



Dear HDHP HSA eligible 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.

Follow these instructions:

**1. Browse to HSA Enrollment Site**

<https://myhsa.umb.com/HSAEnrollment/default.aspx?TPAID=UMB0010&EmployerID=0045000040015>

Or go to [www.umb.com](http://www.umb.com); click "Open HSA" under the Individual tab; then

**2. Enter Enrollment Verification # UMB0010 ~ 0045000040015**

### 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 can enroll in the UMB HSA Saver®\* investment option.

### Contributions to the Account

The annual contribution limits are set by the IRS maximum is \$3,500 (2019) for those with individual HDHP coverage, and \$7,000 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

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 to a personal bank account. For a full list of eligible expenses, please see the [Useful Links](#) on the UMB Web site.

### HSA Account

Once you have enrolled, UMB offers a Deposit Account and the UMB HSA Saver® investment option. 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 UMB website. 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. **UMB Saver 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!

Investment in securities, through UMB HSA Saver are:  
***Not FDIC Insured • May Lose Value • Not Bank Guaranteed***

*\*UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMN 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. UMN Custody Services is a division of UMB Bank, n.a.*