



Dear HSA Participant:

Your UMB Health Savings Account (HSA) is an excellent tool for managing your health, your family's health and your financial health. The UMB HSA allows you to pay for your current healthcare expenses or to save money for future qualified expenses. Opening your UMB HSA is easy. You can complete all of your enrollment forms online!

### **Online Enrollment**

With online enrollment, you can open your UMB HSA in the comfort of your own home or anywhere you have access to the Internet. Just click this link to our enrollment site:

#### **[HSA Enrollment Link](#)**

**Or follow these instructions:**

**[hsa.umb.com](https://hsa.umb.com)** ; click "Enroll Now" under the Individual tab;

**Enter THA0001 ~ 720033**

### **Online Account Access**

After you enroll, you will receive your account number and debit card in the mail within 5 to 7 business days with detailed instructions on how to access your account online via the **[UMB HSA Website](#)**. You will need your account number and debit card number to set up your password. Online access will allow you to view your account balance; reimburse yourself for medical expenses incurred without the debit card; download forms; and access a variety of other internal and external links to resources and tools to help you manage your HSA. This is also where you will enroll in both the Money Market Sweep\* and Self-Directed Brokerage\*\* options.

### **Contributions to the Account**

The annual contribution limits are set by the IRS. Current limits can be found by clicking **[here](#)**. The IRS also allows for an additional contribution of \$1,000 for those 55 or older. Employees may make pre-tax contributions through payroll deduction and anyone can contribute post-tax funds by using the **[HSA Contribution Form](#)** or by selecting "Make a Contribution" to electronically transfer funds from your personal banking account to your UMB HSA through the secure online HSA website.

### **Accessing HSA Funds**

You will be able to access your HSA funds by using your health care Visa debit card to pay for qualified medical expenses. If you use another form of payment, you may reimburse yourself from your UMB HSA by logging in online to your account and selecting reimbursement tool. This allows you to transfer money out of your HSA and into a personal bank account. For a full list of eligible expenses, please see the **[Useful Links](#)** on our Web site.

### **HSA Account**

Once you have enrolled, UMB offers a Base Account and two investment options. You will automatically be enrolled in the Base Account. You may elect one or both of the investment options after you meet the eligibility requirements, as described on the Web site. It's your choice. It's your UMB HSA!

- 1. HSA Base Account.** This FDIC-insured account pays tiered interest rates based on your balance in the account.
- 2. Self-Directed Investment Option\*.** This option allows you to invest in various mutual fund offerings.

### **Customer Service**

UMB provides all customer service regarding the HSA, debit card, and investments through the Web site and toll-free number **(866) 520-4HSA**. Thank you for selecting the UMB HSA!

Investments in securities, through UMB HSA Saver are:  
***Not FDIC Insured ~ May Lose Value~ No Bank Guarantee***

\*UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Investment Management is a department of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver® investment program. UMB Custody Services is a division of UMB Bank, n.a.