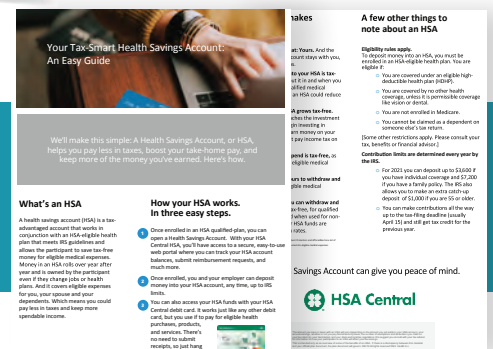
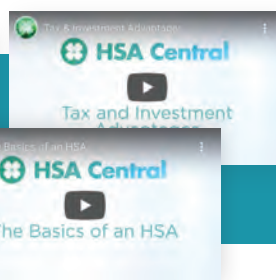
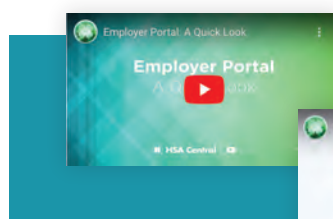
Communication and Education

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



DOWNLOAD THE HSA CENTRAL APP[†] FOR FREE



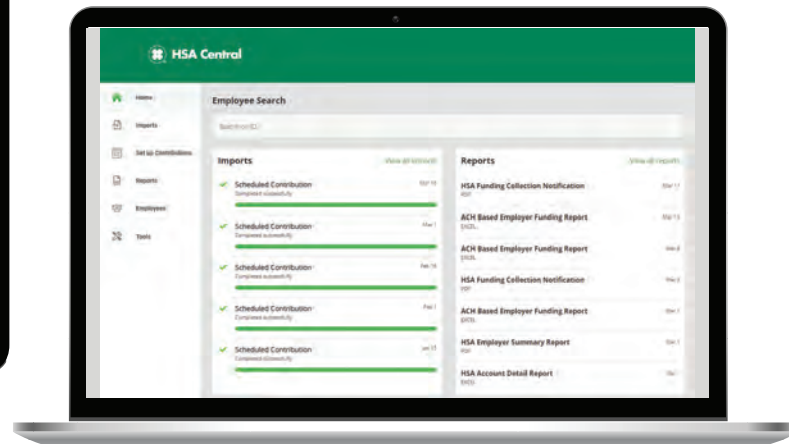
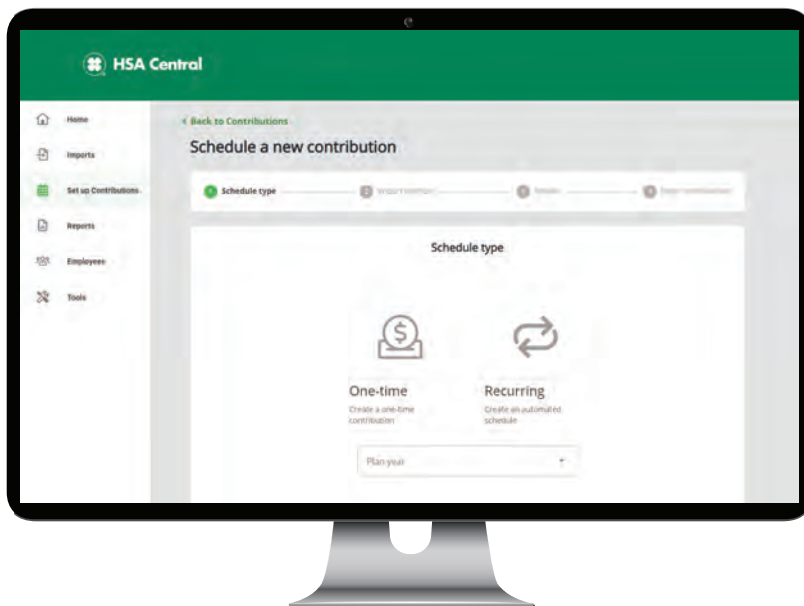
[†]Mobile carrier data and text rates may apply.

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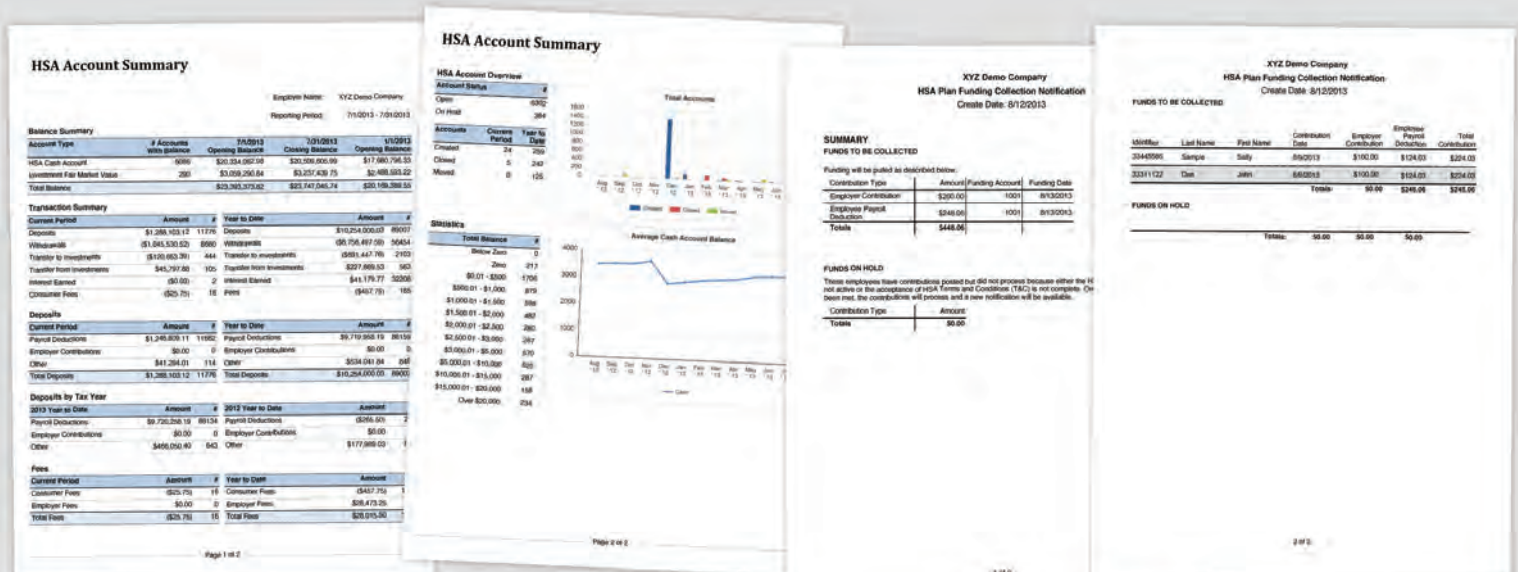


Employer Portal & Reporting

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



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





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

Identify



HSA Central will help identify your entity's needs

STEP 2

Build



HSA Central will meet with your entity's representative to establish a targeted implementation plan.

STEP 3

Execution



HSA Central will execute the agreed-upon plan.

STEP 4

Track



HSA Central will monitor employee needs through weekly and bi-weekly calls with your entity.

STEP 5

Success



HSA Central and your entity determine the implementation's success.

Employee Advantages

with HSA Central



Employee Advantages

HSA offer triple-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

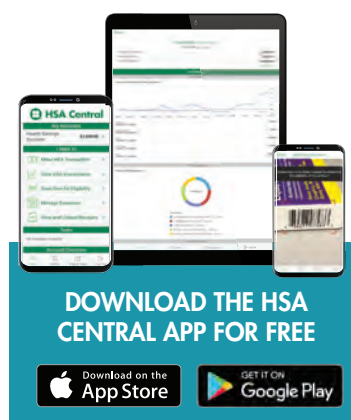
You can easily view your account balance, statements, investments, IRS documents, and more through the Consumer Portal. Our Consumer Portal includes a sophisticated tool to help answer your questions, ranging from account balance, debit card information, receipts, help accessing tax documents, and more!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

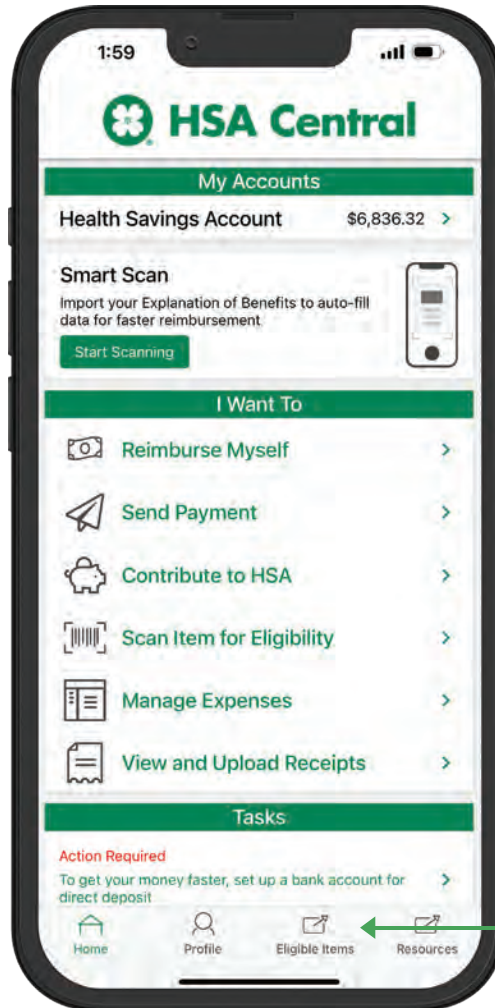


This card is issued by The Central Trust Bank pursuant to a license by Mastercard International Incorporated. These are summary descriptions only. Additional terms, conditions and exclusions apply. See bank for details or call 1-800-MASTERCARD for assistance. Applicable to U.S. Cardholders only.



HSA Central Mobile App

WITH OUR MOBILE APP, YOU CAN:



CHECK YOUR BALANCE
AND VIEW ACCOUNT
ACTIVITY

MOVE FUNDS FROM
YOUR HSA TO YOUR
BANK ACCOUNT OR
PAY A BILL

SCAN ITEMS
FOR ELIGIBILITY

VIEW AND UPLOAD
RECEIPTS

VIEW ELIGIBLE ITEMS

DOWNLOAD THE HSA
CENTRAL APP FOR FREE



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NOTES

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