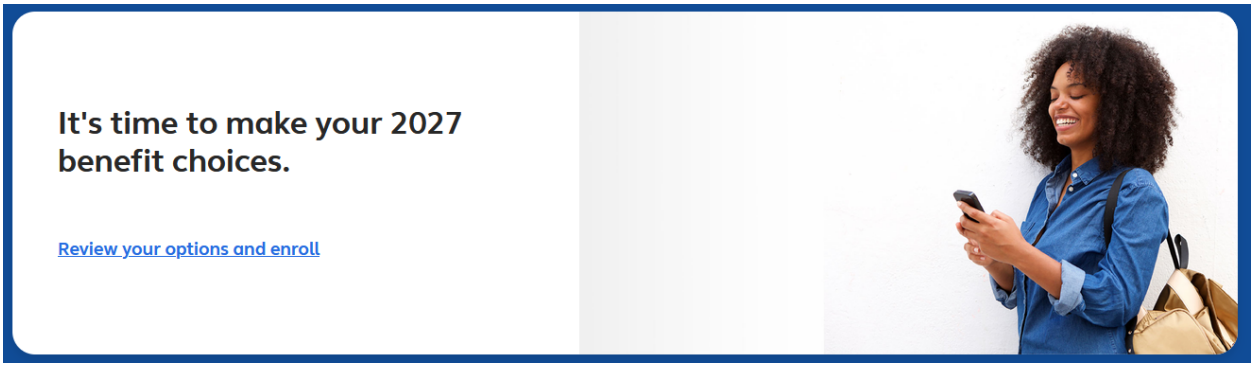
alight Smart-Choice Accounts®

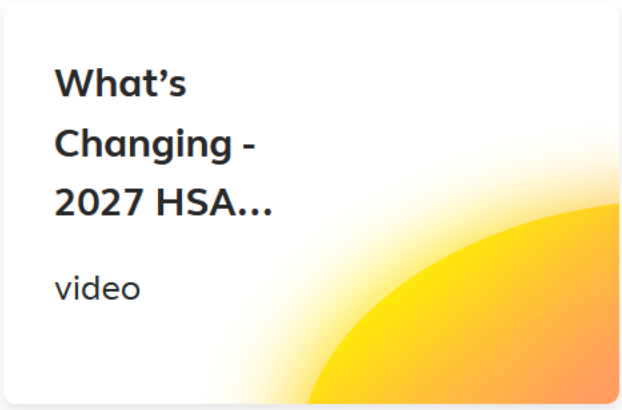
Annual Enrollment Guide

If you wish to contribute to a Health Savings Account (HSA) in 2027, you need to complete the following steps during Annual Enrollment **(October 26-November 13, 2026)**.

1. Log on to Your Benefits Resources, Hilton's online benefits platform, to complete your 2027 Annual Enrollment elections for Hilton
2. Click on Annual Enrollment tile below



3. Elect a Bronze Medical plan
4. Confirm you are eligible for an HSA
5. Review educational materials on the HSA election page, including the "What's Changing" video at the bottom



6. Set your 2027 HSA contribution amount and click "Continue"
7. After you enter your 2027 contribution amount, you will reach the Terms and Conditions page, on this page:
    a. Open the "Review HSA Terms and Conditions" link pictured below.
    b. Select the first box pictured below to acknowledge you have read and agree to the WealthCare Saver Terms and Conditions.
    c. If you would like to receive communications electronically, check the second box pictured below.

You must first review HSA Terms and Conditions before agreeing to it.

Review HSA Terms and Conditions

☐ I acknowledge that I have read and agree to the entirety of the HSA terms and conditions accessed via the link on this page.

☐ I agree to access communications electronically and acknowledge that I have the required software to receive and access such electronic communications. If I don't check this box, I understand that I might be charged a fee to receive paper account statements.

8. Select "I request" to transfer my prior HSA balance to the new custodial bank in 2027

HSA Transfer Consent:

◉ I request that UMB Bank, n.a. ("UMB"), as custodian of my HSA, close my HSA maintained at UMB and transfer the balance of the funds in my HSA, after deduction of necessary fees and expenses, to Wealthcare Saver, 280 Congress St. Suit 1005 Boston, MA 02210, as successor custodian, effective on the date UMB transfers my funds to Wealthcare Saver, which will be no later than 1/14/2027. I understand that I will not have access to my UMB HSA funds from 1/08/2027 until the transfer to Wealthcare Saver has been completed by 1/15/2027. If funds from my UMB HSA have been invested, I understand I must liquidate such investments prior to 12/21/2026 in order for UMB to transfer my account balance to Wealthcare Saver. I understand that I am responsible for the tax consequences of these actions and I will not seek to hold UMB responsible for such tax consequences. I indemnify and agree to hold UMB harmless against any liabilities for following these instructions. I certify that all information provided by me to my Employer as part of this request is true, correct and complete.

If you do not check this box, your UMB HSA will not be closed and the balance of your UMB HSA will not be transferred to Wealthcare Saver. If you do not liquidate any investments in your UMB HSA by 12/21/2026, even if you have checked this box, your UMB HSA will not be closed and the balance of your UMB HSA will not be transferred to Wealthcare Saver.

NOTE: If you instruct UMB to transfer funds from your UMB HSA directly to the custodian of another HSA, the transfer is a trustee to trustee transfer. There is no limit on the number of these types of transfers. You do not need to include the amount transferred in income, deduct it as a contribution, or include it as a distribution on IRS Form 8889, line 12a. UMB is not a tax advisor. If you have questions, please consult your own tax advisor.

○ I do NOT request that UMB Bank, n.a. ("UMB"), as custodian of my HSA, close my HSA maintained at UMB.

9. Select "I agree" to close my UMB account and transfer my balance to WealthCare Saver

Transfer and Account Closure Authorization:

◉ I agree and direct UMB to close my account that is associated with Hilton Employer Inc. and transfer the balance of my HSA and investments to Wealthcare Saver pursuant to the terms above.

○ I do not agree to direct UMB to close my account that is associated with Hilton Employer Inc. and transfer the balance of my HSA and investments to Wealthcare Saver pursuant to the terms above.

10. Select "Accept and continue"
11. Review your other coverage and make any other changes as needed
12. Select "Confirm" at the bottom of the Benefits Summary page.

There are additional steps to take if you invest your HSA funds. You MUST liquidate current HSA investments and turn off automated transfers, if enabled, by 4:00 p.m. ET on December 21, 2026. See the Take Action - Investment Transfer Guide.