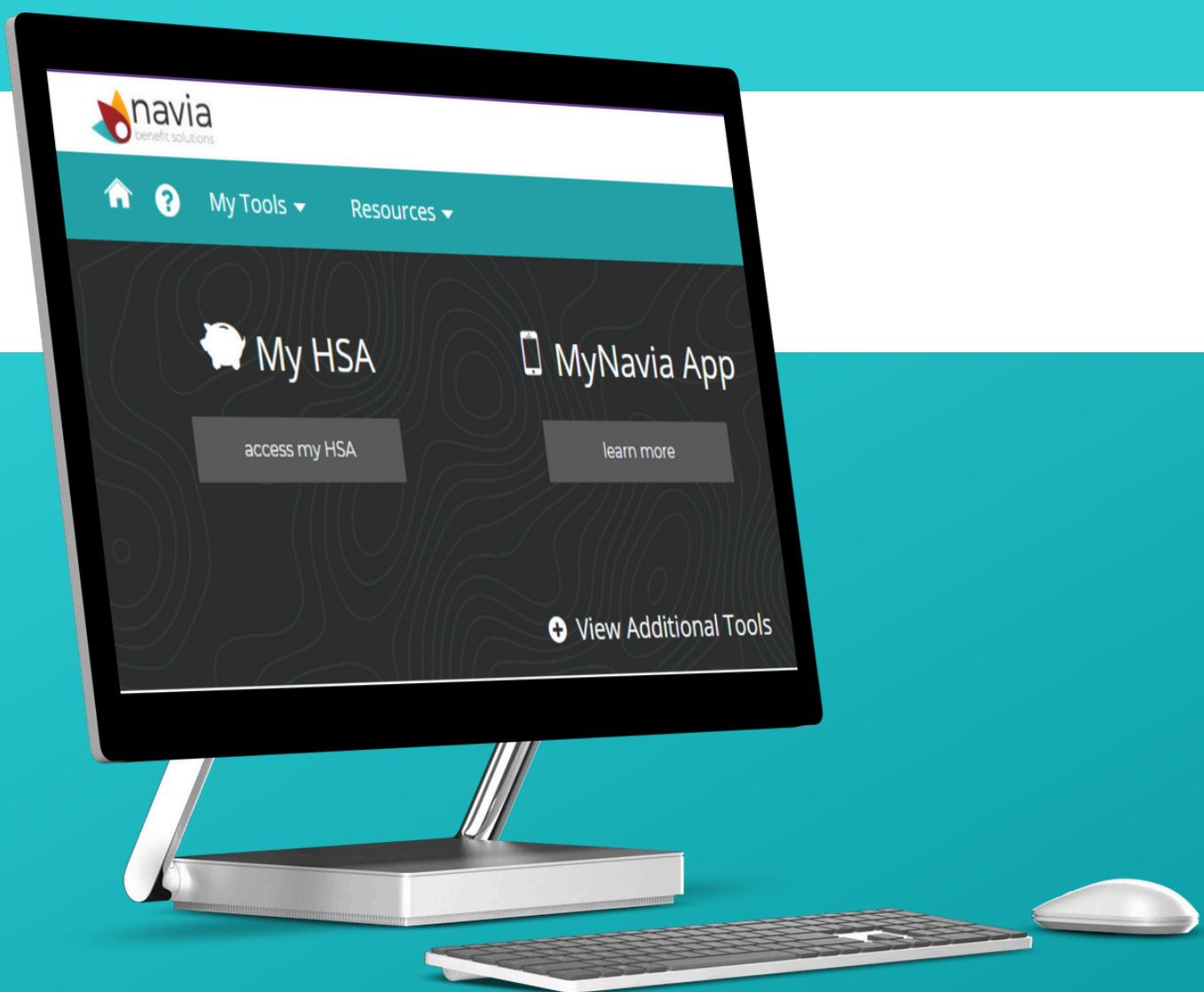




HSA Online Enrollment

Instructions



Welcome to Navia Benefit Solutions!

Congratulations on taking the first step to pre-tax savings and choosing a Health Savings Account (HSA)!

Download the [HSA guide](#) to learn everything you need to know about your HSA, how to invest your funds, and much more!



Now, it's time to set-up your HSA account and start saving!

How to use this document

This document is a step-by-step guide that will walk you through how to enroll online and set-up your personal HSA account. If you need additional help or have questions, please email our Customer Service team at customerservice@naviabenefits.com or call 425-452-3500.

Getting started

To enroll in your HSA, you must have a Navia account. If you've already registered with Navia, you can skip these next three steps. **If you're new to Navia, please complete the following:**



STEP 1: Visit www.naviabenefits.com and click "**Register.**"

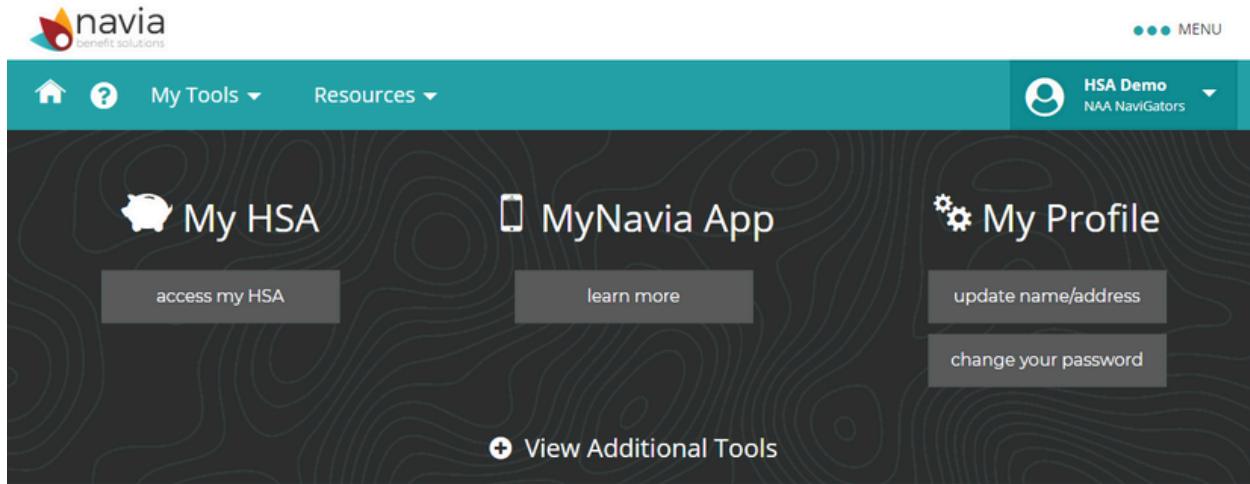


STEP 2: Click "**I'm a participant.**" This will open a registration form below.

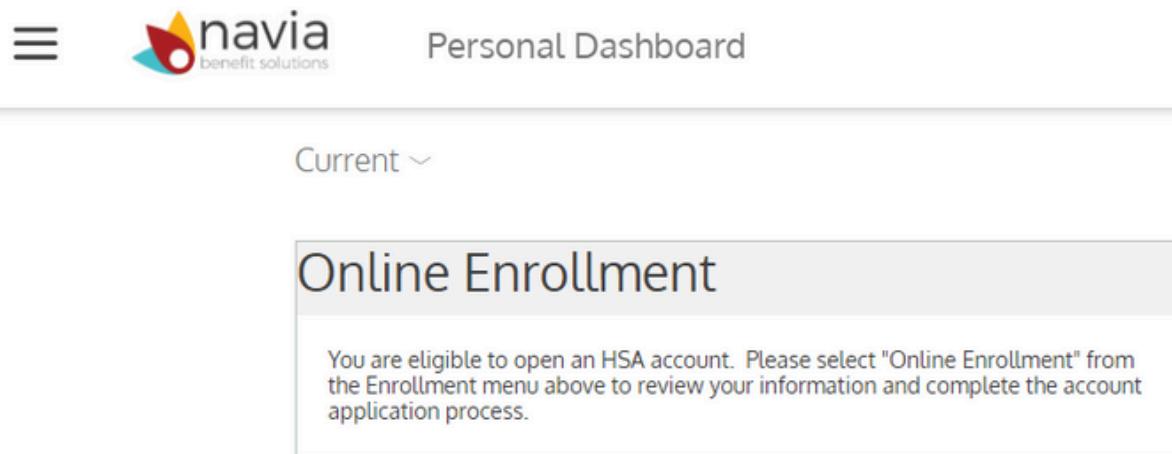
A screenshot of the "Participant Information" form. It includes fields for "Employer Code" (with a red error message "This is a required field." and a question mark icon), "First Initial", "Last Name", and "Date of Birth".

STEP 3: Fill out the information. You will need your three letter employer code in order to register. This code can be found in your HSA enrollment invitation email or by calling Customer Service. Complete the form and click "**Submit.**" Shortly after completing the form, you will receive an email confirmation to complete your registration.

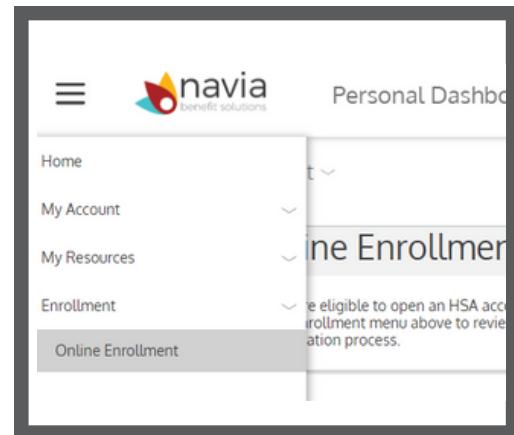
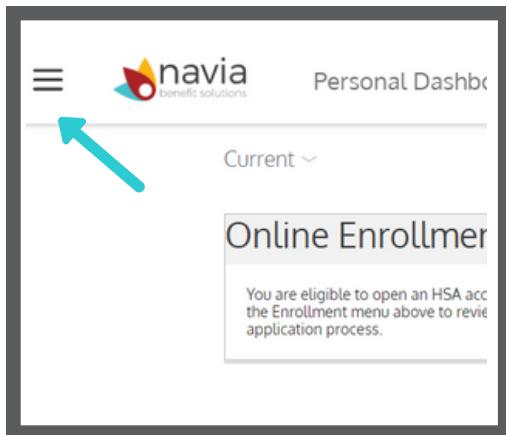
After you are registered, you can access all of the great features in Navia's participant portal. Your account dashboard (shown below) is where you can open your new HSA.



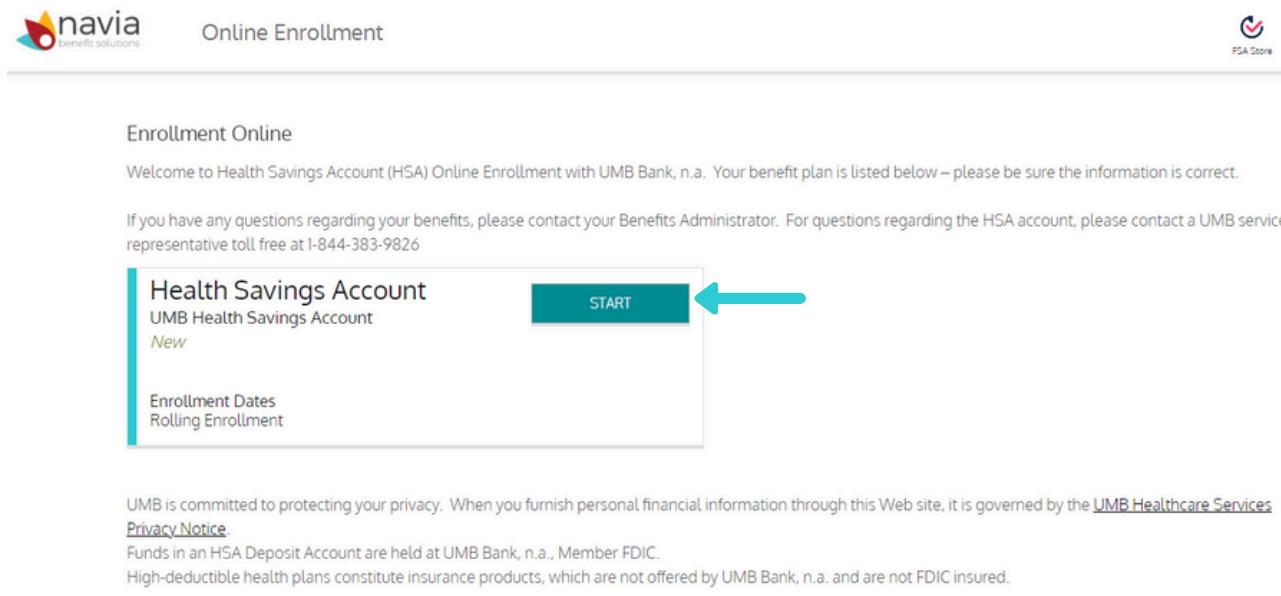
Step 1: Once you're logged into the participant portal, click on the "**Access my HSA**" button under "My HSA." This will open a second page with a white background and a box that says "Online Enrollment", shown below.



STEP 2: Click on the three lines in the upper left hand corner to access the main menu. Choose "**Enrollment**," then "**Online Enrollment**" in the submenu that appears.



Step 3: After you click Online Enrollment, you will see the following screen. Click on the teal button that says "**Start.**"



The screenshot shows the 'Online Enrollment' page for a 'Health Savings Account (HSA)'. The page includes a header with the navia logo, a 'FSA Store' link, and a 'Enrollment Online' section. Below this, a teal box highlights the 'Health Savings Account' section, which contains the text 'UMB Health Savings Account' and 'New'. To the right of this box is a teal button with the word 'START' in white. A blue arrow points to this 'START' button. At the bottom of the page, there is a note about privacy and FDIC insurance, along with links to 'UMB Healthcare Services Privacy Notice' and 'Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC.'

This will begin your account creation. Please allow yourself up to 10 minutes to complete this form. You are able to save your work and return later, if need be. You will need the following items to complete your account set-up:

- Your Social Security Number.
- Your Primary Beneficiary's Personal Information (this is a person who will inherit your account in the event of your death).
- Your Contingent Beneficiary's Personal Information (optional, if you want others to inherit your account in the event that your primary beneficiary cannot).

Step 4 - Your Information: Verify and enter missing information about yourself.

- Fields with an asterisk (*) are required.
- Your Social Security Number is required to set up your HSA account.

UMBHSA Online Enrollment

STEP 1 STEP 2 STEP 3

Congratulations! You are about to enroll in a Health Savings Account (HSA). There are a few things you should know before getting started with the enrollment process.

We comply with Section 326 of the USA Patriot Act, which requires us to collect and verify certain information about you when processing your account application. We collect your personal information from you and other sources, such as credit bureaus, affiliates or other companies. After you enter your personal information, please print a copy of this enrollment form for your records. Fields with an asterisk (*) are required.

A Health Savings Account is a single ownership account in the name of the Account Owner.

General Info			
First Name *	HSA	Gender	Select
Initial		Phone	4151111111
Last Name *	Demo	Email *	caspinbox@gmail.com
Date of Birth *	Jan 1, 2000	Re-Enter Email *	caspinbox@gmail.com
SSN *			

Step 5 - Address: Verify and enter your missing address information.

- Fields with an asterisk (*) are required.
- Please use a physical address for your Home Address. PO Box addresses cannot be used to establish your HSA, however, you can enter an PO box for the Mailing Address.
- Your email address allows you to receive notifications and other important information quickly.

When complete, click "**Next.**" The progression bar at the top will highlight Step 2.

Address

Home Address (Not PO Box)* ?		Mailing Address	
 Address 1*	<input type="text" value="111 Main Street"/>	<input type="checkbox"/> Same as home address	<input type="text"/>
 Address 2	<input type="text"/>	 Address 1	<input type="text"/>
 City *	<input type="text" value="Anytown"/>	 City	<input type="text"/>
 State *	<input style="width: 100px;" type="text" value="California"/> 	 State	<input style="width: 100px;" type="text" value="Select state"/> 
 ZIP *	<input type="text" value="94111"/>	 ZIP	<input type="text"/>
 Country *	<input style="width: 100px;" type="text" value="US"/> 	 Country	<input style="width: 100px;" type="text" value="Select country"/> 
 CANCEL		 SAVE FOR LATER	 NEXT

Step 6 - Account Details: Please check the box if you want to automatically deduct from your HSA account for claims you submit. If you do not want this feature, keep it blank.

UMBHSA Online Enrollment

STEP 1 **STEP 2** STEP 3

Beneficiary Designation.

The Account Owner has the right to designate one or more persons who are entitled to receive funds in this HSA Account on the Account Owner's death. If no beneficiary is named or all named beneficiaries predecease the Account Owner, the funds become the property of the Account Owner's estate at death.

To name an Account Beneficiary, you must either (1) click on the 'Add Beneficiary' button below and complete the necessary information, or (2) at any time after the Account has been opened, you may call us toll-free Monday through Friday from 8 a.m. to 8 p.m. (EST) at 844-383-9826 to obtain the Designation of Beneficiary form. The form must be mailed to us at the address shown on the form, and must be received by us before the Account Owner's death.

[Click here for more important information about designating a beneficiary.](#)

Account Details

Plan Description

UMB Health Savings Account

Claims Crossover Auto-Pay:



A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit. HSA funds roll over and accumulate year to year if not spent

Step 7 - Statements and Forms: Please select between electronic or paper forms.

Statements & Forms

Statements

 How would you like to receive your statements?

Electronic Only Electronic & Paper

 Account holders receiving paper statements will incur additional account fees

Tax Forms

 How would you like to receive your Tax forms (1099-SA and 5498-SA)?

Electronic Only Paper

 Additional fee applies for Paper Tax Forms

Step 8 - Beneficiaries: Click "**Add Beneficiary**" to add primary and contingent beneficiaries. Click the box to certify you are enrolled in a qualified high-deductible health plan. When complete, click "**Next**" to continue to Step 3 on the progress bar at the top.

Beneficiaries

Primary Beneficiary

You have the option to add primary beneficiary but are not required to do so.

ADD BENEFICIARY

Contingent Beneficiary

You have an option to add a contingent beneficiary after adding primary beneficiary.

ADD BENEFICIARY

HSA Eligibility Certification



I certify that I am enrolled in a qualified high-deductible health plan and am eligible to apply and open an HSA account.

 CANCEL

 SAVE FOR LATER

 NEXT

Step 9 - Overview: Please review the information you previously provided for your HSA account. Carefully double check the participant demographics, beneficiaries, and account details. Once you are sure everything is correct, proceed to the Disclosures section.



Account Details

Plan Description	UMB Health Savings Account
Statements	Both
Tax Forms	Paper

A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit. HSA funds roll over and accumulate year to year if not spent. HSAs are owned by the individual, which differentiates them from company-owned Health Reimbursement Arrangements (HRA) that are an alternate tax-deductible source of funds paired with either HDHPs or standard health plans. HSA funds may currently be used to pay for qualified medical expenses at any time without federal tax liability or penalty. Beginning in early 2011 OTC (over the counter) medications cannot be paid with HSA dollars without a doctor's prescription.



Step 10 - Disclosures: Please read and sign all of the disclosures. **You must read each agreement and select "I have read this text" to continue. Then you must click the "I Consent" button.**

Disclosures

Please review the following agreements and documents (the "Documents"). You must select "I Consent" below to agree to receive these Documents electronically and complete the Enrollment process.

ESIGN Disclosure and Consent click here to read and then agree	*
UMB Bank HSA Custodial Agreement click here to read and then agree	*
UMB Bank HSA Deposit Account Terms and Conditions, Regulatory Disclosure and Fee Schedule click here to read and then agree	*
UMB Healthcare Services Privacy Notice click here to read and then agree	*

If you want documents mailed to you:

If you want to have these Documents mailed to you, please call us. You can reach us Monday through Friday from 8 a.m. to 8 p.m. (EST) 844-383-9826. There is no charge to have these Documents mailed to you.

By clicking the "I Consent" button, I acknowledge and agree as follows:

Step 11 - Electronic Signature: Sign the application electronically by entering your first name, last name, and then confirming both your first and last name. **These fields are case sensitive.** Click "**Submit Application**" to continue.

Electronic and Paper

Tax Forms

Electronic Only

Electronic Signature

By signing below I agree to all applicable terms and conditions. Please open my account.

First Name *

Last Name *

Confirm First Name *

Confirm Last Name *

Date Signed

Dec 8, 2020



CANCEL



SAVE FOR LATER



SUBMIT

Step 12: You may be prompted to complete identity authentication questions. Complete and click "**Submit Answers**" to continue.

Congratulations!

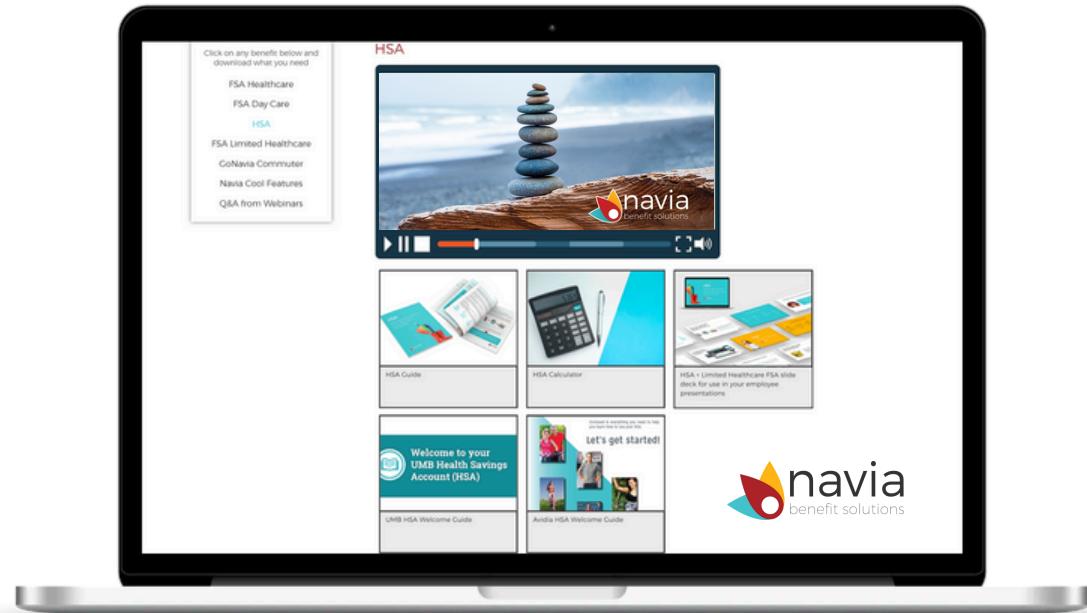
You have successfully completed your HSA enrollment! Once your application is approved you will receive a confirmation welcome email.

Questions?

If you have any questions about Navia's Participant Portal or HSA online enrollment, please email customerservice@naviabenefits.com, or give us a call at (425) 452-3500.

Additional resources

Check out Navia's [Benefit Education Resources](#) page for more information about your HSA!



customerservice@naviabenefits.com

www.naviabenefits.com

425-452-3500