



HSA Central



MISSOURI CHAMBER
OF COMMERCE AND INDUSTRY

Employer Webinar

Agenda

- Missouri Chamber Partnership
- HSA Advantages
- HSA Central Integration
- Employer Experience
- Employee Experience

Missouri Chamber Partnership



- Automatic enrollment for employees and employers who choose a high deductible plan
- Employees receive:
 - No monthly maintenance fee
 - Free debit card
 - Free Bill Pay
- Employers receive free access to HSA Central Employer portal to:
 - Answer employee questions
 - Make contributions
 - Review reports



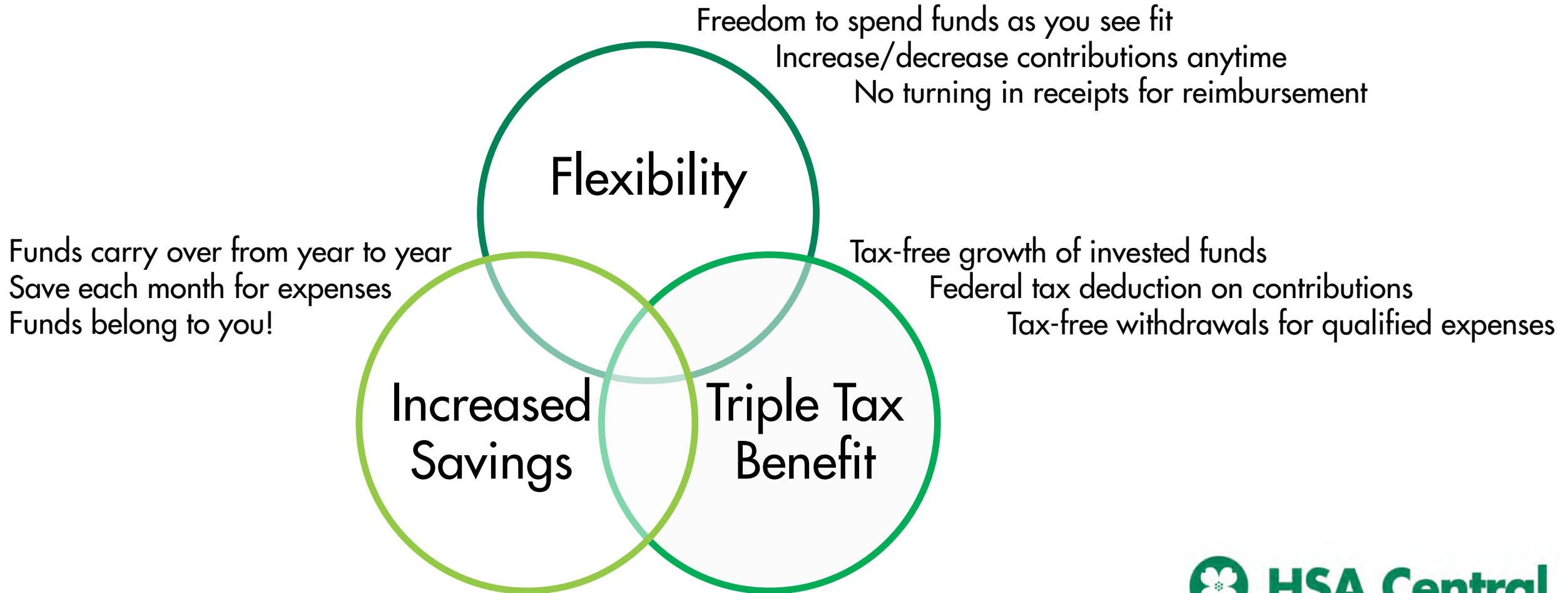
Employer Advantages

1 Contributions tax-deductible as a business expense

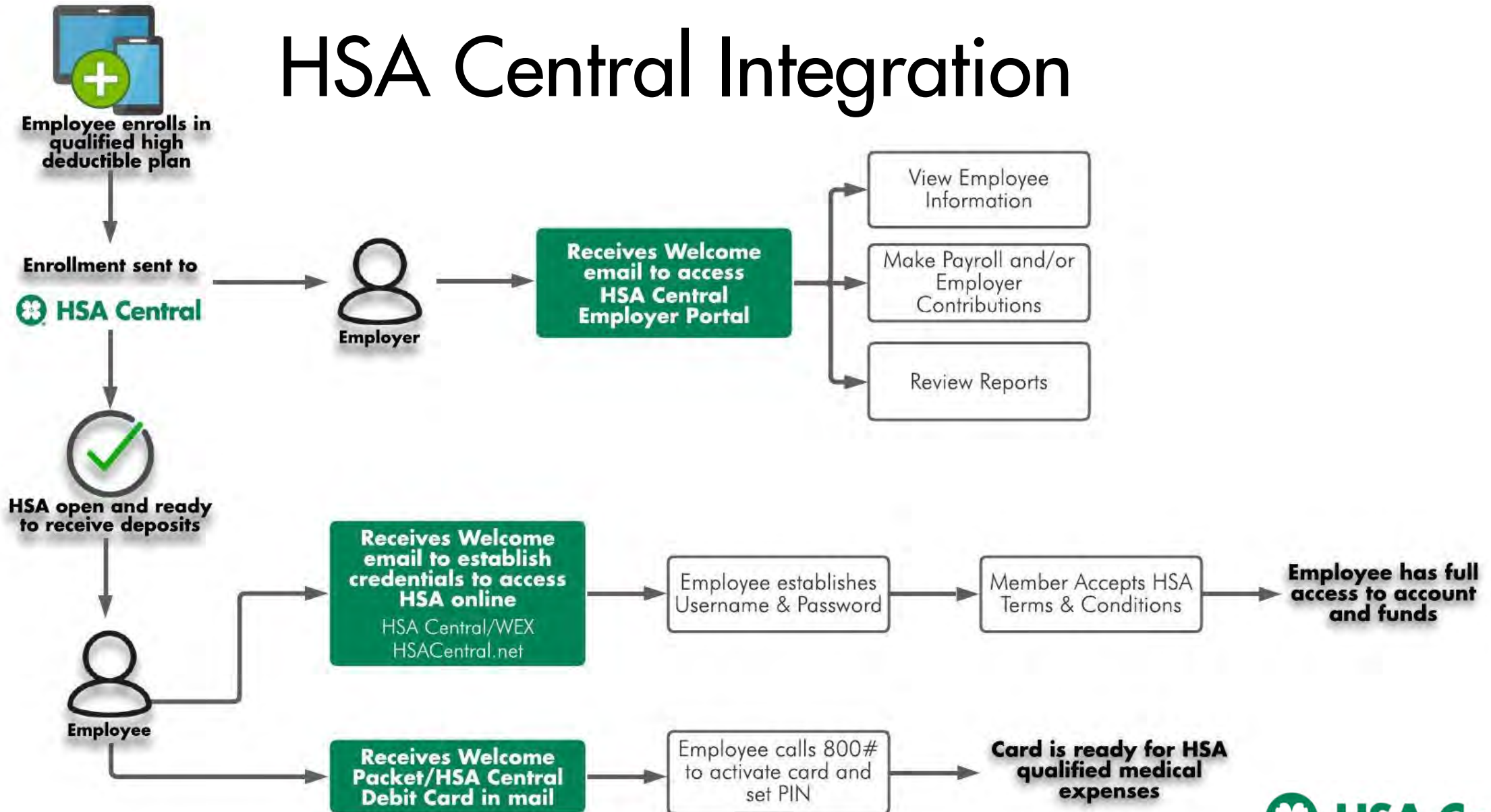
2 Lower health insurance premiums

3 Attract and retain employees

Employee Advantages

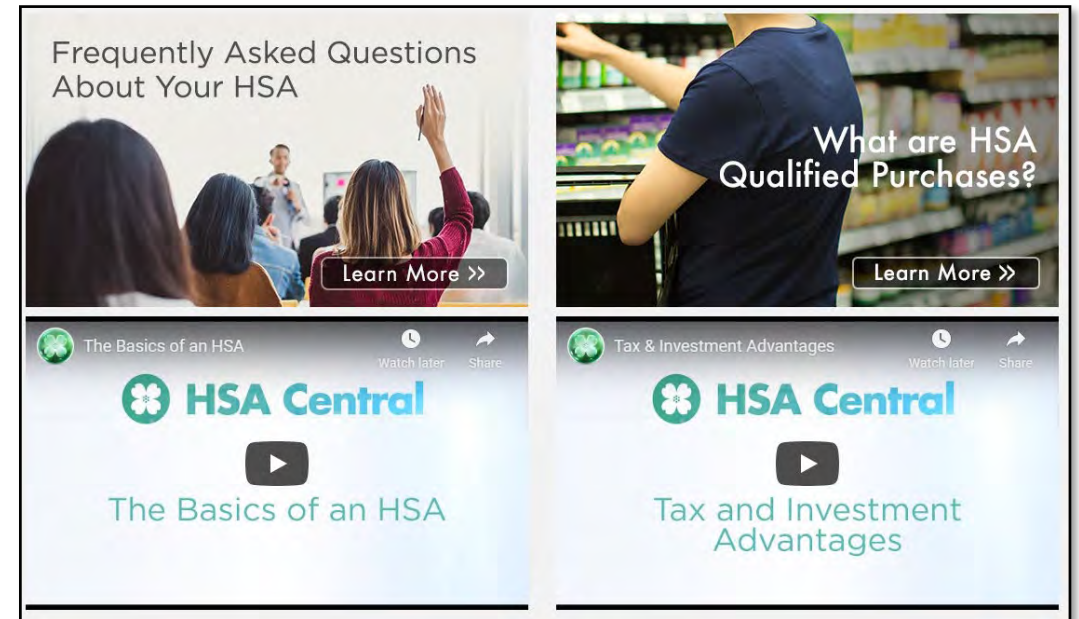
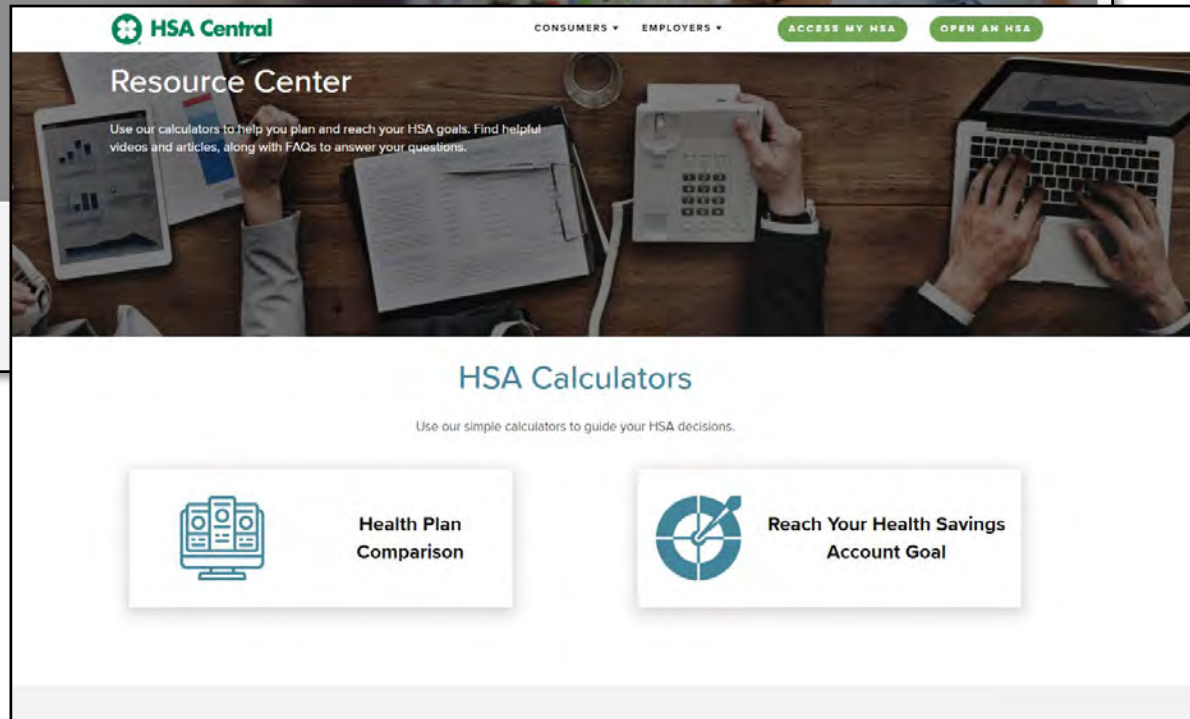
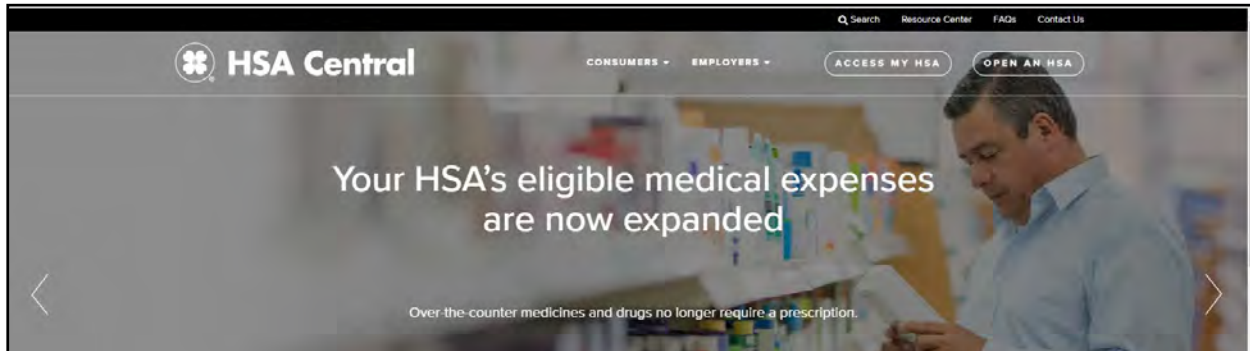


HSA Central Integration



Dedicated Website – HSACentral.net

- Consumer and employer logins
- Calculators and videos
- Frequently asked questions



Employer Experience

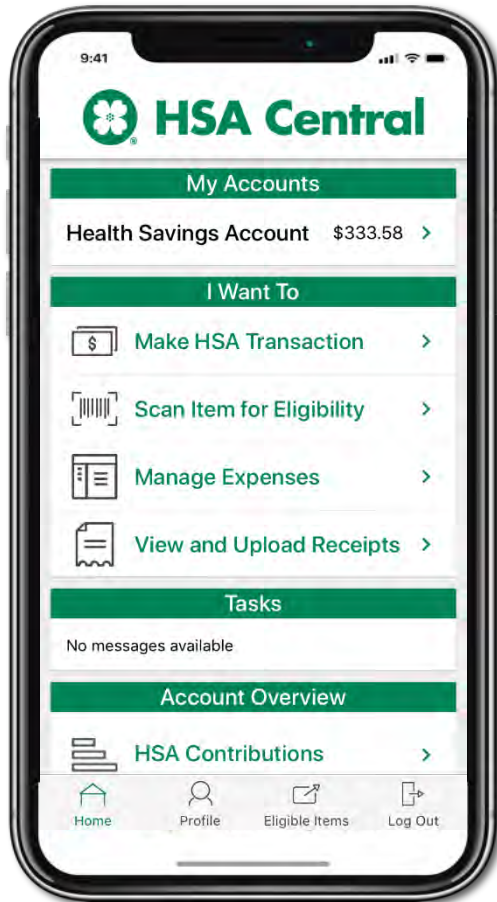
Employee Experience

HSA Central Product

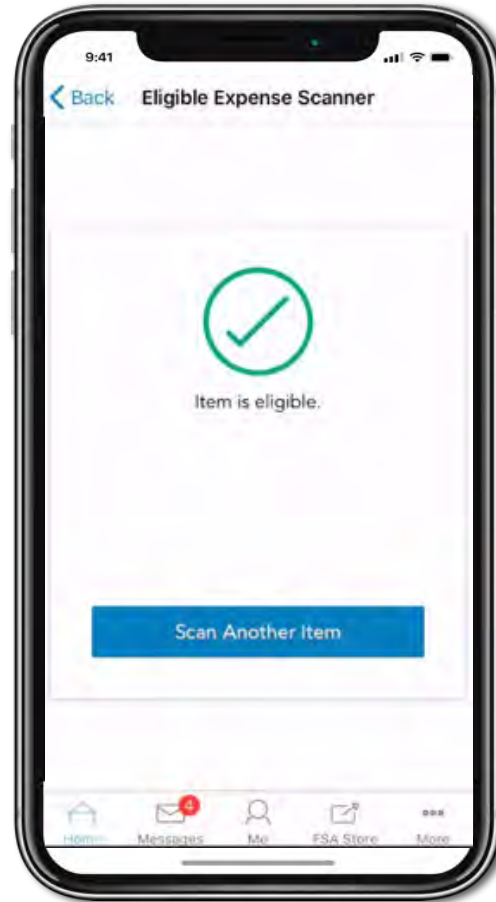
- HSA Central Debit Mastercard® helps prevent members from purchasing ineligible healthcare items based on merchant category codes – e.g. gas stations, liquor stores
- Tools to easily plan and budget for future healthcare expenses, plus contribution tracking to ensure members stay within their annual limits
- Automatic transfers between cash and investment accounts, so funds are always available and adding to member growth
- Everything in one place including, account and card activity, statements, IRS documents, forms, and investments under one login



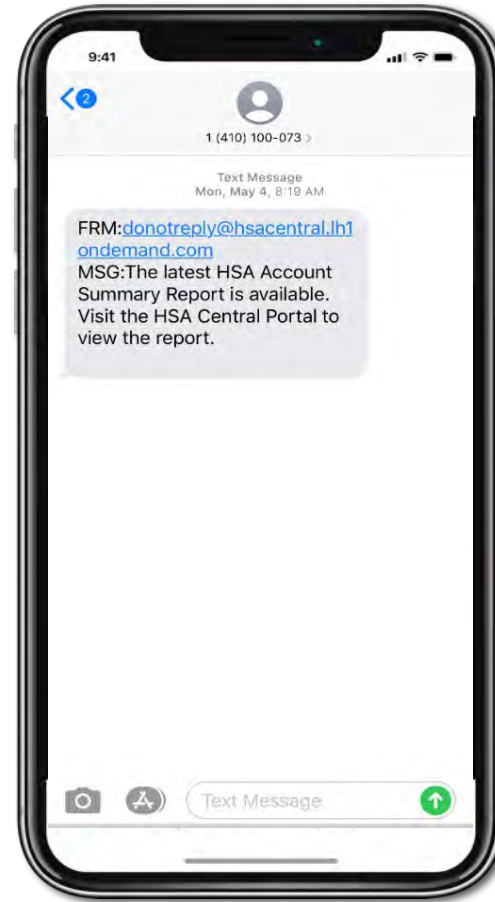
Dedicated Mobile App



View Balances/Make Transactions



Eligible Expense Scanner



Text Alerts



HSA Central Employee Login

The image shows a screenshot of the HSA Central website. The top navigation bar includes 'Q Search', 'Resource Center', 'FAQs', and 'Contact Us'. Below this, there are buttons for 'ACCESS MY HSA' and 'OPEN AN HSA'. The main content area features a large banner with the text 'Your HSA's eligible medical expenses are now expanded' and a 'LEARN MORE' button. Below the banner, there is a section for 'Accounts' with a table showing the balance of the Health Savings Account. The table has two columns: 'Account Type' and 'AVAILABLE'. The 'Cash Account' and 'Investment Account' both show a balance of '\$0.00'. At the bottom right, there is a 'HSA QUICK HELP' button.

Q Search Resource Center FAQs Contact Us

HSA Central CONSUMERS EMPLOYERS ACCESS MY HSA OPEN AN HSA

CONSUMER PORTAL EMPLOYER PORTAL

Your HSA's eligible medical expenses are now expanded

Over-the-counter medicines and drugs no longer require a prescription

LEARN MORE

Contact Us SMITH TESTS (0) Logout

HSA Central Sponsored by MISSOURI CHAMBER OF COMMERCE AND INDUSTRY

Home Accounts Tools & Support Message Center 2

Ensure your Health Plan Coverage Level is correct to help you track your contributions.

I Want To:

Make an HSA Transaction View Investments Manage My Expenses

Accounts

HEALTH SAVINGS ACCOUNT	AVAILABLE
Cash Account	\$0.00
Investment Account	\$0.00

Tasks 1

HSA QUICK HELP

To get your money faster, set up a bank account for direct deposit

- Employee goes to HSACentral.net and selects **Consumer Portal** from the **Access My HSA** button
- Employees will:
 - Verify identity with Name, Zip Code and SSN
 - Select security questions
 - Verify contact information
 - Set Username and Password
 - Accept Terms & Conditions
- Obtain access to all account information

Transferring HSA Funds

- Employees have two options
 1. Transfer funds from current custodian/bank
 2. Spend down funds in current account and start using HSA Central account
- To complete transfer
 - Fill out the [Direct Transfer Request Form](#)
 - Funds will be transferred by check from current account to HSA Central
 - Process can take 3 to 6 weeks depending on previous custodian's processing time



Employer Next Steps

1. Login to the HSA Central Employer portal
 - Username: Your email address
 - Temporary Password
 - HealthAccounts@(last 4 digits of your company's Tax ID number)
 - Example: HealthAccounts@1234
2. Fill out the ACH Authorization Agreement
 - Adds bank account to profile for contributions within 2 to 3 business days
 - Located at HSACentral.net/MOChamber
3. Add more HSA Central Employer portal users
 - Complete the Employer Contact Change Form
 - Located under Resources on the Employer portal

HSA Central Information

HSA Central Phone Customer Service

(Available M-F 7am-7pm CT, excluding federal holidays)

- Consumer Support 1.833.232.4676
- Employer Support 1.833.232.4675

HSA Central Routing Number

- 086519531

HSACentral.net

- Consumer and employer logins
- Calculators and videos
- Frequently asked questions

HSA Central Debit Mastercard® Activation (Call to activate new card and set PIN)

- 1.866.898.9795