



A Winning HSA Solution

You know what your clients want: a premier HSA solution. One that's easy to implement and integrate, efficient to operate, saves them time and money and—most importantly—attracts and retains employees with financial wellness tools that helps them plan, save, and pay for health care expenses. For that, you need a partner that's stable, flexible, efficient, and driven to delight. That's UMB.

No Two Clients are the Same

That's why UMB offers a range of flexible custodial options that support and differentiate your Consumer Directed Health Program (CDHP), from an all-in-one solution to seamless behind-the-scenes integration with your CDHP offering.



Our HSA options are modular, so you get choice and control to select the solution that aligns with your business goals—all at a competitive price.

One Card, Many Applications

UMB supports a range of different applications with a single spending card, including HSAs, FSAs, HRAs and wellness benefits. We partner with trusted payment networks, and the world's largest processors to simplify and streamline processing.

We Make It Easy to Plan, Save and Pay for Health Care

The true value and measure of an HSA is its ability to enable accountholders to effectively plan and pay for current and future health care expenses. UMB's industry-leading experience and technology are the perfect complement and value-added component to your unique CDHP solutions:

- A website that makes it effortless for employees to access, understand, and navigate their HSA. Plus, phone, email and chat support when they need it.
- Real-time data analytics and reporting tools let you analyze employee HSA behavior and drive smart plan decisions.
- Employee-facing communication toolkits proven to drive employee HSA engagement and shape employee saving and spending behaviors.
- A customer service team that measures their success through your success. A dedicated partner will help you, your client and their employees get ahead and stay ahead.

We've Got Your Back



- 106 years of financial leadership
- Among the top 5 HSA custodians in the nation
- Nearly 1.5 million HSA account holders trust UMB
- More than \$3 billion in HSA assets and deposits
- More than 5.4 million healthcare spending cards in circulation

To learn more, contact us directly.

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