



ASSURANT  
Health®

Assurant. On your terms.®

## HSA Tools by Assurant Health

Comprehensive HSA Account Administration Services  
for Small Employer Groups



# Assurant Health's HSA Program

One Convenient Approach Provides Many Easy-to-Use Services

## One Approach

With Assurant Health, you have access to the most comprehensive Health Savings Account (HSA) program in the marketplace. The program takes an integrated approach to **servicing both the HSA plan and the HSA account.**

An Assurant Health HSA plan is designed to provide premium savings without sacrificing the financial protection you need. An HSA account through Assurant Health seamlessly coordinates with your plan while providing the tax advantages you want.

## Many Tools

Small group HSA plans from Assurant Health are enhanced when paired with its exclusive account administration program, HSA Tools. HSA Tools provides innovative features and services to make the account use easy.

### **HSA Tools provides:**

- **easy access** to HSA funds
- **online services** for fast and efficient fund transactions
- **fund options** to satisfy individual account holder needs.

It's a smart solution for managing healthcare dollars and best of all – it's available **at no additional cost!**

**There are no account setup fees or separate monthly administration fees with HSA Tools.**



# HSA Tools

## Easy Access

HSA Tools accounts are established through **UMB Bank, n.a., the HSA Tools Account Custodian.**

Deposits may be made by check or submitted electronically and can earn tax-free interest.

A handy VISA® debit card and checks are available for withdrawals. For fast service at your convenience, HSA Tools offers an easy-to-use, secure Web site.

## Online Convenience

### My HSA Account

An HSA Tools account can be **created, maintained and managed entirely online** through *My HSA Account* at [assuranthealth.com](http://assuranthealth.com).

One-time or recurring deposits can be set up. Withdrawals to reimburse one's self or payments to providers are simple.

*Bills can be quickly and easily paid online. All the important information from an Explanation of Benefits (EOB) statement is available electronically for direct online payment to providers.*

All account information is readily accessible. An account holder can view the current account balance, recent deposits, recent withdrawals and pending requests.

And for a past-history review, just choose the desired time period.

## Money-Management Choices

HSA Tools offers investment options to help account holders better manage their HSA funds in accordance with their own needs and goals.

For those who accumulate funds and seek higher yields, special HSA investment accounts are available. Once the HSA account has at least \$1,000, HSA Tools provides a choice of investments.

- **Money Market Account** – The exclusive HSA Tools Money Market Mutual Account offers the potential to earn higher yields on HSA funds, which are still available for quick access if needed to cover medical expenses.
- **Investment Account** – The HSA Tools Investment Account is a self-directed brokerage account with UMB Financial Services that allows a person to manage his/her own HSA investments. An account holder can design an investment plan with nationally recognized mutual fund families and transfer HSA funds to the investment account.



# Working with HSA Tools

Set up an account to meet your needs.

## Enrollment

Enrolling in an HSA Tools account is quick and easy. Just go to [assuranthealth.com](http://assuranthealth.com) and click on *My HSA Account Login* under “Current Customers” toward the bottom of the screen. You’ll be prompted through the process of setting up your account and choosing a password.

## Acceptance Notification

After you enroll online, UMB Bank establishes your account. About two weeks after you enroll, you will receive information from UMB Bank, including **your account number**. Once you have your account number, you can access account information through the *My HSA Account* login link at [assuranthealth.com](http://assuranthealth.com). You’ll receive your VISA® debit card in a separate mailing.

## Individual Contributions

Once your account has been established, you can begin making contributions. Contributions are deposited in your HSA Custodial Account at UMB Bank. **Funds in the account are insured** by the Federal Deposit Insurance Corporation (FDIC) to the maximum amount permitted by law.

## Personal Check

Deposits by check need to be accompanied by a deposit slip and mailed to UMB Bank. UMB’s address is on the deposit slip. You can print additional deposit slips from *My HSA Account*.

You can specify exception contributions (such as prior-year, rollovers and re-deposits) on the deposit slip. Deposits are credited on the date of receipt.

**All deposit slips should include your 10-digit account number** to avoid a contribution from being returned and a processing fee applied.

## Electronic Funds Transfer – Personal Accounts

You can use *My HSA Account* to **set up automatic transfers** from one of your personal accounts as a recurring deposit into your HSA. Simply follow the prompts at *My HSA Account* to set up these transfers.

UMB Bank works through Automated Clearing House (ACH) to handle the transfers. To withdraw funds from your bank, you must **provide your bank** with the UMB Bank transit routing number, which is **101000695**.

Within two business days, ACH establishes the deposits into your HSA Tools account.

## Electronic Funds Transfer – Payroll Deduction

Check with your employer to find out if payroll deductions for HSA contributions are available. The deduction is taken directly from your employer’s payroll account and deposited into your HSA Tools account. Your bank will need the UMB Bank transit routing number – 101000695 – to complete the transfer.

## Rollover

If you have funds in another HSA, you can transfer them to UMB. Complete and submit a **Trustee Transfer Form** available from *My HSA Account*, or contact HSA Tools Customer Service at 866.899.6200.

Complete the form and mail it to your current HSA administrator. Your administrator can tell you how long it will take to transfer the funds to UMB Bank. Once UMB receives the funds, it takes one to two days for the posting to appear in *My HSA Account*.



## Interest

You earn **tax-free interest** based on an account balance of \$750 or more.

## Withdrawals

You can transfer funds electronically, use your debit card or write a check to withdraw funds.

Using HSA funds to pay expenses electronically is similar to paying bills online from your personal checking account. The online banking services are designed to be easy. **Even if you haven't used online banking before, you'll be able to complete the process** for your HSA account.

The **debit card** is a handy alternative but it is best used **for prescription drugs** and eligible over-the-counter medications and supplies. Claims from medical providers such as doctors and clinics should be submitted to Assurant Health's claims department for repricing. Any applicable provider discounts are applied. You can pay the balance once you receive your EOB statement. If payment is requested for a medical procedure/visit at the time of service, you should consider only making a partial payment of up to 50% of the price.

One debit card (or two if a spouse is covered) is sent when the account is opened. Additional cards can be ordered from *My HSA Account* at a cost of \$5 apiece.

You can also use checks to withdraw HSA funds just as you would from your personal checking account. An initial supply of HSA account checks is available at no cost and includes deposit slips. You can **order checks through My HSA Account or by calling** HSA Tools Customer Service at 866.899.6200.

## Money Market Account

You can build your HSA funds with a money market account from UMB Bank. The HSA Tools Money Market Account provides you with an investment option that may earn higher yields on your HSA funds, yet offers online access for quick disbursement of those funds for your medical expenses.

HSA Custodial Account **funds over the required \$1,000 balance are automatically swept** into a money market mutual fund account each day.

UMB purchases shares of the money market fund with balances above \$1,000. As contributions are made, additional dollars are moved into your established money market fund. If medical expenses cause your HSA custodial account balance to fall below the \$1,000 balance requirement, money market fund shares are sold to cover the difference.

To open an HSA Tools Money Market Account, go to *My HSA Account*, then under the *My Administration* heading, select the *Open Money Market Fund* link. To open your account, read the terms and follow the directions. You'll find additional information on the money market account and associated fees at the site or you can call 866.520.4472.

### **For those considering an HSA Tools Money Market Account, please read the information below.**

You should be aware that funds held in a money market mutual fund through UMB Bank:

- Are not deposits or obligations of, or guaranteed by, UMB Bank, n.a., or any other financial institution;
- Are not insured or guaranteed by the FDIC or any other government agency; and
- Involve investment risks, including the possible loss of the principal invested.
- Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market mutual fund.
- Past performance of an investment is no guarantee of future results.
- "UMB" – Reg. U.S. Pat. & Tm. Off.



## Investment Account

You can manage your HSA investments with a self-directed brokerage account from UMB Financial Services, Inc. The investment account allows you to transfer your HSA funds to the brokerage account and **design your ideal investment plan** from nationally recognized mutual fund families, including:

- AIM Funds
- Federated Investments
- Fidelity Investments
- Franklin Templeton Investments
- Oppenheimer Funds
- UMB Scout Funds

You may direct UMB Bank to open an HSA Investment Account at UMB Financial Services once you have a \$1,000 balance in your HSA Custodial Account, plus the amount needed to purchase your desired fund(s).

When you open a UMB Financial Services Investment Account, you are given the authority to place purchase and redemption orders for your account over the phone or online. You may purchase shares of any mutual fund included in the HSA Tools fund families. Funds in your UMB Financial Services Investment Account are not affected by transactions in your HSA Custodial Account.

To open an investment account, go to *My HSA Account* and select *My Mutual Funds* under *My Accounts*. Read the terms and follow the directions to open your account. Certain minimum investment amounts apply and vary by fund, and certain fees apply.

You receive access to helpful investing tools. You are encouraged to obtain and read the prospectus for any mutual fund before you invest. For more information about the UMB Financial Services Investment Account and associated fees, call 866.520.4472.

## For those considering a UMB Financial Services Investment Account, please read the information below.

- You should be aware that investments in mutual funds available through UMB Financial Services:
  - Are not deposits or obligations of, or guaranteed by, UMB Bank, n.a., UMB Financial Services, Inc. or any other financial institution;
  - Are not insured by the FDIC or any other government agency; and
  - Involve investment risks, including the possible loss of the principal invested.
- Past performance of an investment is no guarantee of future results.
- UMB Financial Services, Inc. is not a registered broker/dealer in Hawaii or Puerto Rico.
- UMB Financial Services, Inc. is a subsidiary of UMB Bank, n.a. UMB Bank, n.a. is a wholly-owned subsidiary of UMB Financial Corporation. UMB Financial Services, Inc. is not a bank and is separate from UMB Bank, n.a. and other banks.
- “UMB” and “Scout” – Reg. U.S. Pat. & Tm. Off.
- Brokerage services are provided by UMB Financial Services, Inc., a registered broker-dealer and member NASD, SIPC, and not by UMB Bank.
- You should carefully consider the investment objectives, risks, charges and other expenses of a mutual fund before investing. For a prospectus, which contains this and other information about the fund families listed in this brochure, please call the numbers below:

AIM Funds . . . . .	800.959.4246
Federated Investments. . . . .	800.245.4770
Fidelity Investments . . . . .	800.642.4585
Franklin Templeton Investments . . . . .	800.632.2301
Oppenheimer Funds. . . . .	888.470.0862
UMB Scout Funds. . . . .	800.996.2862
- Please read the prospectus carefully before you invest or send money.





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For more information, or to apply for coverage,  
contact your insurance agent.

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### *About Assurant Health*

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for almost one million people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, with operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$24 billion in assets and \$8 billion in annual revenue. Assurant has approximately 15,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

This form is provided with the understanding that Assurant Health and its legal entities are not engaged in rendering tax or legal advice. If tax or legal advice is required, seek the services of a competent professional. For information on qualified medical expenses, refer to Internal Revenue Service (IRS) Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q. Publications can be ordered from the IRS by calling 800.TAX.FORM (800.829.3676) or by visiting their Web site at [www.IRS.gov](http://www.IRS.gov).

Product forms TGM.POL, JGM.POL

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company and John Alden Life Insurance Company.  
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