



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 your enrollment online!

UMB Online Enrollment Overview

With online enrollment, you can open your UMB HSA in the comfort of your own home or anywhere you have access to the internet. Click on the link below:

[HSA Enrollment Site](#)

Or follow the instructions below

[Click here to enroll](#) then enter enrollment verification #: **UMB0003 00150432**

- Click on the hyperlinks throughout the session to access additional resources or clarification.
- Click the printer friendly icons **Send to Printer** to save hard copies of documents for your records.
- Review the enrollment steps at any time during the session. The steps are listed on the left side of the web page and you will always know where you are because the current step will be **bolded**.
- Complete all six steps to successfully to open your HSA.

Six Steps to a UMB HSA

Read and agree to the Eligibility Requirements.

- Page 1: Review the steps for opening your HSA and if you are ready, select, **Open my account now**.
- Page 2: Read and accept the Terms and Conditions; Click **Continue Enrollment**.
- Page 3: Review the Eligibility Requirements and answer the 4 questions by clicking the **YES** or **NO**. If you are eligible, you will be able to select **Continue Enrollment**. If you are not eligible, pop-up text will provide further instructions

1. Read and consent to the E-Sign Agreement.

- Page 1: UMB's documents are all available electronically and all transactions will be electronic. In order to move on to the next step, scroll down to the bottom and click **I Consent**.

2. Read and consent to the Disclosure Documents.

- Page 1: Read and accept the disclosure documents. Scroll to the bottom and click **Continue Enrollment**.
- Page 2: Review the current interest rates and terms for the Base HSA Account and click **Continue Enrollment**.

3. Complete the UMB HSA Enrollment Form.

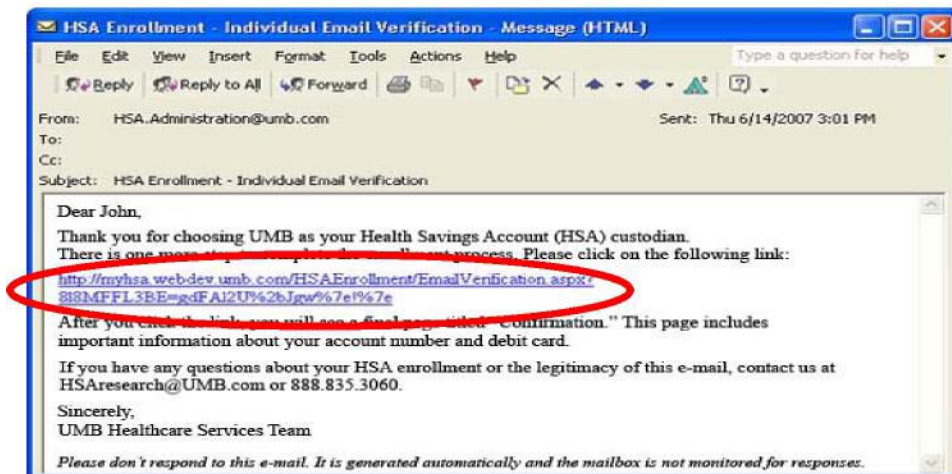
- **Section A:** Type your personal information into the form. At a minimum, make sure to complete all mandatory yellow boxes or boxes with asterisks. *Note: US banking regulations require a home street address to open an HSA.*
- **Section B:** HDHP Plan information. Please type the following information into the gray boxes:
 - Provider Name: **XXXXX**
 - Effective Coverage Date: **January 1** OR the date your High Deductible Health Plan (HDHP) was effective. You may use the pop-up calendar or begin typing and the date will be formatted for you.
 - Coverage Type: **Individual** or **Family** from the drop down menu. If you cover one or more dependents, you are considered to have Family coverage for the purposes of the IRS HSA rules.
 - Deductible: **\$XXXX or \$XXXX**. Enter the amount of your *in-network* deductible for your HDHP plan.
- **Section C:** Additional Authorized Cardholders. Complete information about the additional debit cardholder(s). A form will pop up if you select to add cardholders. There is no charge for additional cardholders, however in order to have a debit card, the individual must 18 years of age or older.
- **Section D:** Beneficiary Information. By default, your estate will become your beneficiary when you die, unless you designate another individual(s). You may change your beneficiary to be someone other than your estate during the online enrollment session or later. This section of the enrollment form allows you to download a beneficiary change form, complete, sign, and send an original copy to UMB. If you choose to do this later, the beneficiary change form is available on the UMB HSA website under Documents and Forms.
- **Section E:** HSA Investment Information. You may click here to review the HSA investment options before you enroll in your HSA. No action is required in Section E. This section is informational only.
- Click **Continue Enrollment**

4. Account Owner’s Adoption and Agreement.

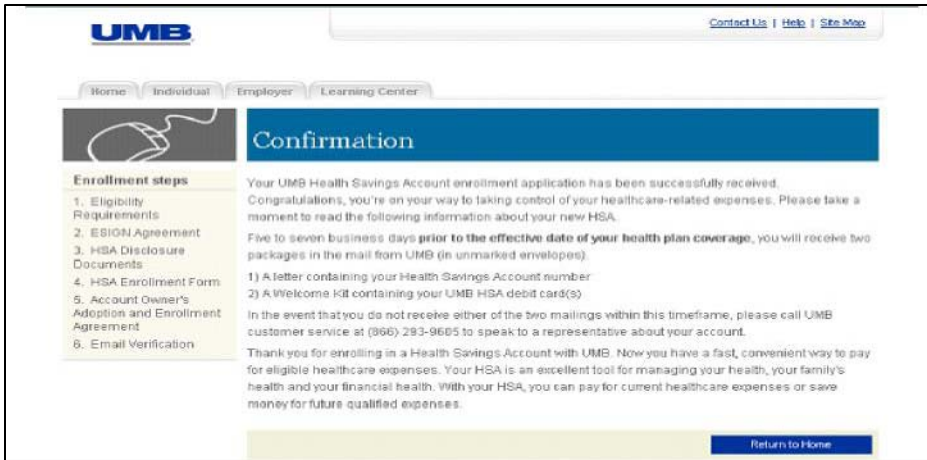
- Page 1: This page asks that you to verify the accuracy of the information you entered on the enrollment form. Click, **Return to Enrollment Form** to make corrections or, **This Information is correct — Continue**.
- Page 2: Account Owner’s Adoption and Enrollment Agreement. Read through Terms and click, **I accept**., then **Continue Enrollment**.

6. Email Verification. YOU MUST COMPLETE THIS LAST STEP IN ORDER TO SET UP YOUR HSA!

You will be instructed to look for an email from HSA Administration (UMB). Open the email and click on the hyperlink.



The last screen is your HSA Confirmation. **Congratulations you have set up your HSA!**



What Happens Next?

HSA Trustee-to-Trustee Transfer

If you have an HSA with Wells Fargo or another custodian, you may want to consolidate your funds into your UMB HSA in order to continue receiving the employer contribution and to make pre-tax contributions to your HSA. To do this, please complete the Trustee Transfer form and send to your current custodian **AFTER** you have opened your UMB HSA. Your current custodian will send UMB the check so that it will not count as a new contribution. UMB will deposit those funds to your UMB HSA as soon as they are received.

Online Account Access

After you enroll, you will receive your account number and debit card in the mail within 5 to 7 business days, you may [sign up for your online account](#). 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 the investment options.

Accessing HSA Funds

Most of the time, you access your HSA funds to pay for qualified medical expenses with your health care Visa® debit card. However, you also have an online Bill Pay option. If you use another form of payment such as cash, you may reimburse yourself from your UMB HSA by logging online to your account and selecting *Request a Reimbursement*. This allows you to transfer money out of your HSA and into to a personal bank account. [Click here](#) for a list of eligible expenses.



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 Option¹.** 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 Investment Option²** (HSASaver™) This option allows you to choose from 33+ funds from different fund families. To be eligible you must have \$1,000 in the HSA Deposit Account.

Customer Service

UMB provides all customer service regarding the HSA, debit card, and investments through the website and toll-free number (866) 520-4HSA.

Thank you for selecting the UMB HSA!

¹The peg balance is set to determine the amount of money to move in and out of the money market mutual fund. Balances in the HSA Deposit Account up to the peg balance are FDIC insured. Any funds over the peg balance are an investment in a money market mutual fund. Investments in a money market mutual fund are not deposits in UMB Bank, n.a. or any other financial institution and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government 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 a money market mutual fund.

²UMB 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.

Investments in securities, whether through the Money Market Sweep Account or through investments in the Self-directed Investment Account are:
Not FDIC-Insured • May Lose Value • No Bank Guarantee.

“UMB” and “Scout” – Reg. U.S. Pat. & Tm. Off. UMB Financial Corporation also claims service mark rights in “Scout Investments.”

Please call the UMB Service Center with any questions Toll-Free: 866-520-4HSA (4472)