



MEDICAL



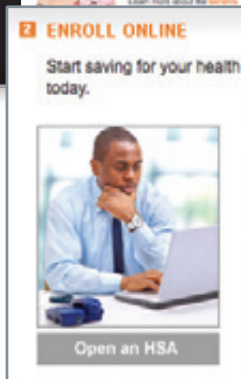
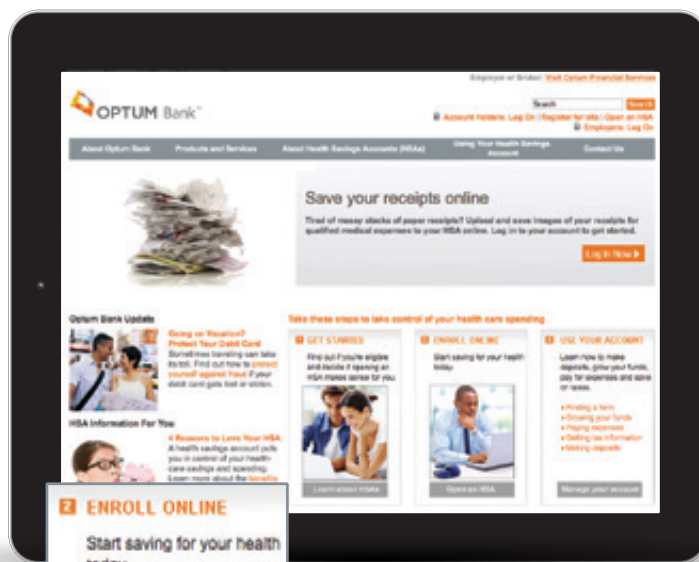
HEALTH SAVINGS ACCOUNT

How to open your HSA.

It takes only minutes to open a health savings account (HSA) with Optum BankSM, Member FDIC.

What you'll need to enroll:

- ✓ **Your Social Security number**
- ✓ **Your email address**
- ✓ **Your group number**
(from your health plan ID card)
- ✓ **An identification number**
(from another form of ID, such as driver's license, state-issued identification card or passport)



Get started online.

- 1 Visit **optumbank.com**.
- 2 Select **Open an HSA**.



Be on the lookout.

You can choose to receive your welcome kit electronically or by mail. Within seven to ten days, you will receive a Health Savings Account Debit MasterCard[®] by mail in an unmarked envelope.

A health-wise investment for your future.

Optum Bank is UnitedHealthcare's health care bank of choice and is a national leader in HSA banking. Plus, only Optum Bank offers the convenience of banking through your health plan website. Learn more about Optum Bank at optumbank.com.

With an HSA, you can:

✓ Deposit your health care dollars.

You can add money anytime, up to the annual contribution limits set by the IRS. If you're 55 or older, you may be able to make catch-up contributions.

✓ Grow your savings.

Deposits into an Optum Bank HSA may earn interest and continue to grow over time. Depending on your account, you may be able to invest a portion of your balance in mutual funds to help save for future qualified health care expenses.*

✓ Save on taxes.

Your deposits are exempt from federal income tax. Your savings grow tax free. Money you spend on qualified expenses is income tax free, too.

✓ Pay for health care, now or later.

You can use your HSA to pay for various qualified medical, dental and vision expenses. The money is yours to keep, even if you change jobs or health plans.

VISIT myuhc.com to learn more.

It's easy to manage your HSA.



UnitedHealthcare gives you the resources you need to make the most of your health care dollars. Access your Optum Bank HSA at myuhc.com® anytime. And use the UnitedHealthcare Health4Me® mobile app to view your balance anytime. When you have questions, our customer care professionals are available with answers.

*Investments are not FDIC insured, are not guaranteed by Optum BankSM, and may lose value.

Health Savings Accounts (HSAs) are individual accounts offered by Optum Bank, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

myuhc.com® and UnitedHealthcare Health4Me® are registered trademarks of UnitedHealth Group Incorporated.

MasterCard® is a registered trademark of MasterCard Worldwide. This card is issued by Optum BankSM pursuant to license by MasterCard® International.

©2015 United HealthCare Services, Inc.

100-11524 Rev. 7/18

UHCEW749008_000