

HSA solutions that make you **stand out** from the crowd.

You already know that healthcare spending accounts, such as HSAs, can benefit your clients and plan members. And when a plan is administered smoothly, everyone is happy, and you look good. But a poorly administered plan can leave you with a black eye (or worse).

So how do you make sure you have the best solutions to offer?

You find the best possible partner to work with.

The spotlight is on you (while we seem invisible).

You need healthcare solutions that enhance your value, setting you apart from your competitors. We've been at the forefront of HSAs since the very beginning and we have the expertise you want in a partner. Whether you need a fully customized solution, an off-the-shelf solution or something in between, UMB can provide you with time-tested, top-notch HSA custodial services and debit cards under your own brand at a competitive price.

HSAs can be so much easier — for you and your clients.

Why make things harder than they need to be? Our industry-leading experience, technology and services save you time and money.

Payers/Technology Partners Advantage

- Customized and branded solutions to differentiate your CDHC offering
- New revenue stream opportunities
- Real-time data integration with your systems so that you are the star while UMB is the supporting role
- Communication toolkits that can be branded or combined with your marketing to create unique materials and social media tools
- Flexible enrollment options with turn-key and customized solutions
- Reporting tools and presentation-ready charts and graphs to help you and your clients understand employee spending habits
- Ongoing support to provide expert guidance on regulatory changes, investments and other "Tier 2" service issues
- Dedicated resources to collaborate and help you stay one step ahead of the competition

Employer Advantage

- Hassle-free administration
- Flexible enrollment options
- Multiple contribution options
- Robust portal for easy access to custom marketing materials, periodic reports and same day deposits into employees HSAs
- One point of contact (partner) for client service for multiple products

Employee Advantage

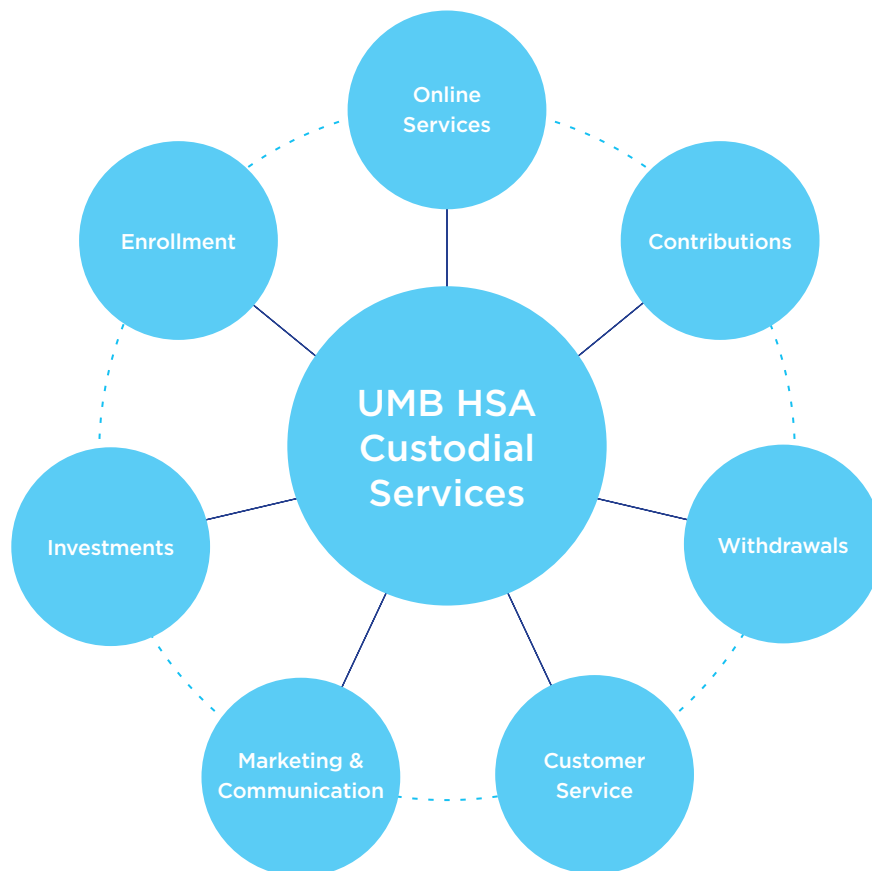
- Greater savings with a tax advantaged account
- No minimum balance requirement
- No minimum contribution requirement
- Easy enrollment and robust investment options
- Convenience of online and mobile banking
- Multiple withdrawal methods, including a free partner branded debit card
- One point of contact (partner) for customer service for multiple products

Get the solutions you need.

Employers want an easy and effective consumer-driven health care solution, and that's just what we'll provide. Our systems can integrate to deliver a seamless experience to your clients and their employees.

UMB's product architecture allows each client to select the HSA solution that meets their short and long-term business objectives. UMB offers each client the flexibility to choose either a "turn-key" or fully integrated custom solution, or a combination of both turn-key and integration. This unique approach allows each client to market an HSA solution that aligns with their current business goals and differentiates them in the marketplace.

All options within UMB's HSA services are completely modular, meaning you have the choice of turn-key services, or comprehensive integration and customization of the entire roster. We work to understand your short and long term goals so we can help guide you to a solution that is right for your organization.



UMB delivers one-stop-shopping with a leading national provider of HSA custodial services, multi-purpose debit cards and other innovative financial products.