



Health Savings Account Application and Transfer Authorization

In 2022, Navia Benefit Solutions (“Navia”) will become the administrator of your Health Savings Account (“HSA”) as a result of Navia’s merger with Business Plans, Inc. (BPI), your current HSA administrator. BPI’s current agreement with your current HSA custodian, WEX/HealthCare Bank (“HCB”), will end in 2022.

Navia partners with UMB Bank, n.a. (“UMB”) to provide HSA custodian services and can automatically open and transfer your existing HSA balance to a new Navia/UMB account. To open a new HSA, close your existing HSA, and facilitate a transfer of your current HSA balance to Navia/UMB, you must agree to the terms and conditions below:

- I, by my signature below, authorize Navia and UMB to open an HSA in my name. I understand that UMB will be the custodian of this new HSA, and I have read and agreed to the [UMB ESIGN Disclosure and Consent](#), the [UMB HSA Custodial Agreement](#), the [UMB HSA Deposit Account Terms and Conditions](#), and the [UMB Privacy Disclosure](#).
- I understand and acknowledge that UMB has agreed to serve as Custodian of the HSA (within the meaning of IRC Section 223) and will accept HSA dollars that my current trustee or custodian holds, if applicable.
- I authorize and provide consent to Navia and to my employer to deposit future employer contributions and/or payroll deductions (if applicable and in accordance with my benefit elections in my employer’s plan) into my Navia HSA account. I understand that HSA contributions deducted from my paycheck or contributed by my employer will continue to be deposited into my existing BPI/HCB account until I have opened a new Navia account. I understand that changes in payroll and deposit processing requires Navia to coordinate with my employer, and future HSA deposits will not occur until my new account is open and my employer begins sending contributions to Navia.
- I authorize Navia and UMB to deliver quarterly HSA statements to me in electronic format via E-mail, provided that the E-mail address provided by either my employer or by me is valid and on file with Navia. I understand that I have the option to have my quarterly statements delivered on paper via US Mail by changing my preferences on the Navia web site. I understand that I will receive paper HSA statements delivered via US Mail if do not have a valid E-mail address in my Navia user profile. I understand that a quarterly fee will be charged to my HSA for paper statement delivery as defined in the [UMB HSA Deposit Account Terms and Conditions](#).
- I understand and acknowledge that my current HSA provided through BPI and HCB will remain open and my BPI debit card will remain active through 8/31/2022 unless I direct Navia to transfer my balance to my new account at an earlier date or until my existing HCB balance falls to \$0. I understand that on 8/31/2022 my HCB HSA will close, and I cannot maintain my current HCB HSA after that date and the balance of my account will be transferred to my new Navia account or returned to me by check in accordance with the terms below.
- I, by my signature below, hereby direct Navia and BPI to liquidate any investments in my HSA, close my account, and transfer the full cash balance after deduction of any necessary fees and expenses, to UMB. I understand and acknowledge that if I do not open a UMB HSA by 8/31/2022, the balance of my HCB account will be returned to me by check with information on the tax implications of an HSA distribution.

Transfers to UMB must be in cash equivalents; UMB does not accept “in-kind” transfers of mutual funds and/or other securities. When HSA, MSA or IRA dollars constituting a qualified HSA funding distribution are transferred directly from one trustee or custodian to another qualified trustee or custodian, the

transfer is without federal income tax consequences to the funds. If instead of making a direct transfer between the trustees or custodians as provided by this transfer authorization, I receive a distribution from my HSA by the current trustee, then I may make a tax-free rollover contribution to my HSA at UMB provided that the rollover is completed **within 60 days** of the date I receive the distribution. A rollover contribution may be made by downloading and completing the UMB HSA Contribution form from the Navia website and mailing it to the designated address on the form along with my distribution check. Federal law allows only one rollover during any 12-month period. If I fail to transfer the funds from one trustee to another trustee as provided in this transfer agreement or I fail to make a tax-free rollover contribution of all of the funds in my current HSA within the 60 day time period, I understand I will experience adverse tax consequences—such as the application of federal income tax on the distribution.

I certify that the information contained on this authorization is true and correct. I understand that I am responsible for the tax consequences of authorizing a trustee to trustee transfer and I will not seek to hold the current trustee or custodian, UMB, my employer, or Navia responsible for such tax consequences. I indemnify and agree to hold the current custodian/trustee, UMB, my employer, and Navia harmless against any liabilities for following these instructions.