



MISSOURI CHAMBER
OF COMMERCE AND INDUSTRY

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.



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 1(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.

QUESTIONS?

We're here to help! Feel free to contact

HSA CENTRAL CONSUMER SERVICES AT 1(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.