



# Broker Welcome Kit

**Helping your clients pay for healthcare just became easier.**

Thank you for choosing First Horizon Msaver for your clients' Health Savings Account (HSA) solution. With First Horizon Msaver, you can rest assured that both you and your clients will enjoy the utmost in value and service from a trusted leader in the consumer-driven health care industry.

This kit will provide you with information on the many benefits of a First Horizon HSA solution.

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## Features and Benefits for Brokers

### Broker Development Team

First Horizon Msaver works closely with brokers to provide them with all the information and support they need. As a broker, you will have access to an experienced broker development team available to assist you with any questions or concerns.

First Horizon Msaver's dedicated broker development team operates out of the Overland Park, Kansas office. Team members can be reached Monday through Friday, 8 a.m. to 5 p.m. CT by calling toll-free **877-949-6727** or by email at [msaverbroker@firsthorizon.com](mailto:msaverbroker@firsthorizon.com).

### Compensation

First Horizon Msaver compensates brokers for every account opened under your Agent ID Number (AIN). Our referral fee is \$0.50 per account, per month, for the life of the account, and is paid out quarterly.

For example, a broker who refers ten accounts to First Horizon Msaver that remain open from January through March will receive \$15.00 for the first quarter.

### Special Promotions for Brokers

First Horizon Msaver offers brokers the opportunity to participate in exciting sweepstakes—such as the annual Visa® Msaver Pro Bowl Sweepstakes.

For information about these special promotions, visit the Broker section of [www.firsthorizonmsaver.com](http://www.firsthorizonmsaver.com).

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## Features and Benefits for Your Clients

As a broker, you want the best for your clients. With First Horizon Msaver, you can rest assured that they will have access to superior tools, resources and support that make it easy to set up and manage the HSA program. Your clients will enjoy numerous features and benefits that have made First Horizon Msaver the preferred choice for employers nationwide, including:

- **Employer Funding Portal**—The Employer Funding Portal is a web-based tool for employers that makes it easy to fund employee accounts. Deposits can be posted to the HSA account by the next business day after the employer processes a file.
- **Aggregate reporting**—Allows contribution reports to be generated online.
- **Online Tutorials and telephone support for employers**—Complete education, service and support for the Employer Funding Portal.
- **Employee support**—Ongoing service and support for individual account holders before, during and after the enrollment process.
- **Demographic reporting**—Reports can be generated breaking down balances, contributions and distributions by age group.
- **Multi-state scope**—First Horizon Msaver provides service and support to employer groups nationwide.
- **Superior service and expertise**—First Horizon Msaver offers clients the benefit of over eleven years' experience in MSA and HSA administration.

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## Features and Benefits for Account Holders

Dedicated service and competitive product features make the First Horizon HSA an ideal solution for the individual account holder.

- **Access to HSA experts**—Dedicated, MAGIC-trained customer service representatives are available 24/7.
- **Easy to set up**—Online account enrollment and initial funding make it quick and convenient to enroll.
- **Banking Online and Bill Pay Online**—Easy-to-use online account management tools are available free of charge.
- **Interactive CD Welcome Kit**—Award-winning CD Welcome Kit provides new customers with the information they need to get the most out of their HSA.
- **Monthly account statements**—Listing contributions, withdrawals, and interest earned.
- **Specially-branded Visa® debit card**—Free debit cards provide convenient access to HSA funds.
- **HSA Investment options**—A variety of investment options for HSA funds, including a mutual fund sweep program.
- **Free discount prescription drug program**—With online prescription comparison tool.
- **No set-up fee.**
- **Low monthly administration fee.**
- **Competitive tiered interest rates.**
- **Unlimited debit card transactions at any participating ATM.**

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## First Horizon Msaver Contact Information

**Toll-Free Phone Number:**

877-949-6727

**Fax:**

913-451-2079

**Email Address:**

MsaverBroker@firsthorizon.com

**Mailing Address:**

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P.O. Box 26106  
Shawnee Mission, KS 66225

**Overnight Delivery Address:**

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Overland Park, KS 66210

You can also find more information online at [www.firsthorizonmsaver.com](http://www.firsthorizonmsaver.com).

