



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. To get started, you will need: a working e-mail address and your HDHP coverage information. Then just click this link to our enrollment site:

[HSA Enrollment Site](#)

### **Or follow these instructions:**

[www.umb.com](http://www.umb.com); click "Health Savings Accounts"; click "Open your HSA"; Enter **UMB0003 00150167** in the Enrollment Verification spaces.

### **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 go back to the [UMB HSA Website](https://hsa.umb.com): (<https://hsa.umb.com>) and click "**Sign up for your online account**". You will need your account number and debit card number to set up your username and 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 2020 annual contribution maximum is to \$3,550 for those with individual HDHP coverage and \$7,100 for those with family coverage. The IRS allows an additional contribution of \$1,000 for those 55 or older. You may make pre-tax contributions through payroll deduction or after tax contributions by mail using a deposit coupon found on our web site: or click here: [UMB HSA Forms](#).

### **Accessing HSA Funds**

You will be able to access your HSA funds through your health care Visa debit card or by the online reimbursement tool to pay for qualified medical expenses. For a full list of eligible expenses, please see the [Learning Center](#) on our website.

### **HSA Account**

Once you have enrolled, UMB offers a Base Account and 2 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 choose from 170 funds from seven different fund families.

### **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 your interest in the UMB HSA!

*\*When enrolled in the Money Market Option, the first \$1,000 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.*

*†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***