

Humana and UMB

seamlessly *integrating* health and finance

Many financial institutions can serve as custodian for a Health Savings Account (HSA), but few have all the advantages of Humana's banking partner, UMB Bank. UMB is a full-service financial institution headquartered in Kansas City, Missouri. Here are some of the reasons UMB is able to deliver consistent, high-quality service to Humana's customers and members.

Integration with Humana

The UMB-Humana arrangement streamlines health benefits for customers and employees.

- During implementation, customers work with Humana to arrange for a fund transfer method – so there's a single point of contact for account set-up.
- During enrollment, HSA elections are integrated with health plan enrollment.
- After enrollment, employees have Humana as a first point of contact for administration of the health plan, the HSA, and the easy-to-use HumanaAccessSM Visa[®] Debit Card. Also, UMB's HSA product is set up on a retail checking account platform – not the 401(k) platform many custodians use – which allows for a better consumer experience.

Company strength

UMB offers a wide range of products for businesses and individuals, from traditional bank accounts to brokerage services. UMB is large enough to have relationships with financial entities like Visa and FirstData, yet nimble enough to address customers' needs and keep pace with the ever-evolving HSA landscape.

Healthcare industry expertise

As one of the first banks in the country to offer Medical Savings Accounts – the predecessor of the HSA – UMB has more than a decade of experience processing healthcare financial transactions. The company has dedicated resources for the healthcare industry, including customer service and operations.

Competitive interest rates and fees

With UMB's HSA, an employee's account can grow in an interest-bearing deposit account, a money market account, in an investment account offering a variety of mutual funds – or all three. Plus UMB's low fees and competitive interest rates – including one of the highest money market "sweep" rates available – make it easier for employees to build their account balances.

HSA account types	Rates of Return
Deposit account	<u>1.01%</u> Annual Percentage Yield (APY) ² for balances up to \$500. <u>4.08%</u> APY for balances of \$500 and above
Money market sweep account	Tied to the Fidelity Institutional Money Market Fund yield, less 1/4 percent
Investment account	Varies, subject to market risks

HUMANA
Guidance when you need it most

Account activity	Fees ¹
HSA set-up	No charge for fully insured customers; varies for self-insured
HSA monthly administrative fee	\$3.75 per subscriber per month
HSA money market sweep account monthly fee	No charge
HSA investment account monthly fee	\$1.50 per month per account
HumanaAccess Card transactions	No charge

Investment account options

Unlike other HSA custodians, UMB offers a choice of mutual funds from many firms – not just their own. Employees can choose from 188 mutual funds from seven nationally recognized fund families:

- AIM
- American
- Federated
- Fidelity
- Franklin Templeton
- Oppenheimer
- UMB Scout Funds

Low minimum balance to open investment accounts

Employees start earning interest with the first dollar contributed to their HSA. Better yet, they have two additional options for investing, and UMB's minimum balance for investing is one of the lowest in the industry:

- Money market sweep account ³ – Employees can sign up for a money market sweep account at any time. Once their account balance exceeds \$1,000, every dollar in the account over \$1,000 is swept into the money market fund automatically. If the account balance falls below \$1,000, money market funds are sold and deposited back into the account to maintain a balance of \$1,000.
- Investment account ⁴ – Employees can start investing in their choice of available mutual fund options once they have reached a \$2,000 balance. They can choose to invest the money over \$1,000 in most of the mutual funds.

Advanced technology

UMB's retail checking account platform for HSAs allows for high transaction volume, electronic transactions, FDIC-insured deposit accounts, and a user-friendly experience. Always on the forefront of technology, UMB was one of the first banks to combine the HSA and other healthcare accounts on a single debit card – and they're leading the pack in developing healthcare line-of-credit products. Above all, UMB offers strong protection through security and back-up systems in their data infrastructure.

The bottom line

UMB has the systems backbone, investment options, and healthcare industry expertise to deliver cost savings and convenience to Humana's customers and their employees.

Neither UMB Bank, n.a., its parent, subsidiaries nor affiliates are engaged in rendering insurance advice.

- ¹ The stated APY for HSA savings accounts is accurate as of January 1, 2007, and subject to change. Fees can reduce earnings on the account. Deposits in HSA savings accounts are FDIC-insured to the maximum authorized by law.
- ² The listed fees are as of January 1, 2007, and subject to change at any time. This is not a complete list of fees and charges on the account. Please ask us for our current complete schedule of fees and charges.
- ³ The peg balance is set to determine the amount of money to move in and out of the money market fund. Deposits up to the peg balance are FDIC-insured. Any funds over the peg balance are an investment in a money market mutual fund that is not insured or guaranteed by the FDIC or any other governmental agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.
- ⁴ Investments you make through your HSA (except funds on deposit in a savings account) are not FDIC-insured. Securities offered through UMB Financial Services, Inc, member NASD, SIPC, a subsidiary of UMB Bank, n.a. UMB Bank, n.a. is a wholly-owned subsidiary of UMB Financial Corporation. UMB Financial Services, Inc. is not a bank and is separate from UMB Bank, n.a. and other banks.

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Before investing in a mutual fund, you should consider the Fund's investment objectives, risks, charges and expenses carefully. You may obtain a prospectus for each of the funds by visiting the fund families' respective Websites. To obtain a prospectus about UMB Scout Funds, which contains information about the Fund's objectives, risks, charges, expenses, and other information about the Fund, call 800.996.2862 or visit www.umbscoutfunds.com. Please read any prospectus carefully before investing.

Investments in securities, whether through the money market sweep account or through other investment options available in the investment account, are: NOT FDIC INSURED / MAY LOSE VALUE / NO BANK GUARANTEE



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For Arizona Residents: Offered by Humana Health Plan, Inc., or insured or administered by Humana Insurance Company or HumanaDental Insurance Company.

Please refer to your Summary Plan Description for more information on the company providing your benefits.

Our health benefit plans have limitations and exclusions.

A Health Savings Account is not an insured benefit or a health plan.