



Funding a HSA plan

Both employees and employers are able to make contributions to an HSA. If you, the employer, plan on funding your employee's accounts through payroll deduction or are making an employer contribution, First Horizon Msaver offers **3 options**:

1. **Employer Funding Portal (EFP)** - The EFP is a complimentary service we offer to groups who would like to manage ACH contributions online. This free service allows employers to verify open accounts, track contributions, and download reports for record keeping. Contributions can be done manually or can be set up to run on an automated basis.
 - a. Someone within your company will need to approve ACH debits from your company's bank account by signing the Employer Funding Portal Agreement and returning it to First Horizon Msaver. You may register for the Employer Funding Portal by faxing in a service agreement form to **913-317-2031**
 - Print off the form at this link and fax it to **913-317-2031**:
<http://www.firsthorizonmsaver.com/files/EMPLOYER-FUNDING-PORTAL-SERVICE-AGREEMENT.pdf>
 - b. Once enrolled, a response will be sent to the email address provided on the service agreement. This email contains a username, password and slides explaining how to use the EFP. Your email will arrive in approximately 2 business days. (Note: Please do not mail in checks for deposit if you have registered to use the EFP)
 - c. For further assistance using the funding portal, you may contact our support team at 1-877-624-0299.
2. **Flat File** - Recommended for groups with over 50 accounts. This format would be sent electronically to First Horizon Msaver and is used to fund the accounts. We can accept an ACH Deposit or a wire transfer. To participate or learn more please call 1-877-624-0299.
3. **Check** - A single business check can be mailed by an employer along with a breakdown listing the individual contribution amounts into each account. When mailing in a check, please include a spreadsheet listing each employee's name, Social Security Number and contribution amount. (See example below)

Checks must be made payable to: **First Horizon Bank.**

Name	Social Security Number	Employer Contribution	Employee Contribution	Total
Kelly Jones	050-72-5842	30.00	30.00	60.00
Luke Spencer	998-91-7959	30.00	50.00	80.00
			Check Total	140.00

Checks can be mailed to: **First Horizon Msaver P.O. Box 26106 Shawnee Mission KS, 66225**

** First Horizon Bank and First Horizon Msaver do not offer tax or legal advice. You are advised to consult your personal tax and/or legal advisor regarding your individual situation.*