

Dear HSA Participant:

Your UMB Health Savings Account (HSA) is an excellent tool for managing your and your family's physical and 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.

Getting Started

- [Click here to enroll or go to hsa.umb.com and click Enroll Now](#)
- **Scroll to the bottom of the screen to enter Enrollment Verification #:**
UMB0011, 0044007250003
- **Once you enter your number click "Open My Account Now"**

Four Steps to a UMB HSA

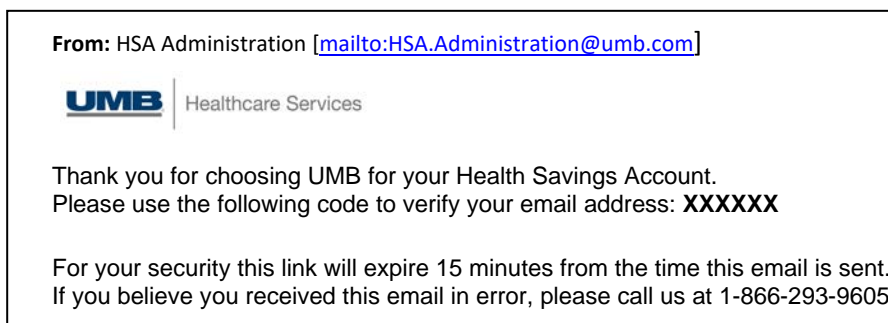
1. Read and agree to the Eligibility Requirements.

Review the Eligibility Requirements and answer the four questions by clicking **YES** or **NO**. If you are eligible, you will be able to select **Begin Enrollment**. If you are not eligible, pop-up text will provide further instructions.

2. Complete Personal Information Form Fields.

Type your personal information into the form. At a minimum, make sure to complete all mandatory boxes with asterisks. Please type the following information into the white boxes:

- **HDHP Plan Effective Coverage Date:** 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.
- **Basic and personal information:** name, date of birth, social security number, phone, address.
Note: US banking regulations require a home street address to open an HSA.
- **Email Verification. YOU MUST COMPLETE THIS STEP TO SET UP YOUR HSA!**
 1. Enter your email address in the "Email Address" field and then re-type the address in the "Confirm Email Address" field
 2. Click on the "Verify Email Address" button. A "Verification Code" will immediately be sent to the email address you provided.
 3. Open the email sent you and retrieve the "Verification Code". Type the code into the field below labeled "Verification Code".



Email Address

Email Address *

Confirm Email Address *

Verify Email Address

Verification Code *

4. Click the "Continue" button.

- **Additional Cardholders.** Select the number of additional cardholders from the drop-down menu. A form will pop up and you will complete information about the additional debit cardholder(s). There is no charge for additional cardholders, however to have a debit card, the individual must 18 years of age or older.

3. Read and consent to E-Sign Agreement and the Disclosure Documents.

- Read and accept the four disclosure documents. To access the documents your website browser will need to be configured to allow pop-ups. Each document will be a downloadable pdf.
 - Electronic Disclosure and Consent
 - HSA Custodial Agreement
 - Terms and Conditions (Including Fee Schedule) and Electronic Fund Transfer Disclosure
 - Privacy Statement
- UMB's documents are all available electronically and all transactions will be electronic. To move on to the next step, click the **"I Consent"** button.

4. Confirmation.

Verify enrollment information: Review your information you have entered and then click "Submit Enrollment" or click "Edit" to update any incorrect information.

The last screen is your HSA Confirmation. **Congratulations. Your HSA enrollment application has been successfully submitted and received.**

What Happens Next?

HSA Trustee-to-Trustee Transfer

If you have an HSA with 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.

Designate a Beneficiary

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. [Download](#) a beneficiary form, complete, sign, and send an original copy to UMB. If you choose to do this later, the beneficiary form is available on the UMB HSA website under [Forms](#).

Online Account Access

After you enroll, you will receive two packages in the mail within 5-7 business days: one will contain your Welcome information the other will contain your debit card. You may also [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.

Contributions to the Account

The 2021 annual contribution maximum is \$3,600 for those with individual HDHP coverage, and \$7,200 for those with family coverage. The IRS allows 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 [UMB 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

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 the HSA Deposit Account and the UMB HSA Saver® investment option¹. You will automatically be enrolled in the Deposit Account. You may elect the investment option after you meet the eligibility requirements, as described on the web site. It's your choice. It's your UMB HSA!

1. **HSA Deposit Account.** This FDIC-insured account pays tiered interest rates based on your balance in the account.
2. **UMB HSA Saver¹.** Once you reach a \$1,000 balance plus the initial minimum investment mount for fund(s) to be purchased in your HSA Deposit Account, you will have the opportunity to invest additional funds in the UMB HSA Saver Investment portfolio. With HSA Saver you invest as much or little as you want, as often as you like for one low monthly fee. No trade fees. No fund minimums.

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!

Investors should carefully consider the fund's investment objectives risks, charges and expenses before investing. You may obtain a summary prospectus or prospectus containing this and other information, by clicking on the applicable prospectus link provided on the "HSA Saver Marketplace" located in the "HSA Investment Options" page or to have a copy mailed to you, contact the fund directly. Please carefully read the summary prospectus or prospectus before investing.

Investments in securities through UMB HSA Saver are:
Not FDIC-Insured · May Lose Value · No Bank Guarantee

¹UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver® investment program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

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