



# 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

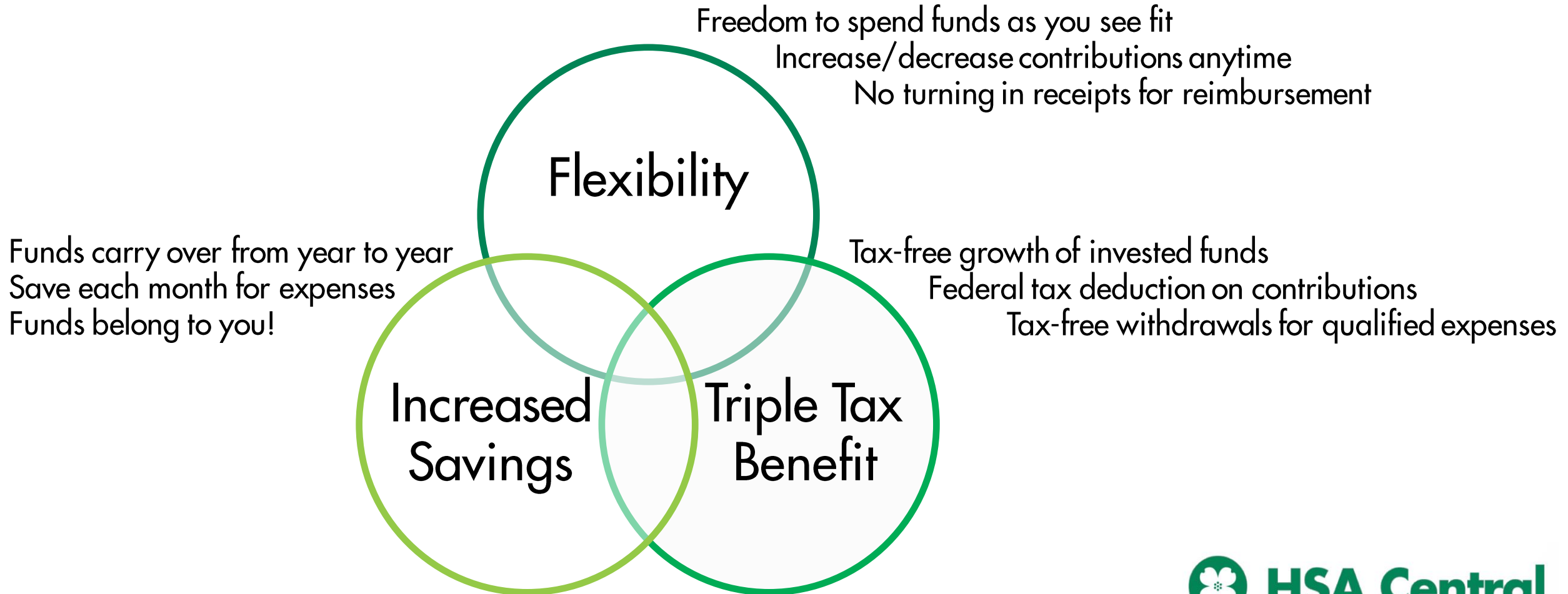
2

Lower health insurance premiums

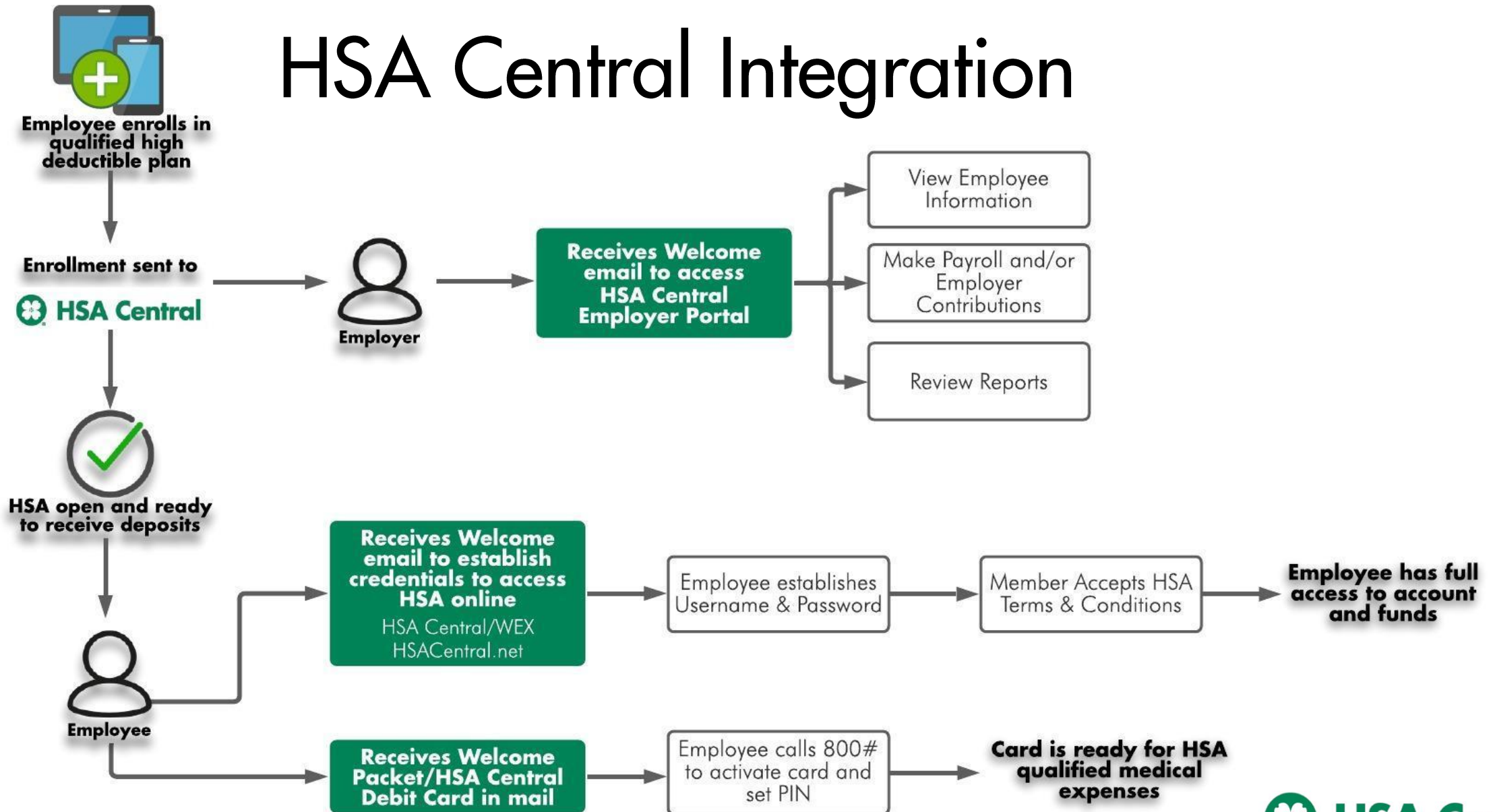
3

Attract and retain employees

# Employee Advantages

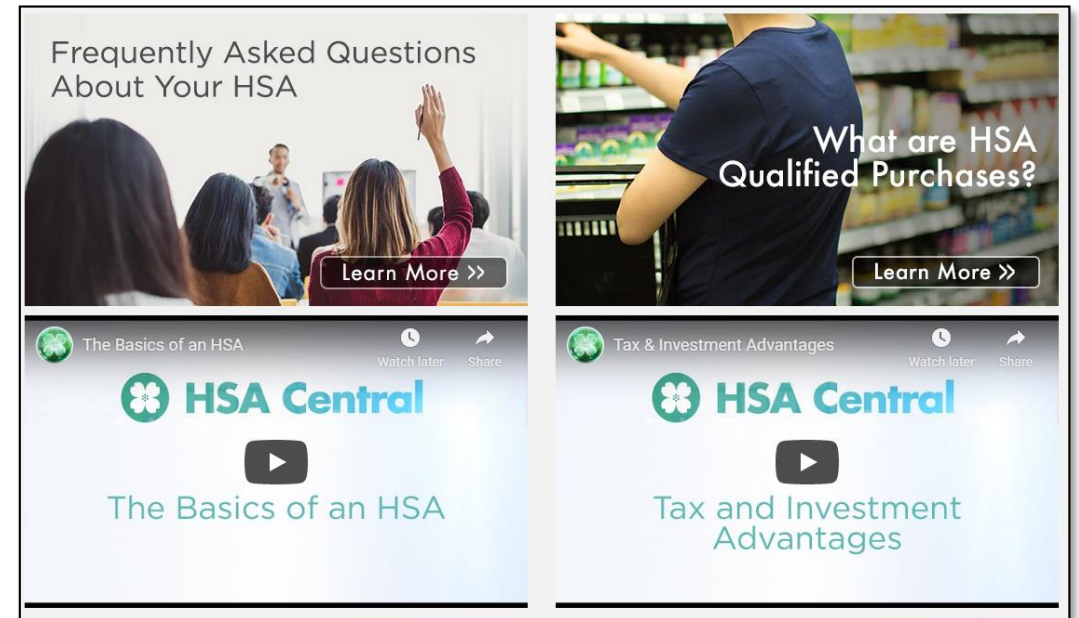
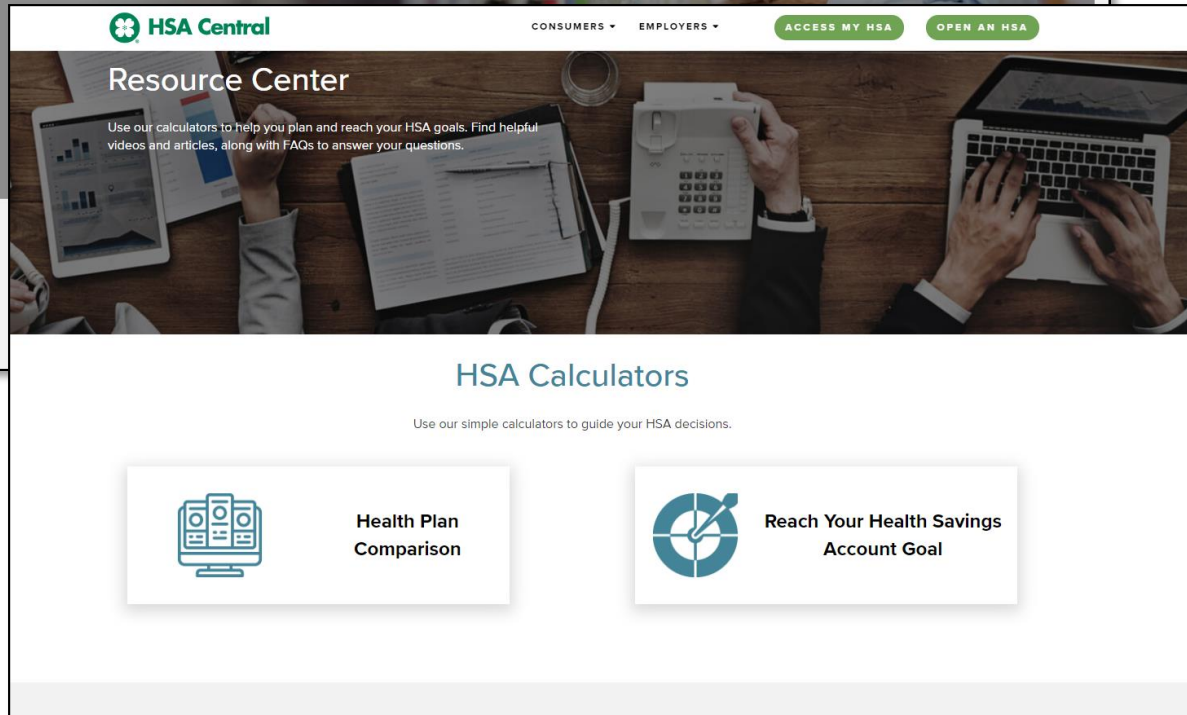
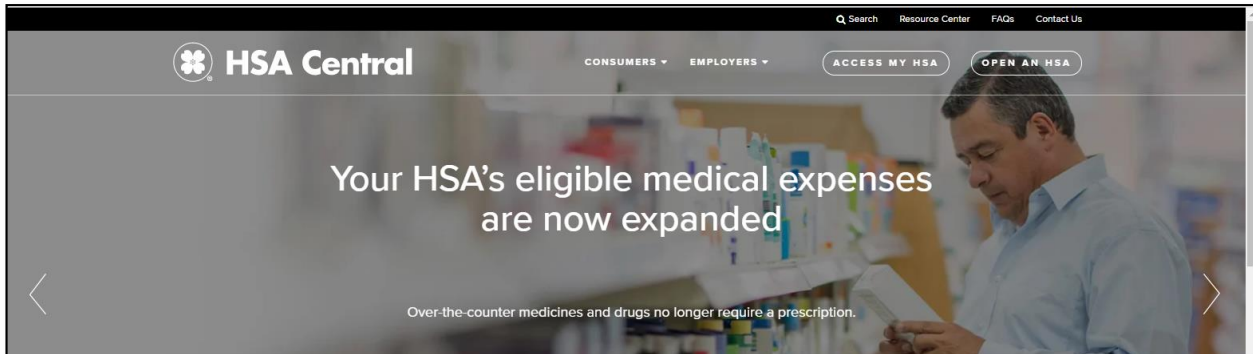


# HSA Central Integration



# Dedicated Website – HSACentral.net

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



# Employer Experience



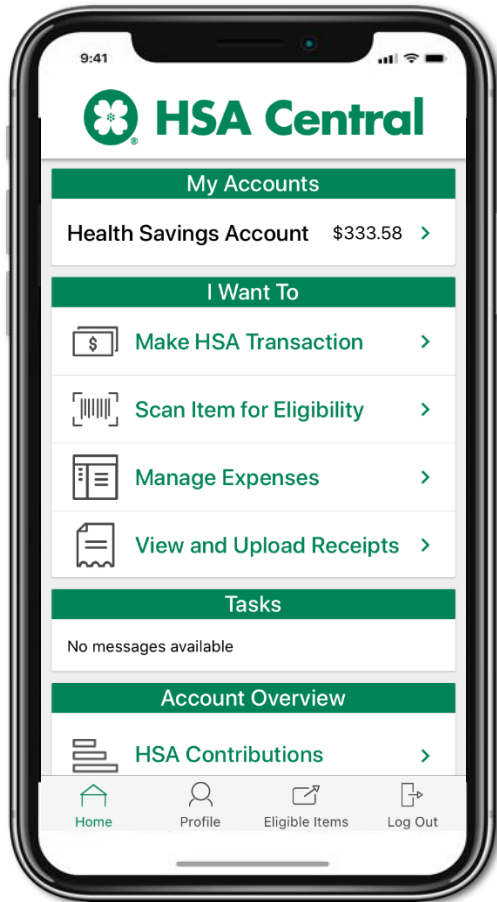
# Employee Experience

# HSA Central Product

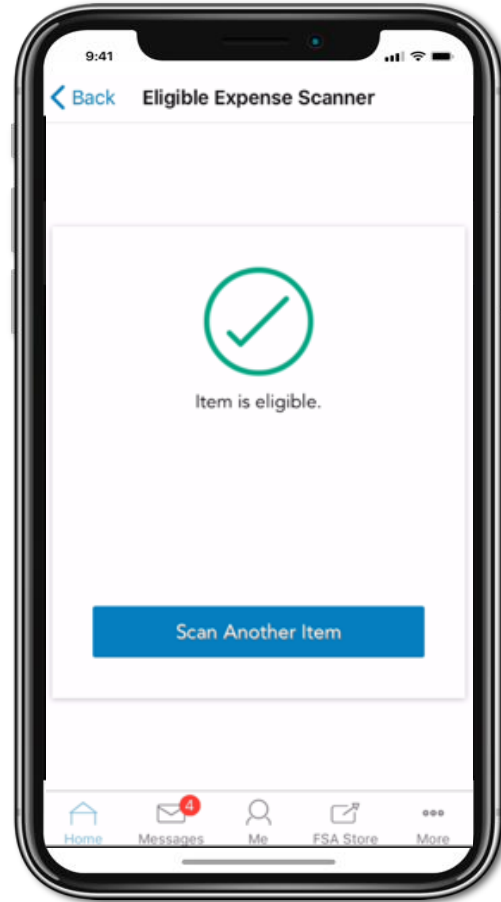
- HSA Central Debit Mastercard® helps prevent members from purchasing ineligible healthcare items based on merchant category codes – e.g. gas stations, liquor stores
- Tools to easily plan and budget for future healthcare expenses, plus contribution tracking to ensure members stay within their annual 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



# Card insert

WELCOME TO YOUR HSA!

 HSA Central



Follow the steps below to gain all its advantages!

#### TURN YOUR ACCOUNT ON!

- Go to [HSACentral.net](https://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](https://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://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.



# 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, there is a 'Tasks' section and an '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 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](https://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