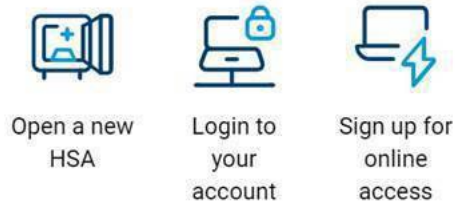


Setting up your UMB Health Savings Account (HSA)

1. Click on the link <https://www.umb.com/hsa>
2. Click “Open a new HSA”



3. Enter the Employment Verification #- **UMB0003** in the first box and **00820370** in the second box.

Enrollment Verification #: - [Open My Account Now](#)

4. You will be asked four questions:
 - Are you covered by a qualified high deductible plan? Answer YES
 - Are you covered by another health plan that is not a qualified high deductible plan that provides benefits already covered under your HDHP? Answer YES or NO
 - Are you enrolled in Medicare? Answer YES or NO
 - Are you claimed as a dependent on another person's tax return? Answer YES or NO
5. Click “Begin Enrollment”
6. Fill in your “Effective Coverage Date” based on the first day of your health insurance coverage.
7. Enter your Basic Information
8. Click “Continue”
9. Enter your address
10. Click “Continue”
11. Enter your email address
12. You will be sent an email to verify. The email will contain a code that you type in under “Verification Code”.
13. Click “Continue”

14. Choose the number of card holders. If additional card holders enter their requested information.
15. Click "Continue"
16. Click on "Electronic Disclosure and Consent", "HSA Custodial Agreement", "Terms and Conditions", and "Privacy Statement"
17. Click "I Consent"
18. Verify all the information you entered is correct.
19. Click the box next to "I certify that I am the account applicant listed above"
20. Click "Submit Enrollment"
21. Your HSA account is now successfully set-up. You will receive your card after your enrollment is completed

NOTE - Customer Identification Program

If you are selected to verify your identity, please submit a copy of your driver's license, state ID, or passport, along with a copy of your Social Security card to complete the identity verification. The documents can be attached in an email to HSA.CIPSupport@umb.com.

IMPORTANT! If you don't complete this process, your account will not be opened, and it will delay receiving your contributions.