



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](http://hsa.umb.com) ; click "Open an HSA" under the Individual tab;

**Enter UMB0010 ~ 0045008300001**

### **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. **Money Market Sweep Option\*†.** If you choose this option, all balances over \$1,000.00 in the Base Account will be swept into a money market mutual fund where you may earn higher interest rates. If your Base Account falls below \$1,000.00, funds will be swept out of the money market fund and deposited back into the Base Account.
3. **Self-Directed Brokerage 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!

*\*When enrolled in the Money Market Option, the first \$1,000.00 in deposits (peg balance) will always be maintained in the FDIC-insured Base Account. Any funds over the peg balance are an investment in a money market mutual fund that is not insured by the FDIC or any other governmental agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.*

*\*\*Investments you make in the Brokerage Option through your HSA are not FDIC insured. Securities offered through UMB Financial Services, Inc., member FINRA ([www.finra.org](http://www.finra.org)), SIPC. UMB Financial Services, Inc. is a subsidiary of UMB Bank, n.a. UMB Bank, n.a. is a wholly-owned subsidiary of UMB Financial Corporation. UMB Financial Services, Inc. is not a bank and is separate from UMB Bank, n.a. and other banks. Before investing in a mutual fund, you should consider the Fund's investment objectives, risks, charges and expenses carefully. For a prospectus which contains this and other information about the Fund, contact the Fund at the telephone number, which will be provided. Please read the prospectus carefully before you invest or send money.*

**†Investments in securities, whether through the Money Market Sweep Account or through investments in the Self-directed Brokerage Account are: Not FDIC Insured ~ May Lose Value ~ No Bank Guarantee**