



WELCOME TO YOUR HSA!



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 MISSOURI CHAMBER OF COMMERCE AND INDUSTRY

- 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

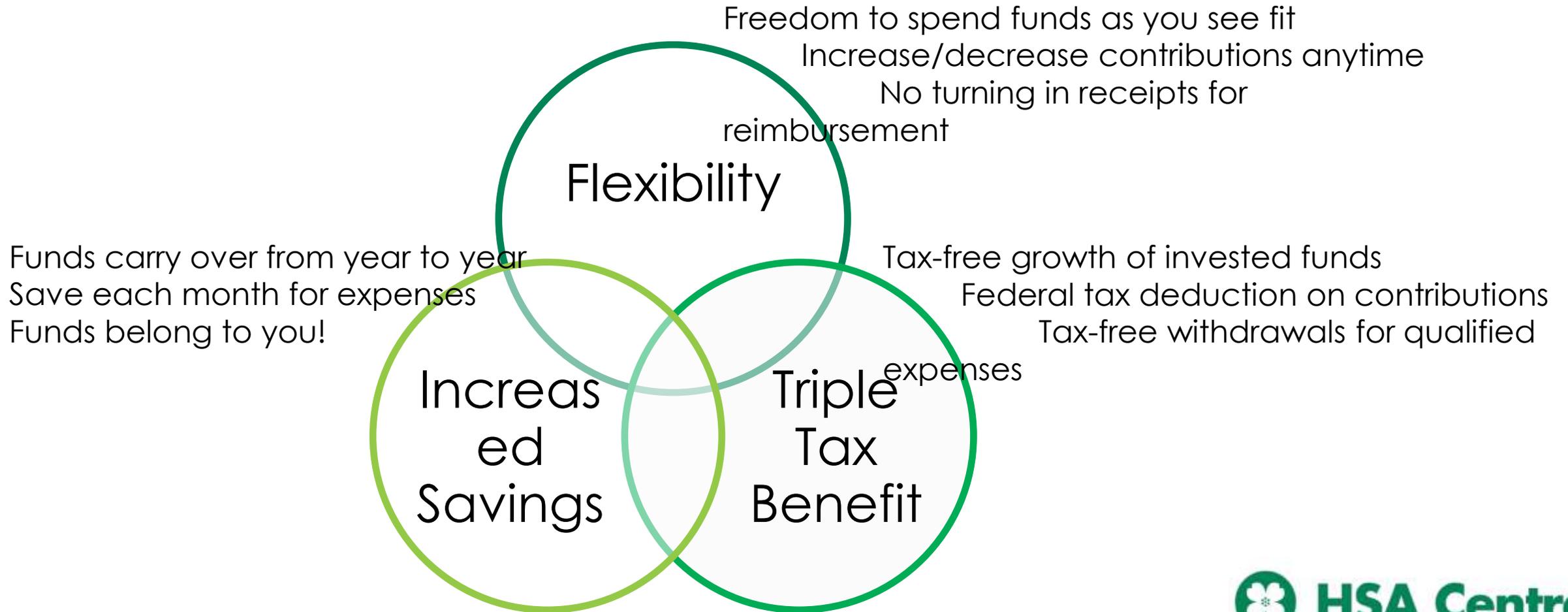
2

Lower health insurance premiums

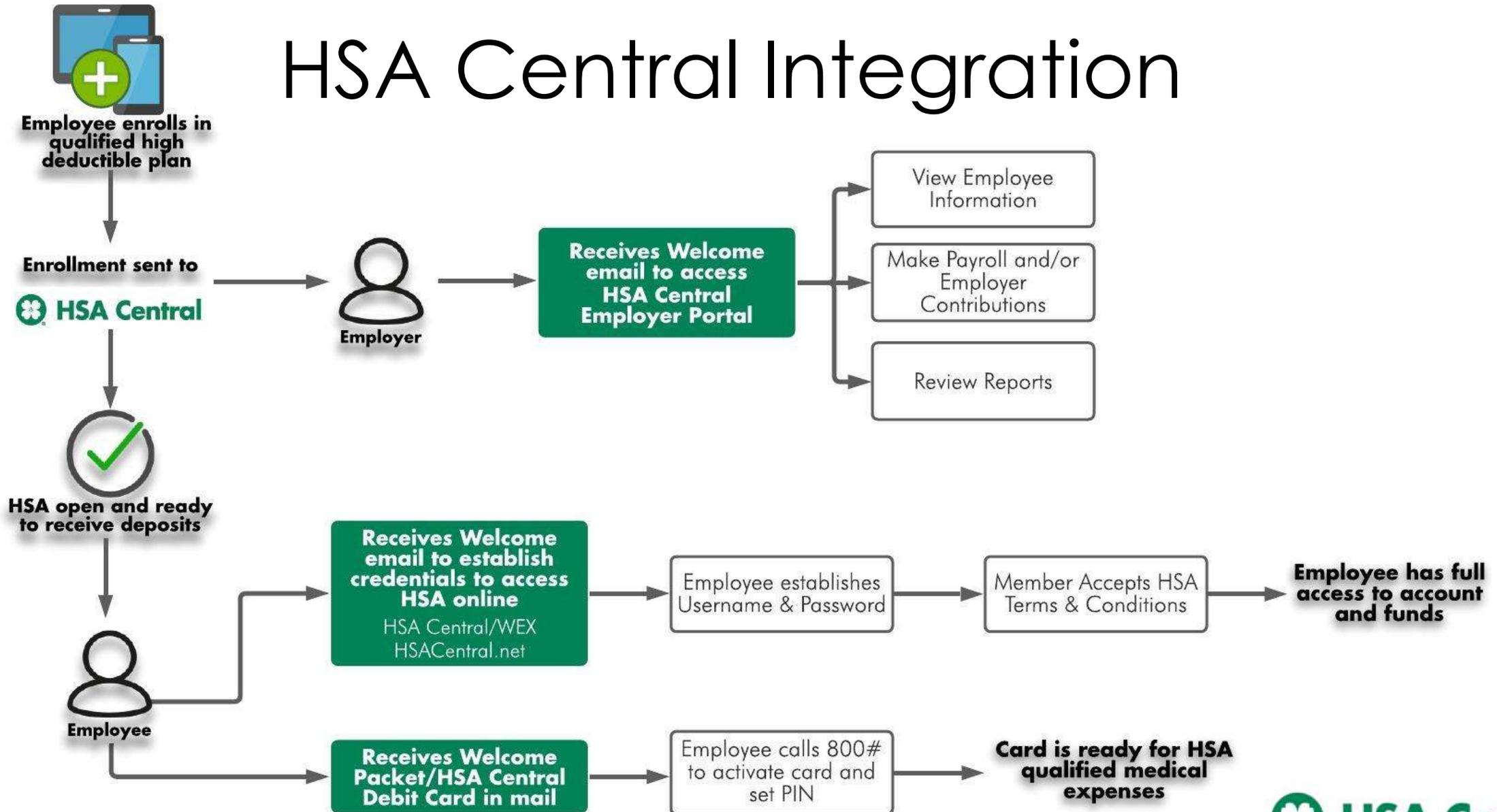
3

Attract and retain employees

Employee Advantages

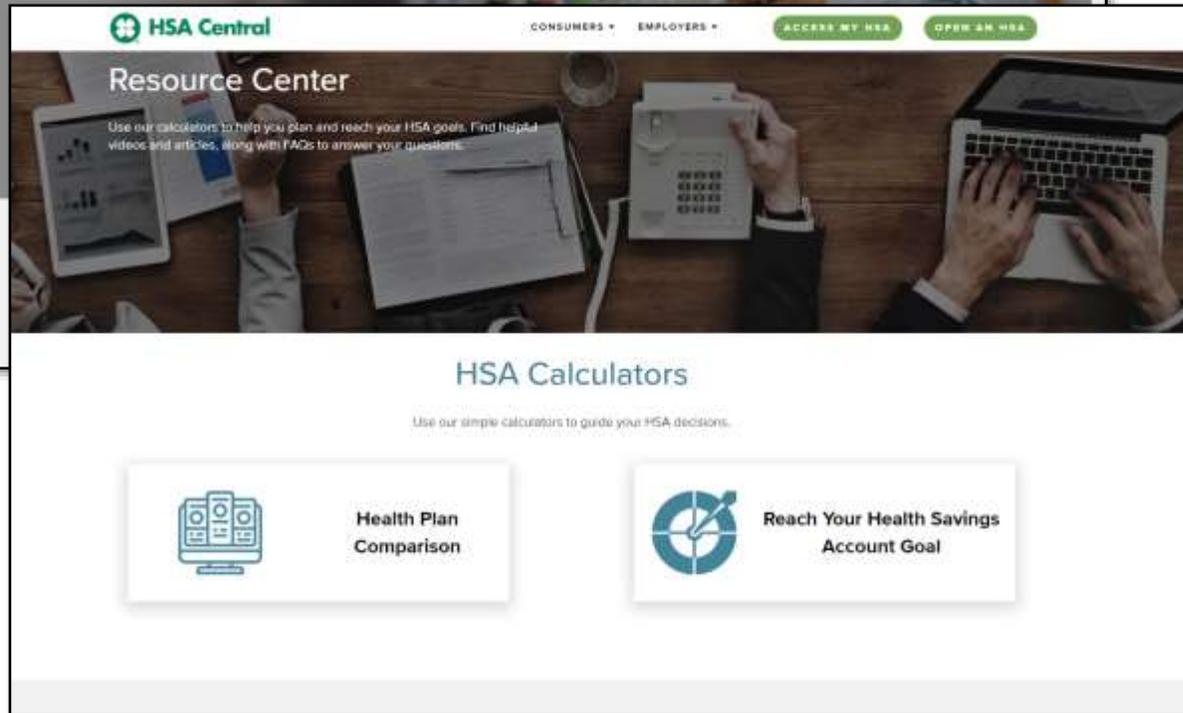
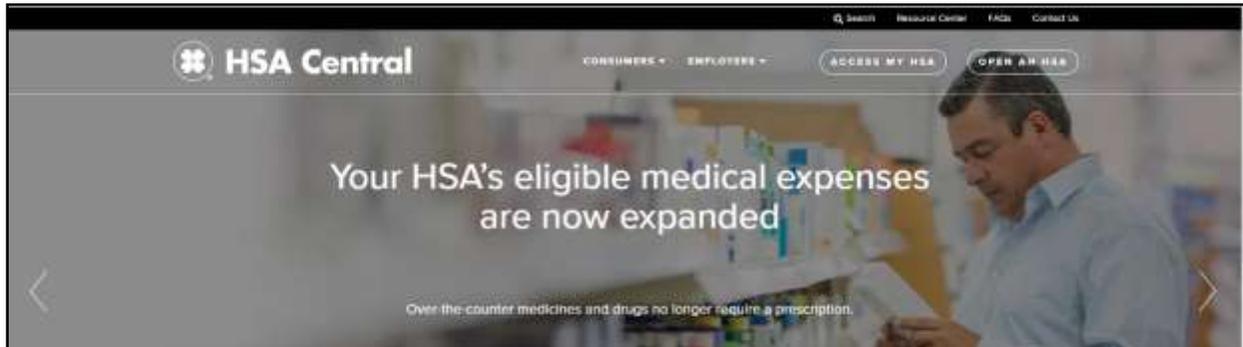


HSA Central Integration



Dedicated Website – HSACentral.net

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



Employer Experience

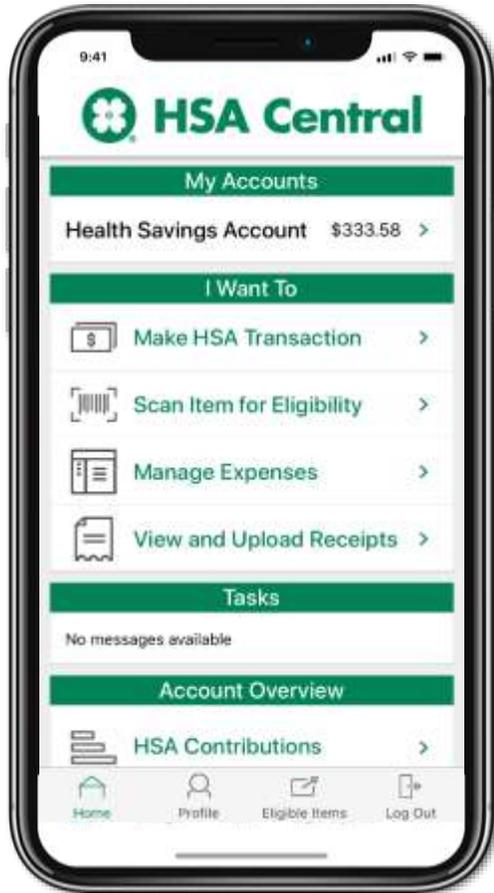
Employee Experience

HSA Central Product

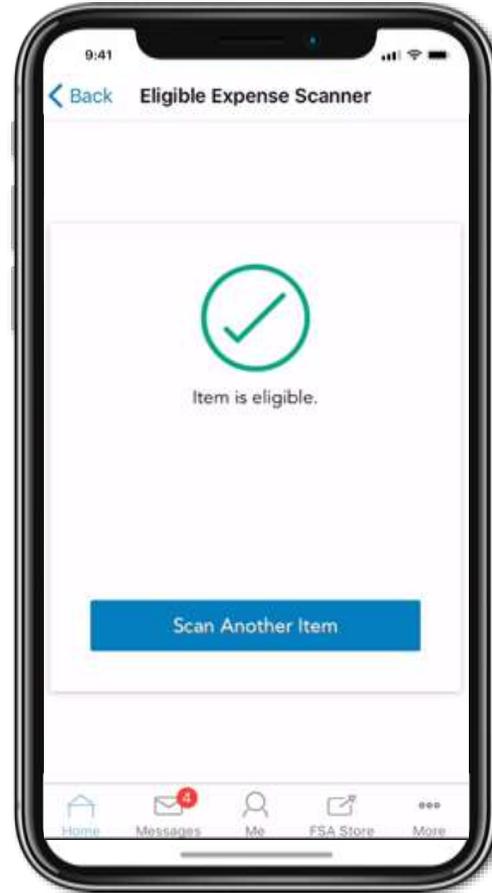
- HSA Central Debit Mastercard® helps prevent members from purchasing ineligible healthcare items based on merchant category codes – e.g. gas stations, liquor stores
- Tools to easily plan and budget for future healthcare expenses, plus contribution tracking to ensure members stay within their annual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



Dedicated Mobile App



View Balances/Make Transactions



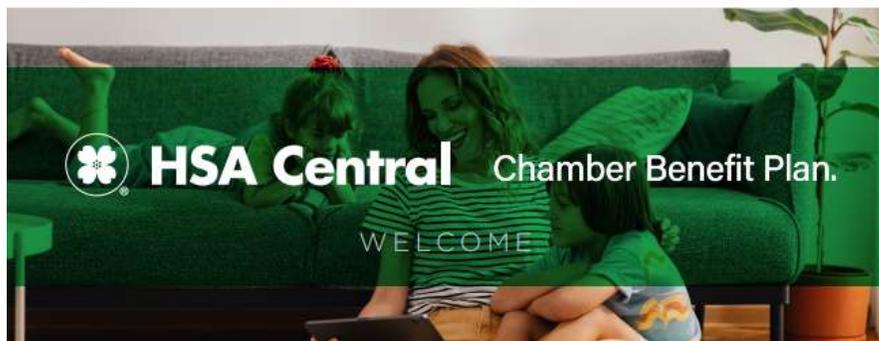
Eligible Expense Scanner



Text Alerts



Card insert



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.

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



TO LEARN MORE

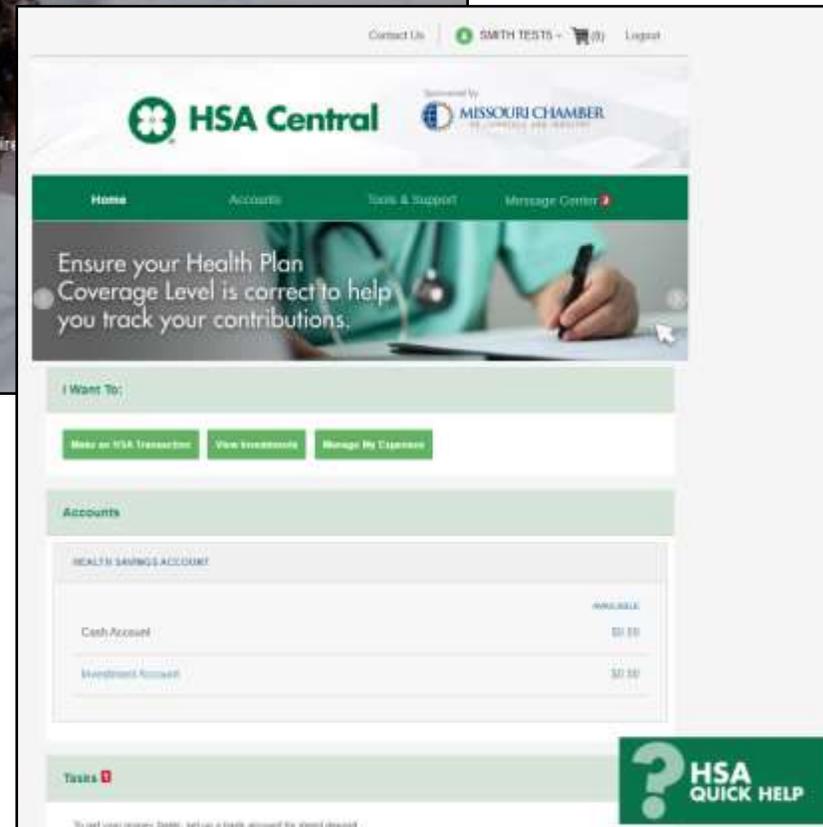
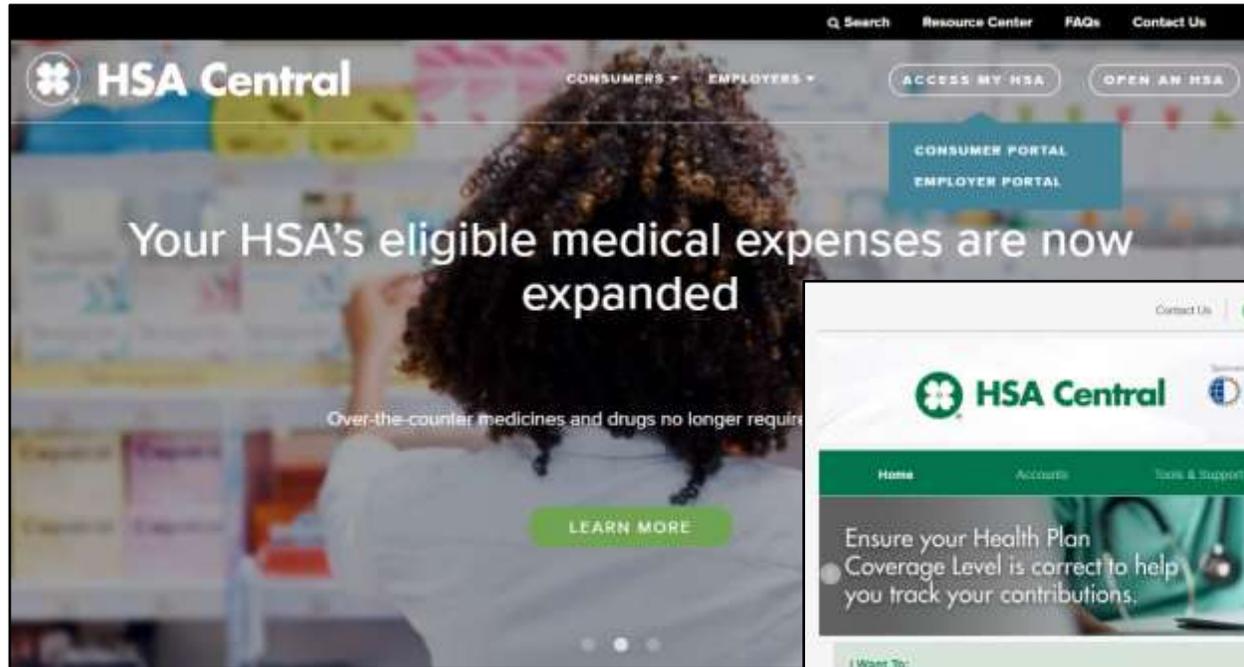
- Download the HSA Central Mobile App. Go to the app store on your mobile phone and search for "HSA Central".
- Sign up for payroll deductions into your HSA, if it's available at your workplace. You may be able to make pre-tax deductions from your paycheck.
- Become familiar with qualified medical expenses. 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



HSA Central Employee Login



- Employee goes to HSA Central.net and selects **Consumer Portal** from the **Access My HSA** button
- Employees will:
 - Verify identity with Name, Zip Code and SSN
 - Validate OTP
 - 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



Employer Next Steps

1. Login to the HSA Central Employer portal

- Username provided via email
- Temporary password provided by email

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