



# Delight Your Clients With Our Complete Benefit Accounts Solution

Tax-advantaged benefit accounts from a leading national bank and provider of HSA and payment solutions, that are easy to implement, efficient to operate, and saves employers time and money.

The winning Benefit Spending Accounts Solution your clients need, from a single trusted source.

UMB is an industry leader and trusted partner for seamless integrated financial solutions. We can provide your clients with a turnkey option for all the benefit accounts their employees need.

- **Health Savings Accounts (HSAs)**
- **Flexible Spending Accounts (FSAs)**
- **Health Reimbursement Arrangements (HRAs)**
- **Commuter Benefit Accounts**

## Everyone Succeeds With UMB

UMB makes it easy for employees to plan, save and pay for healthcare, dependent, and commuter expenses.

### CLIENTS



UMB maximizes your clients' benefit account strategy by offering greater depth and flexibility to benefits packages and by providing solutions for managing healthcare costs. And our unique distinction as a custodian and plan administrator offers employers a stable, seamless vendor experience. Finally, we provide your clients the flexibility to stay with UMB even if they change to a different health plan insurer.

### EMPLOYEES



With UMB, employees have unique opportunities to invest HSA funds in self-directed investment options, an easy online portal for submitting claims and accessing account information, and debit cards that make payments simple—and fast.

### YOU



Not only can you capitalize on UMB's gold-star reputation, but our unique HSA commission structure also gives you three ways to earn and share in the value. For details, visit [UMB.com/HealthcareServices](https://umb.com/HealthcareServices), or give us a call at **888.677.1115**.



## The Winning Benefit Spending Accounts Solution

that your clients need, from a single trusted source.

For HSAs, FSAs, HRAs, and Commuter accounts, you need a partner that's stable, flexible, efficient, and driven to delight. That's UMB.



### Industry Leading

UMB brings a wealth of expertise and experience to the full spectrum of health savings account administration.



### Smart Tools

You will have access to flexible enrollment options and insightful data analytics tools.



### Turnkey

We provide you with an industry leading, turnkey HSA that's easy to implement and operate.



### Engaged Employees

An easy to navigate online experience and ongoing educational support drive adoption and help maximize their benefits.

## Connect to One Simple Solution

Our suite of accounts bundles UMB's industry-leading experience and technology with flexible solutions and the ease of use that you and your clients have come to expect.

- A member portal that simplifies the claims experience and keeps accountholders informed in real time via texts and emails
- A business partner portal that offers easy and secure access to real-time account information, along with reporting and data analytics tools
- A U.S.-based call center to help your clients and their employees get the information they need quickly and easily, plus email and chat support
- Educational support that drives employee adoption and engagement, including decision support tools and welcome kits

## UMB by the Numbers



As an established leader in the financial healthcare service industry, UMB brings a wealth of expertise to the full spectrum of benefit account administration.

- 108 years of financial leadership
- More than 5.4 million healthcare debit cards in circulation
- 1.4 million health savings accounts totaling more than \$3 billion in assets and deposits

**To learn more,  
contact us directly.**

**Call: 888.677.1115**

**Email: [HSAbrokers@umb.com](mailto:HSAbrokers@umb.com)**

**[UMB.com/HealthcareServices](http://UMB.com/HealthcareServices)**