



Move to the Head of the HSA Class With UMB

You know HSAs are only as successful as the number of employees who enroll and save. We help you maximize your HSA offering, setting you and your employees up for success. We consult and collaborate with you to find solutions that enable your employees to become savvy healthcare consumers who value and optimize their HSA.



We make it Smart and Simple

Smart Tools for You

Whether you're offering an HSA for the first time or switching custodians, we'll collaborate with you every step of the way. We offer flexible enrollment options—from fast online individual enrollment to an employer group file process. We also provide a variety of contribution options for you and your employees to seamlessly bring your HSA strategy to life.

Manage employer HSA contributions and employee accounts through an online employer portal, which also gives you access to analytics through HSA Works®, our industry-leading data analysis tool, to provide insight into plan decisions and increase employee engagement efforts.

A Simplified Experience for Employees

An online experience that makes it effortless for employees to understand and navigate their HSA. They will have secure online access to account balance, spending, and contribution activity, plus a convenient way to pay bills, reimburse themselves for expenses, transfer funds, view statements, digitally track and store receipts, and manage investments¹. And there's phone, email and chat support with knowledgeable, U.S.-based representatives.

Engage Your People

Our ready-to-use employee-facing communications are designed to get your employees saving and spending smarter, and help reshape and improve their financial wellness.

Our Success Is Measured by Yours

As a UMB client, you'll be supported by a team of industry pros, led by your relationship team, and dedicated to your continued success. From day-to-day issues to big-picture thinking, count on our team to take your business to the next level.

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, ask your advisor or contact us directly.

Call: 855.664.4160

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hsa.umb.com

1. Investment in mutual funds through HSA investment accounts are: **NOT FDIC-INSURED · MAY LOSE VALUE · NO BANK GUARANTEE**
UMB Healthcare Services, a division of UMB Bank, n.a., delivers custodial services for health savings accounts (HSAs) and private-label, multipurpose debit cards to insurance carriers, third-party administrators, software companies, employers and financial institutions. UMB is well known and recognized for our thought leadership on healthcare and financial services. And we are one of the leading providers of health savings accounts and healthcare spending account cards in the country.