

Welcome to your UMB
Health Savings Account (HSA)



Welcome!

Thank you for opening a Health Savings Account (HSA) with Aptia and UMB Healthcare Services (UMB Bank). An HSA enables you to save, invest and spend funds for qualified health expenses on a tax-advantaged basis. Your HSA funds grow tax-free¹ in an interest bearing account and unused funds roll over from year to year. HSAs are a convenient and easy way to save for future health expenses.

Online account access

You can access your account by visiting www.yourflexbenefits.aptia365.com or through the “Your Flex Benefits” mobile app to take advantage of the many tools and resources available to help you manage your account:

- Update personal information and communication preferences
- Access account and investment balances
- Set up your investment portfolio, including an array of mutual funds
- View transaction history
- Submit claims, upload receipt documents, and track the status of your claim
- Add or update direct deposit information
- View Benefits Card details, access your PIN, or order additional Benefits Cards for dependents
- Access educational support tools

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 advantages¹ of an HSA make it a powerful long-term savings tool.
- The maximum annual contribution can be made even if you become HSA eligible after the tax year begins, as long as you are covered under an HSA qualified plan on the first day of the last month of your tax year and remain in an HSA qualified plan for the following 12 months; this is called the “Last Month Rule.” Additionally, if you are 55 or older you are allowed to make an additional \$1,000 “catch up” contribution. If you turn 55 during the tax year and you qualify for the “Last Month Rule” you can contribute the full \$1,000. If you do not meet the “Last Month Rule,” you will need to prorate your contributions. See IRS publication 969 for additional details, including HSA contribution limits.

Contributing is easy

Contributing helps lower your taxable¹ income and allows you to plan for future health care expenses. You can contribute money to your account through:

- Employer Payroll Deductions – You can authorize your employer to submit HSA contributions on your behalf through payroll deduction.
- Account Transfer – If you have an existing HSA, you can consolidate your accounts by requesting a rollover or a transfer of the funds to your Aptia HSA. Required forms are available within the Aptia participant portal.

Cash Account: Competitive interest rates

The Aptia UMB HSA cash account is similar to an interest-bearing checking or savings account. You will earn a competitive interest rate on all contributions and the interest accumulates tax-free¹. Dollars in an HSA cash account are held at UMB Bank, n.a., Member FDIC.

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.

Withdrawals for non-qualified expenses are subject to income taxes and a possible additional 20% penalty, if you're under age 65. 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.

HSA investment account²: Investing in your future

Once your HSA cash account reaches \$1,001 you can begin investing in a select list of mutual funds. When you are ready to begin investing please be sure to carefully review the HSA Investment Terms and Conditions document which describes any applicable fees, including the monthly investment fee. After establishing an investment account, you will have the ability to manage your portfolio holdings and transactions with ease, and to use "auto-sweep" functionality to automatically move funds from your HSA cash account to your investment account.

This material is provided for informational purposes only and contains no investment advice or recommendations to buy or sell any specific mutual funds. You can obtain a Prospectus when setting up your investments through the Aptia participant portal. Please carefully read the Prospectus before investing.

Using your HSA Funds

Your HSA can be used to pay for qualified health expenses, such as:

- Prescription drugs
- Provider co-pays and co-insurance amounts, including medical, vision, chiropractic, etc.
- Hospital or emergency room copays and co-insurance amounts
- Dentists and orthodontic expenses
- Laboratory expenses
- Ambulance services
- Hearing Aids

Remember, not all services provided by eligible providers are eligible for reimbursement through your HSA. For example, you could have your teeth whitened at the Dentist (a cosmetic procedure) which is not HSA-eligible. You are responsible for ensuring you request reimbursement for only expenses eligible under your plan. If you use your HSA for health expenses that are not qualified, those dollars should be included in your taxable income. HSA withdrawals made for non-qualified expenses are subject to ordinary income tax and if you're under age 65, IRS penalties, typically 20%. Additionally, state taxes may vary so please consult your tax advisor. For additional information on HSA eligible expenses, visit the Aptia participant portal at www.yourflexbenefits.aptia365.com or see IRS Publication 502.

Using your HSA for qualified expenses

Using your HSA for qualified expenses is simple, with the following options:

- Aptia Benefits Card – simply swipe your card to pay for eligible expenses at participating providers and select the "CREDIT" option to sign your purchase receipt.
- Reimburse yourself – You can pay for eligible out-of-pocket expenses and then reimburse yourself by logging into the Aptia participant portal and submitting a "Pay Me" claim.
- Online Bill Pay - Use online bill payment to pay a provider directly for an eligible expense by logging into the Aptia participant portal and submitting a "Pay Someone Else" claim.

Keep records of your expenses

Keep track of your expenses and payments by using the Aptia participant portal to see balances, view transactions, and upload receipts. Be sure to keep receipts for record keeping purposes.

Tax Reporting

UMB Healthcare Services will send you the following tax documents:

- 1099-SA – Mailed by January 31 and will provide distribution totals for the previous tax year. You may need this form to prepare your taxes.
- 5498-SA – Mailed by May 31 and will detail your contribution activity through the previous tax year. Retain this form for recordkeeping purposes.

Questions?

For more information about your HSA, visit www.yourflexbenefits.aptia365.com or contact Aptia Participant Services Monday through Friday from 8 am to 9 pm ET at (866) 268-0142.

²*Investments in mutual funds, through HSA investment accounts are:
Not FDIC-Insured · May Lose Value · No Bank Guarantee.*



HEALTH SAVINGS ACCOUNTS - HSA PLANS - FAQ

- [How do I register and log in to the site?](#)
- [How can I make an HSA transfer request?](#)
- [How can I make a request for a distribution?](#)
- [Why am I being charged for a paper statement, and how can I change to electronic statements?](#)
- [How do I log into the Your Flex Benefits Mobile App for Aptia?](#)
- [My Benefits Card was lost or stolen; how can I get a new one?](#)
- [What form do I need for my HSA account to do my taxes?](#)
- [How do I update my address in the system?](#)
- [How can I add a dependent to my account? Can I get them a Benefits Card to use?](#)
- [How can I check to see if my expense is an eligible purchase?](#)
- [I submitted a claim and never received a check for it. How can I get a check reissued?](#)
- [How can I add direct deposit information to my account?](#)
- [Why was my Benefits Card transaction declined?](#)

1. How do I register and log in to the site?

You can access your account by visiting www.yourflexbenefits.aptia365.com or through the “Your Flex Benefits” mobile app. Register if you are a first-time user or log in with your existing credentials.

First-time Users: One-Time, Step-By-Step Online Portal Registration Instructions:

- Go to www.yourflexbenefits.aptia365.com
- From the Participant Access screen, click on *Register as a New User?*
- Enter your personal information on the Identify Yourself screen as prompted and check the “I’m not a robot” CAPTCHA box.
- Complete the Registration Form screen by adding your username, password as well as your preferred communication method for two-factor authentication. Two-factor authentication is an added security check that sends a personalized 6-digit code to your phone via text or to your email when you log into your account.
- From the You have been Registered Successfully screen, click the *Click Here to Log In* button to confirm your registration and log into your account.
- Log in
- From the Send Two-Factor Authentication Code screen, select your preferred method to have your code sent to you (text or email). Click *Send Code*.
- Enter the code provided, then click *Login*.
- Review the Terms of Use on the next screen, check the box stating *I have read and agree with the terms*, then click *Agree*.
- You can access your account from here by clicking the *Flex Benefits* box.

First-time Users: Mobile App “Your Flex Benefits”

- Download our mobile app, Your Flex Benefits, from the Apple App Store or Google Play. A one-time registration is required to use the app.
- Register using your name, zip code, and Benefits Card number. The Your Flex Benefits mobile app will guide you to confirm your identity, create a User ID, and choose and confirm a password that meets the provided specifications.
- If you do not have your Benefits Card number available, you will be prompted to enter your Employee ID and Employer ID numbers. Your ID numbers may be found by logging into the



online portal. Once you are in the online portal, under Main Navigation on the top left side of the page, click on User Profile > Mobile App Registration. The next screen will provide your Employee and Employer ID numbers required for mobile app registration.

2. How can I make an HSA transfer request?

Log into your account by navigating to www.yourflexbenefits.aptia365.com (see #1 FAQ). Click on the *Flex Benefits* box, which will take you to your Personal Dashboard for your Reimbursement Plan(s). On the top left, click the menu. Go to Resources > Forms. Search for the "Transfer to UMB Trustee" form, which can be printed and mailed to your current custodian to initiate the transfer to the new HSA through Aptia.

Depending on your current HSA custodian, they may require you to act and liquidate any invested HSA funds back to the cash portion of the HSA and might not transfer your HSA until the investments are sold.

Some HSA custodians may liquidate any invested HSA funds back to the cash portion of the HSA.

When selling investments, ensure that the funds are returned to the HSA and not distributed to you, as any distribution could be a taxable situation.

3. How can I make a request for a distribution?

Log into your account by navigating to www.yourflexbenefits.aptia365.com (see #1 FAQ). Click on the *Flex Benefits* box, which will take you to your Personal Dashboard for your Reimbursement Plan(s). On the top left, click the menu. Go to Claims > BillPay/HSA Withdrawal. Follow the onscreen prompts to request a withdrawal.

4. Why am I being charged for a paper statement, and how can I change to electronic statements?

Log into your account by navigating to www.yourflexbenefits.aptia365.com (see #1 FAQ). Click on the *Flex Benefits* box, which will take you to your Personal Dashboard for your Reimbursement Plan(s). Go to the menu on the top left and select My Accounts > Benefits Account Summary. Click the *Statements* link shown and opt-in/out of paper or electronic statements.

5. How do I log into the Your Flex Benefits Mobile App for Aptia?

For your convenience, the Aptia *Your Flex Benefits* mobile app is available on Google Play and the Apple App Store. New users must register their accounts before accessing the application. If you have your Benefits Card number handy, you only need to enter your name, zip code, and Benefits Card number. The *Your Flex Benefits* mobile app will guide you to confirm your identity, create a User ID, and choose and confirm a password that meets the provided specifications. If you do not have your Benefits Card number available, you will be prompted to enter your Employee ID and Employer ID numbers. Your ID numbers may be found by logging into the online portal. Once you are in the online portal, under Main Navigation on the top left side of the page, click on User Profile > Mobile App Registration. The next screen will provide your Employee and Employer ID numbers required for mobile app registration.



6. My Benefits Card was lost or stolen; how can I get a new one?

Log into your account through the “Your Flex Benefits” mobile app or by navigating to <http://www.yourflexbenefits.aptia365.com>. In the mobile app, click on the top-right user icon to access the Benefits Card(s) associated with your account. Click on Cards and then the image of the card you wish to report as lost or stolen. When you report a card as lost or stolen, you will have the option to order a replacement card. You may also report a card as lost or stolen in the online portal. Once online, click on the Flex Benefits box to access your account. The upper right corner displays “Hi, (user’s name).” Hover over the name or click the down arrow. Click Debit Card > Report Lost/Stolen. After clicking the Report Lost/Stolen button, a popup will provide the option to order a replacement card.

7. What form do I need for my HSA account to do my taxes?

You are required to file taxes each year for your HSA. File [this form](#) with your federal tax return. The personalized tax form 1099-SA, which reports all HSA distributions, is available in the HSA account details area of the online BenefitSpot portal. While IRS form 1099-SA tracks disbursements from Health Savings Accounts (HSA), form 5498-SA tracks contributions to those same accounts. This is an informational form only and doesn't need to be filed with your income tax return.

8. How do I update my address in the system?

Demographic information, including address and email address, should be updated with your employer, who will then provide that information to update your account.

9. How can I add a dependent to my account? Can I get them a Benefits Card to use?

You will be able to update your dependent information and issue them a Benefits Card after your plan’s effective date. Once the plan has started, log into your account through the “Your Flex Benefits” mobile app or by navigating to <http://www.yourflexbenefits.aptia365.com>. In the mobile app, click on the top-right user icon and then Personal Information. Click the ADD button for Family Members. Add the appropriate information, plans associated, and order a debit card if applicable. You may also add a dependent and order a Benefits Card by logging into your account through the online portal at <http://www.yourflexbenefits.aptia365.com>. Click on Flex Benefits to access your account. The upper-right corner displays “Hi, (user’s name).” Hover over the user name or click the down arrow. Click on Profile and scroll to the bottom, and click on the blue button to Add Family Member. Add the appropriate information, plans associated, and order a debit card if applicable.

10. How can I check to see if my expense is an eligible purchase?

You can check the eligibility of an item through the “Your Flex Benefits” mobile app or by navigating to <http://www.yourflexbenefits.aptia365.com>. The mobile app’s Bar Code Scanner can be accessed through the top-left menu. Click on Check Item Eligibility and use your smartphone to scan a bar code to receive instant information on item eligibility. You may also log into your account at <http://www.yourflexbenefits.aptia365.com>. Click on the Flex Benefits box to access your account. Go to the menu on the top left and select Resources. Click on Eligibility List to search.

11. I submitted a claim and never received a check for it. How can I get a check reissued?

To have a check reissued, please email Aptia Participant Services with detailed information at myflexbenefits@tri-ad.aptia365.com.