**Greetings from UMB.**
**Existing UMB Benefit Spending Accounts or Existing UMB HSA Participants:**For existing Benefit Spending Accounts participants or existing UMB HSA participants, if you are already a registered user of the UMB Online Portal, no further action is required and your benefit spending account will be accessible within your portal.

**New UMB Benefit Spending Accounts Participants:**For newly enrolled Benefit Spending Accounts participants, we are providing this information to help you get started utilizing your account. Before using your account, you need to complete the activation process. To begin, follow the simple steps below. Note: if you have trouble or need assistance logging in, please call 866-520-4472 and select Option 0 to speak to a Representative.

**Activation steps for new users:**Go to umb.com/benefit-accounts. For your first-time login, if you have never had an account at UMB, click the ‘Sign-up for Online Access’ link under the ‘Log in’ button and follow the steps below.
The Sign up for Online Access screen will appear and the first step is to select an account type and validate your identity. Click on the ‘Account Type’ dropdown menu and select ‘Benefit Spending Accounts’. The following fields will show on the screen: First Name, Last Name, Date of Birth, the last 5 digits of your Social Security Number and Zip Code. Fill out the information to validate your Identity and select the ‘Continue’ button.
A new screen will open up and say “Please enter the Secure Access Code sent to your email on file”. You will receive an email from UMB, sent to the email address we have on file for you. The email will have a 6-digit code which you will need to key into the field that says: ‘Secure Access code (6digits)’. Then click on the ‘Continue’ button.
After validating your identity, you will be prompted to create your credentials (User ID and Password) to use for log in followed by Security Questions and answers. After creating your security profile, you will receive a success page that restates your User ID and gives you a link to Log In.
After selecting Log In, you will be taken to the main landing page. Input your User ID, answer security questions and input your password to successfully authenticate into Healthcare Services Online.
Once properly authenticated, you will land on the Account Dashboard. You will see your Benefit Spending Accounts (and Health Savings Account if applicable) with current balances. To view details on your Accounts, select the account card for the account you want to view. Selecting an Account Card for Benefit Spending Accounts will bring you to the HOME page for those products. Selecting an Account Card for the Health Savings Accounts and/or HSA Investment Account will bring you to the HOME page for those products.

If you are new to our program, your UMB Benefit debit card will arrive in the mail shortly. Use it to pay for qualified medical expenses or other eligible expenses. See IRS publication 502 available athttp://www.irs.gov/pub/irs-pdf/p502.pdf for a partial list of qualified expenses. If you were previously enrolled, not making any plan changes and have an existing benefits debit card, you will not be reissued a replacement card and no further action is required.

Questions? Contact our UMB Healthcare Services team at 877-743-9482, Monday- Friday, 7:00 a.m. to 7:00 p.m. CST.

Thank You,

UMB
Healthcare Services
(877) 743-9482
UMBCS@service.healthaccountservices.com

This is a system generated email. Please do not respond.

UMB
Healthcare Services
(877) 743-9482
UMBCS@service.healthaccountservices.com

This is a system generated email. Please do not respond.