

omnify

Employee Benefit Solutions

Powered by Union Bank & Trust

Thank you for choosing Omnify

Congratulations! You've taken the first step toward optimizing your healthcare spending and savings. Now more than ever, it's important to ensure you have adequate savings for future healthcare costs. Rest assured, the team at Omnify delivers an affordable, convenient, and worry-free approach to saving for your medical expenses — backed by real people who really care.

So let's get started! Follow these simple steps to optimize your account experience.

- ☑ **Enroll**
- ☐ **Set up online access**
  Get 24/7 online access to your account and online resources.
  - » Register at **www.omnifybenefits.com**
  - » Update your contact information (personal email and mobile phone)
  - » Set your communication preferences
  - » Define your reimbursement preferences
- ☐ **Designate a beneficiary**
  - » Be sure to designate a beneficiary for your HSA, which you can find online under the Benefit Account Summary section of your account.
- ☐ **Activate your Omnify Visa® card**
  - » You will receive your HSA debit card within 10 business days
  - » Activate your card online or call 844.238.4474
- ☐ **Download our mobile app**[1]
  - » Manage your healthcare from the palm of your hand. Download the **Omnify Benefits** mobile app from the Apple® App Store® or Google Play™ store.



Contact us

Phone: 402.323.1815
Toll-free: 844.472.6567

Hours of business:
8 a.m. – 5 p.m. CST
Monday – Friday

www.omnifybenefits.com
Email: support@omnifybenefits.com

**Message and data rates may apply.*
Apple® and App Store® are registered trademarks of Apple Inc.

Contributing made easy

Why make contributions to your HSA? It helps lower your taxable income and allows you to build a nest egg for future healthcare expenses. Contributions may be made by you, your employer, or anyone else; however, the preferred tax treatment will only be realized by you.

Contribution methods

- **Payroll deduction.** If your employer offers this option, you may elect to have an amount deducted pre-tax from your paycheck and deposited directly into your HSA. Please contact your HR department for more information. Some employers who offer payroll deduction will need your HSA information. The HSA routing number is 104914160. Your HSA's account number can be found by accessing your account online.
- **Online transfer.** You can make one-time contributions from your personal bank account to your HSA. Log into your Omnify account to set up.
- **Account transfer.** If you already have an HSA with another administrator, you can consolidate your savings. Transfer your existing HSA balance to Omnify. Download the Transfer In form at **www.omnifybenefits.com**.
- **Checks.** Mail to:

  Union Bank & Trust
  Attn: Omnify
  PO Box 82518
  Lincoln, NE 68501-2518

  Checks should be made payable to Union Bank & Trust; simply write your account number in the memo line.

Maximize your contributions

The tax advantages of an HSA make it a powerful long-term savings vehicle, and contributing the maximum allowable amount helps you to get the most from it. At the very least, you'll want to contribute enough to cover anticipated healthcare expenses. Because your balance rolls over year to year, there is no penalty for contributing more than you're able to use in one year.

Keep in mind that HSA contribution limits, established by the IRS, may change each year. **Be sure not to over-contribute to avoid unwanted tax consequences.**

	2025 Contribution Limit	2026 Contribution Limit	Catch-up Contribution[2]
Single	$4,300	$4,400	$1,000
Family	$8,550	$8,750	$1,000

[2] *Participants age 55 or older may make additional contributions above the set HSA maximum. Catch-up contributions can be made any time during the year in which the HSA participant turns 55.*

Sound complicated? Don't worry. There are tools within the Omnify portal that will help you monitor your contributions and help prevent over-contributing. And remember, we're here to help! Contact us if you have any questions.





HSA account options

"Spenders" or short-term investors

Omnify's HSA deposit account is similar to an interest-earning checking or savings account. Enjoy a competitive interest rate on all your contributions; interest accumulates tax-free. Member FDIC.

"Savers" or long-term investors

If you'd like to use your HSA as a long-term savings vehicle, Omnify's HSA investment account* may be right for you. Simply maintain a balance in your HSA of at least $500 and any amount over that may be invested as follows.

Investment HSA options*

12 life cycle funds

- Vanguard Target Retirement Income
- Vanguard Target Retirement Funds 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060, 2065, and 2070

25 individual funds

- **Money market**
  Goldman Sachs Financial Square Gov't Fund
- **Fixed income**
  Goldman Sachs Short-Term Conservative Income Fund
  Goldman Sachs Inflation Protected Securities Funds
  PIMCO Total Return Fund
  Vanguard Short-Term Federal Fund
  Vanguard Short-Term Inflation-Protected Securities Index Fund
- **International equity**
  American Funds Europac Fund
  T.Rowe Price International Value Equity Fund
  T.Rowe Price Overseas Stock Fund
  Vanguard Total International Stock Index Fund
- **U.S. equity (large cap)**
  American Funds Investment Company of America
  American Funds The Growth Fund of America
  American Funds Washington Mutual Fund
  MFS Value Fund
  Vanguard 500 Index Fund
  Vanguard Total Stock Market Index Fund
- **U.S. equity (mid cap)**
  Nuance Mid Cap Value Fund
  J.P. Morgan Mid Cap Growth
  Vanguard Mid Cap Index Fund
- **U.S. equity (small cap)**
  J.P. Morgan U.S. Small Company Fund
  MFS New Discovery Fund
  Vanguard Small Cap Value Index Fund
  Vanguard Small Cap Index Fund
- **Specialty**
  Vanguard REIT Index Fund
  Vanguard Emerging Markets Stock Index Fund

4 Vanguard LifeStrategy target funds

- Income Fund
- Conservative Growth Fund
- Moderate Growth Fund
- Growth Fund

Multi-Managed Fund Lineup

Vanguard®

AMERICAN FUNDS® From Capital Group

Goldman Sachs Asset Management

PIMCO
Your Global Investment Authority.℠

T.RowePrice
INVEST WITH CONFIDENCE

J.P.Morgan
Asset Management

MFS

nuance INVESTMENTS

***Investment Health Savings accounts: Not FDIC Insured - No Bank Guarantee May Lose Value**

Qualified and nonqualified medical expenses

The funds in your HSA should only be used for qualified medical expenses. Funds you withdraw from your HSA are income-tax-free when used to pay for qualified medical expenses. Funds withdrawn to pay for nonqualified expenses are generally subject to taxes (state and federal) and IRS penalties. Please reference IRS Publication 969 and 502 for more detailed information.

The following list provides examples of qualified and nonqualified medical expenses. This list is not all-inclusive. Always consult with your tax advisor should you require specific tax advice.

- IRS Publication 969
- IRS Publication 502

Qualified medical expenses may include:

- Acupuncture
- Alcoholism treatment
- Ambulance
- Anesthetist
- Arch supports
- Chiropractor
- Contact lenses
- Contraceptives (by prescription)
- Dental treatment (X-rays, fillings, braces, extractions, etc.)
- Dentures
- Diagnostic items/services
- Doctor's office visits and procedures (physicians, surgeons, specialists, or other medical practitioners)
- Drug addiction treatment
- Eyeglasses (for medical reasons)
- Eye exams
- Eye surgery (such as Lasik, PRK, cataract, glaucoma, etc.)
- Feminine hygiene products
- Hearing aids
- Hospital services
- Laboratory services and fees
- Nursing services
- Operations
- Over the counter (OTC) medicine
- Prescription drugs
- Physical therapy
- Psychiatric care
- Speech therapy
- Smoking cessation programs (including nicotine gum or patches)
- Telephone or TV equipment to assist the hard of hearing
- Therapy equipment
- Vaccines
- Vasectomy
- Vitamins (if prescribed)
- Wheelchair/wheelchair maintenance
- Wigs

Nonqualified medical expenses may include:

- Bug spray
- Bleaching, teeth whitening
- Botox
- Cosmetic surgery (unless due to trauma or disease)
- Diaper services
- Electrolysis/hair removal
- Gasoline
- Household help
- Health club dues and fees
- Illegal operations and treatments
- Maternity clothes
- Nutritional supplements

HSA store®
The largest selection of guaranteed HSA-eligible products, **zero guesswork.**
Shop HSA Store

