

Quick Guide to HSAs

You own it!

The money in your HSA is always yours, even if you:

- ✓ change jobs
- ✓ switch health plans
- ✓ become unemployed
- ✓ retire

Your unused balance rolls over from year to year so you never lose the money.



Pay for the unexpected...

HSAs not only cover planned out-of-pocket costs but allow you to be better prepared financially when an unexpected injury or illness comes along.

HSA funds can be used for a variety of medical, dental, vision expenses and more.

See list of [eligible expenses](#).



Ways to Save on Taxes¹

1. **Tax-free deposits** Money contributed to your HSA is not taxed.
2. **Tax-free earnings** Interest and any investment earnings grow tax-free.
3. **Tax-free withdrawals** for qualified medical expenses.



How it works

To make HSA contributions you must:

- Be covered by an HSA Qualified High Deductible Health Plan (QHDHP)
- Not be enrolled in Medicare (any part)
- Not be claimed as a tax dependent on someone else's taxes
- Have no other non-permissible coverage



HSA Contributions

PLAN TYPE	2025	2026
 Individual	\$4,300	\$4,400
 Family	\$8,550	\$8,750

If you are age 55 or older, you may contribute an additional \$1,000.

Invest² for the future

[Learn more about UMB HSA investments².](#)

HSAs can be used similar to traditional retirement accounts, allowing you to invest money in mutual funds² like a 401(k) or traditional IRA.

You can invest in your HSA when:

Deposit balance = \$1,000 + purchased investment amount for fund(s)



FOR MORE INFORMATION:
[UMB.com/HSA](https://umb.com/HSA)
 866.520.4HSA (4472)

High-Deductible Health Plans constitute insurance products, which are not offered by UMB Bank, n.a. and are not FDIC-insured.

¹ All mention of taxes is made in reference to federal tax law. 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. 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.

² INVESTMENTS IN SECURITIES THROUGH AN HSA INVESTMENT ACCOUNT ARE: NOT FDIC-INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

² UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver® investment program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.