



ASSURANT
Health

Assurant Health
501 West Michigan
Milwaukee, WI 53201

About Assurant Health

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for more than one million people nationwide.

About UMB Healthcare Services

UMB Bank is a full-service bank with a reputation for integrity and strength that dates back more than 90 years. The bank was founded based on the principles of providing the best customer services. UMB has taken a special leadership role in delivering financial services and products such as Health Savings Accounts to the healthcare marketplace and promotes those products through the brand name, UMB Healthcare Services.

This brochure is designed to provide general information regarding the subject matter covered. Neither Assurant Health nor UMB Healthcare Services and their legal entities are engaged in rendering tax advice. Clients should contact a qualified tax professional for tax advice. References are to federal tax laws. State tax laws may differ. Federal and state tax laws are subject to change.



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**DON'T RUN
OUT AGAIN**

add a line of credit to your HSA.

UMB | Healthcare Services

BE PREPARED!

You don't always know when you're going to incur medical expenses.

You can have money to pay for unexpected medical expenses even if there is no money in your HSA (Health Savings Account). Simply add a UMB Bank Line of Credit to your HSA Tools account.

The line of credit is a loan that you can access when you don't have enough funds in your HSA to pay for medical expenses.

UMB Bank is the custodian for all HSA Tools accounts. The line of credit option is a new account service offered by UMB Bank to Assurant Health's HSA Tools customers.

To apply for the UMB Bank Line of Credit, visit www.assuranthealth.com and click on the "My Account" link. Complete the application and submit it electronically to UMB Bank.

Once your application has been reviewed, you will be notified of your line of credit status. If you are approved for a line of credit, UMB Bank will notify you of your credit limit.

There are no application fees or any costs for having a line of credit. You only pay a fee if you use the service – so you are in control.

Don't pass up this opportunity for greater peace of mind. Apply for your line of credit today.

This card is issued by UMB Bank, n.a., pursuant to a license from VISA U.S.A. Inc.

The example shows how the line of credit works.

EXAMPLE

Brad opened a new HSA Tools account and began contributing \$100 per month to his HSA in January. He added the UMB Bank Line of Credit. In March, he purchases eyeglasses for \$350. His HSA has a \$300 balance. He uses his Assurant Health Visa® debit card for the purchase. The \$300 will come out of his HSA and the remaining \$50 will be paid from the line of credit.

Funds are always accessed from the HSA first and then from the line of credit.

