



HSA Central

WELCOME



WELCOME TO YOUR NEW HSA ACCOUNT.

We have a lot of resources to help you get started. First, use the QR code below or go to HSACentral.net/welcome to access our new user guide with step-by-step instructions.

We'll show you how to add your bank account information, sign up for text alerts, download our mobile app, and more!



QR Code to HSA Welcome Page

Follow the steps below to gain all its advantages!

TURN YOUR ACCOUNT ON!

- Go to HSACentral.net, select Access My HSA, Consumer Portal and Get Started under the New User section.
- Once logged in, accept the terms and conditions.
- If you haven't already, follow the instructions on your card to activate it. Your HSA is ready to use!



POWER YOUR ACCOUNT UP!

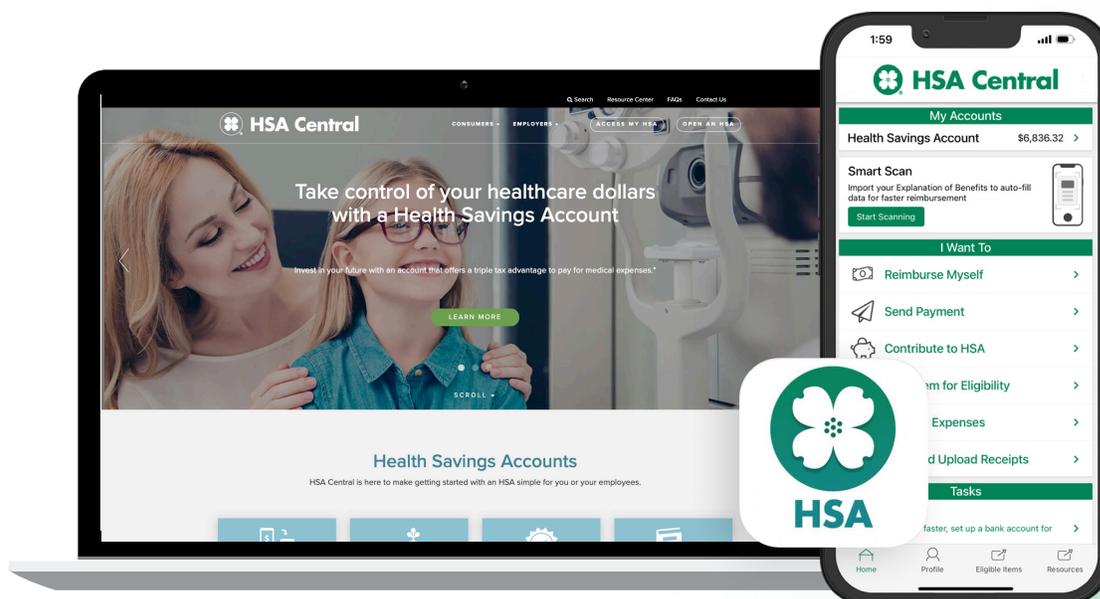
- ❑ **Add your checking or savings account to deposit funds into your HSA or make distributions from your HSA.**
 - Select [Make an HSA Transaction](#) and [Add Bank Account](#).
 - Enter your account and routing number and bank information.
- ❑ **Check your contact information and add beneficiaries.**
 - Select [Profile Summary](#) under your name at the top of the screen.
 - Verify your address and phone numbers are correct. Select [Update Profile](#) if you need to make changes.
 - Select [Add Beneficiary](#) and provide your beneficiary information.
- ❑ **Sign up for alerts via text or email.**
 - Go to [Tools and Support](#) and select [Update Notification Preferences](#).
 - Select from several alerts, including when your monthly statement is available or when you're close to reaching your IRS maximum.

TO LEARN MORE

- ❑ Download the HSA Central Mobile App. Go to the app store on your mobile phone and search for "[HSA Central](#)".
- ❑ Sign up for payroll deductions into your HSA, if it's available at your workplace. You may be able to make pre-tax deductions from your paycheck.
- ❑ Become familiar with qualified medical expenses. Go to [HSACentral.net](#) and check out the Resource Center for videos, calculators and other tips on how to use your HSA.
- ❑ Save your receipts for qualified medical expenses. You can upload them to the Expense Tracker within the HSA Central Consumer Portal or Mobile App for easy access.



Learn More about the HSA Central app



FREQUENTLY ASKED QUESTIONS

What are the benefits of an HSA?

- Contributions are tax-deductible
- Earnings are tax-deferred
- Withdrawals on qualified medical expenses are tax-free
- Funds carry over from year to year
- The account is yours to keep even if you change jobs, health plans or retire

How can I use my HSA funds?

- Doctor's office visits
- Prescriptions, including over-the-counter drugs
- Chiropractic care
- Dental care, including braces
- Vision care, including contact lenses and LASIK surgery

Do dependents have online access to the HSA?

- No. HSAs are individual accounts and only the account holder has access. Account holders may contact Consumer Services at 833-232-4676 to request additional access for you.

How do I contribute to my HSA?

- Log in to HSA Central to transfer funds from your checking or savings account
- Ask your employer about HSA payroll deductions
- Transfer funds from another HSA. Complete a Direct Transfer Request Form at [HSACentral.net](https://www.hsacentral.net)

Who can contribute?

Anyone. You, your employer, friends, family members or anyone who would like to contribute on your behalf.

Where can I find my account number and routing number?

Your account number is displayed under in the upper right corner of the Accounts Tab in the HSA Central Consumer Portal. Your new routing number is 086519531.

Can I invest HSA funds?

Yes. You can invest excess funds to save for future healthcare expenses. Your investment returns and earnings are all tax-free. Log into HSA Central and choose Manage Investments. Then, view fund options and performance, set investment allocations and realign your portfolio. Use our Guidance Tool to determine your risk tolerance and savings goals and create a personalized investment plan.

Access all of our FAQs by using the QR code. You'll also find plenty of help online with our Resource Center.



QUESTIONS?

We're here to help! Feel free to contact

HSA CENTRAL CONSUMER SERVICES AT (833) 232-4676

Monday through Friday, 7 a.m. to 7 p.m. Central Time.

Even after hours, you can check your account balance, transactions or report your debit card lost or stolen.

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