



Welcome to your UMB Health Savings Account (HSA)

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Congratulations!

Thank you for opening a Health Savings Account (HSA) with UMB Healthcare Services. We are here to help you and your family understand how to take full advantage of your HSA. Our goal is to provide you with an affordable, convenient and “Worry Free” approach to begin saving for your medical expenses. Our online portal provides easy to follow tutorials that will simplify your HSA. Additionally, we provide access to our staff of financial wellness professionals.

Your account has been opened, “Now let’s get started!”

The fundamentals

A Health Savings Account (HSA) enables you to save, invest and spend funds for qualified medical expenses on a tax-advantaged basis. Your funds grow tax-free¹ and unused HSA funds roll over from year to year. HSAs are a convenient and easy way to save for future medical expenses.

Note: States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. If you have questions about your tax implications, consult your tax advisor. HSA funds used to pay for non-qualified medical expenses are subject to income taxes on the amount and a possible additional 20% penalty, if you’re under age 65.

What’s next

This Welcome Kit provides an overview of how your HSA works, including accessing your account online, ways to contribute and use your funds, benefits associated with maximizing your contributions and utilizing beneficial online tools and resources within the Online portal. You will receive a First Financial Benefits Card within 10 days if you do not already have one from another account.

Use this guide to get started

Now that your account is open, you can begin making deposits as well as using funds from your account to begin paying for qualified medical expenses.

Read through this guide for helpful hints and guidance on how to take control of your healthcare costs and begin saving for your future medical expenses.

For more detailed information, visit www.ffga.com or contact First Financial Administrators, Inc. at 866-853-3539 or contact UMB Healthcare Services at 844-383-9826.

¹All mention of taxes is made in reference to federal tax law. States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. Please check with each state’s tax laws to determine the tax treatment of HSA contributions, or consult your tax adviser. Neither UMB Bank n.a., nor its parent, subsidiaries, or affiliates are engaged in rendering tax or legal advice and this document is not intended as tax or legal advice.

Managing your account

Online or on the go with your mobile device, the online portal puts you in control. At the beginning of your plan year you can register for the portal by going to www.ffga.com and clicking on login. You will need to follow the prompts to register your account.

To register for the mobile app search *FF Flex Mobile* at the apple or google store. you will need to complete the registration for the phone app. As part of the registration process, you will choose your own username and password. Once registered, you can sign-in to take control of your HSA. Log in, navigate to “My HSA” and get started! If you have any questions, feel free to contact First Financial Administrators, Inc. at 866-853-3539 or contact UMB Health-care Services at 844-383-9826.

Online account access

You are getting much more than just an HSA; we are providing a suite of services through the online portal that will simplify your account. Through the portal, you gain access to the following features:

- View account and investment balances
- Access to current and historical activity and balances
- Mobile and tablet access if you are on the go
- Graphs and reports to monitor contribution limits
- “Shoe Box” to record and upload related medical invoices
- Easy to use Bill Pay feature
- Access e-Statements
- Establish account alerts
- View and maintain account owner information
- Utilize contribution feature to set up electronic transfers
- Integrated investment option
- Access to online videos, calculators and other useful tools

Your HSA is easy to manage!

- *An array of mutual funds, including an interest-bearing account, gives you competitive investment choices.²*
- *Enjoy earning a tax free¹, competitive interest rate on all contributions*
- *Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC.*

^{1,2}See pages 3 and 9 for disclosures

Mobile application

When you're on the go, save time and hassles with the FF Mobile App. Check your balances, transactions, and claim details for all your reimbursement accounts.

Easy and Convenient

- Designed to work just as other iOS and Android apps, making it easy to learn and use

Connects You with Details

- Check available balances 24/7
- View account activity for your accounts
- View investment portfolio

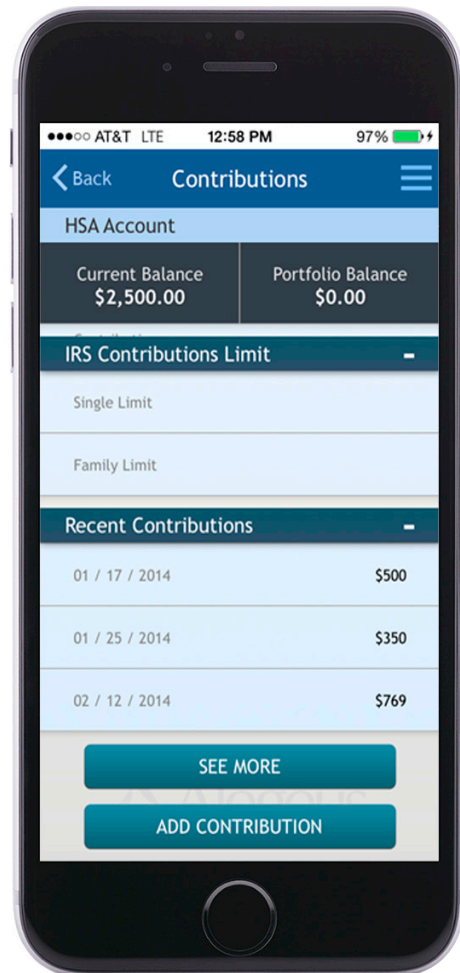
It's Secure

- No sensitive account information is ever stored on your mobile device and secure encryption is used to protect all transmissions.

Mobile SMS Alerts

The FF Mobile App supports a wide variety of customizable SMS alerts to empower consumers to more pro-actively manage their accounts. Participants may opt-in or out of receiving SMS alerts at any time.

- Low balance
- Annual deductible met
- Address change
- Email change
- Password change
- Payroll deposit received
- HSA statement available
- Monthly balance update



Contributing is easy

Contributing funds help lower your taxable income and allow you to build a “Nest Egg” for future health care expenses. Contributions to your HSA may be made by you, your employer or anyone; however, the preferred tax treatment will only be realized by you.

Contribution methods

You can contribute money to your account in several convenient ways including;

Direct Deposit

Your HSA account acts just like a personal checking account. If your employer offers direct deposit, you can give them your HSA account information to begin contributing via direct deposit.

Funds Transfer

Within the online portal you can schedule electronic transfers from other financial institutions. They are fast and easy!

Account Transfer

If you have an existing HSA, you may be eligible to either rollover or transfer the funds to your new HSA. Required forms are available within the online portal or you may contact First Financial Administrators, Inc. at 866-853-3539 or UMB Healthcare Services 844-383-9826 for further assistance.

Checks

Contributions may be made using a check and corresponding HSA Contribution Form (which can be obtained on the portal). Mail check and contribution form to the following address:

UMB Bank Contributions
P.O. Box 874264
Kansas City, MO 64187-4264



Maximizing your contributions

As you decide how much to contribute, it's important to note that contributing the maximum allowable amount helps you to get the most from your HSA. At the very least, you'll want to contribute enough to cover anticipated healthcare expenses. Because your balance rolls over year-to-year, there is no penalty for contributing more than you're able to use in one year. The tax advantages of an HSA make it a powerful long-term savings vehicle.

The maximum annual contribution can be made even if you become HSA-eligible after your tax year begins, as long as you are covered under a HDHP on the first day of the last month of your tax year (December 1 for most taxpayers) and remain in a HDHP for the following 12 months. See IRS publication 969 for details. Contributions are allowed until April 15 for the previous calendar year. Additionally, if you are 55 or older, you are allowed to make a \$1,000 catch up contribution.

Keep in mind that HSA contribution limits, established by the IRS, may change each year and you must not over contribute to avoid adverse tax consequences.

	2019 Contribution Limit	Catch-up Contribution*
Single	\$3,500	\$1,000
Family	\$7,000	\$1,000

**Participants age 55 or older may make additional contributions above the set HSA maximum. Catch-up contributions can be made any time during the year in which the HSA participant turns 55.*

Catch-up contributions for account holders 55 and older

If you are age 55 or older, you may be able to make a catch-up contribution above the annual limit. Even if you join a qualified HDHP after the start of the year, you can contribute the maximum amount, as long as you have HDHP coverage for the last month of the taxable year and for the following 12 months. Catch-up contributions for the partial year of HDHP coverage must be pro-rated.

Does this sound complicated? Don't worry. There are tools within the online portal that will help you monitor your contributions and help prevent over contributing. Contact First Financial Administrators, Inc. at 866-853-3539 if you have questions or UMB Healthcare Services at 844-383-9826.

Using your HSA funds

HSA funds can be used to pay for qualified medical expenses, such as:

- Medical
- Dental
- Vision
- Prescription
- Medical Equipment
- Chiropractic

Go to www.ffga.com and use the Eligible HSA Expense tool to see which types of expenses are qualified. You can also go to www.irs.gov and download Publication 502. Generally, qualified medical expenses are those expenses directly related to the alleviation or prevention of physical or mental illness. If you use HSA funds for medical expenses that are not qualified, they will be included in your taxable income. (HSA withdrawals made for non-qualified expenses are subject to ordinary income tax and IRS penalties may be applicable to non-qualified expenses paid for with funds from your HSA. Additionally, state taxes may vary so please consult your tax advisor.)

Pay for qualified expenses

- Use your benefits debit card where accepted, such as the pharmacy or doctor's office.
- Write your benefits debit card number on medical bills to have your HSA funds directed to the expense.
- Use online bill payment to pay for a healthcare expense or to reimburse yourself for an out-of-pocket medical expense.

Keep good records of your expenses

Keep track of your expenses and payments by using the online portal to see balances, view transactions, create reports and upload receipts. Be sure to keep receipts for all of your medical expenses for at least three years for tax-reporting purposes.

If you use your HSA funds for non-qualified medical expenses, and are under the age of 65, you may incur a 20% penalty and owe income taxes on the amount used. After the age of 65, HSA funds can be used for any expense with no penalty, but you may still owe income taxes on those funds. Qualified medical expenses are always tax-free.

HSA investment options

Are you a spender or saver?

Unlike other healthcare accounts, funds in your HSA do not expire and are not contingent upon your employment. Not only does your balance accrue interest, you have a unique opportunity to grow your money even more by investing in a select list of mutual funds.

'Spender' or short-term investor: Competitive interest rates

The basic UMB Healthcare Services HSA deposit account is similar to an interest-bearing checking or savings account. Savers will enjoy earning a competitive interest rate on all contributions, and the interest accumulates tax-free¹.

'Saver' or long-term investor: Powerful options

The UMB HSA investment² account was designed for account holders who are interested in using their HSA as a long-term savings vehicle. You must maintain a balance in your HSA of \$1,000 and anything in excess of that may be invested in increments of \$1.00. After you access your account online go to the Investment tab and Documents and Forms tab to find out more information about investing.

HSA investment account choices

You can view transactions, holdings, and statements online, update your account information or place a trade all from within the online portal using your existing username and password. After establishing an investment account, you will have the ability to view your HSA balances and manage your portfolio holdings and transactions with ease.

This material is provided for informational purposes only and contains no investment advice or recommendations to buy or sell any specific securities.

Investors should carefully consider the fund's investment objectives, associated risks, charges and expenses before investing. To obtain a summary prospectus or prospectus obtaining this and other information, log into the website and go to the 'My HSA' tab, then select 'HSA Investments' and then 'View/Trade Investments'. This will lead you to the list of available funds and all their information. Please carefully read the summary prospectus or prospectus before investing.

Investments in securities through HSA investment account are:
Not FDIC Insured • May Lose Value • No Bank Guarantee

²UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB Investment program. UMB Investment Management is a department of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation

UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB investment program. UMB Custody Services is a division of UMB Bank, n.a.

Useful tips and suggestions

Make the most of your HSA

- Contribute the maximum to your HSA.
- Manage your health care expenses wisely.
- Learn about and practice healthcare consumerism.
- Take good care of yourself and your family – a healthy lifestyle makes a big difference.
- Invest unused HSA funds and make your money work harder for you.

Your UMB HSA is triple tax-advantaged. You can save tax-free with your HSA. You can fund your HSA with pre-tax or tax-deductible contributions. Balances grow tax-free and withdrawals are also tax-free as long as the money is used for IRS-qualified medical expenses.

Note: States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. If you have questions about your tax implications, consult your tax advisor. HSA funds used to pay for non-qualified medical expenses are subject to income taxes on the amount and a possible additional 20% penalty, if you're under age 65.

Recordkeeping for tax purposes

You will be responsible for retaining your monthly statements with your HSA records and all receipts for qualified medical expenses. Online Statements are available for 18 months. Statements are generated on the monthly anniversary of your enrollment so please access your account regularly. Consult your tax advisor to determine how HSAs are treated for state tax purposes for the state in which you file your taxes.

At year end, UMB Healthcare Services will send you the following:

- 1099 SA – Received by January 31 and shows your annual distributions
- 5498 SA – Received by May 31 and shows your annual contributions

When you receive these forms, if you feel there is an error, contact UMB Healthcare Services at 844-383-9826 and we will work with you to make corrections and provide a corrected form.

Thank you for choosing UMB Healthcare Services.

For more information about HSAs, visit www.ffga.com or call First Financial Administrators, Inc. at 866-853-3539 or call UMB Healthcare Services at 844-383-9826.