

Health Savings Accounts

A smart way to save on taxes and save for your future.



What are the benefits of an HSA?

- Contributions are pre-tax or tax-deductible*
- Earnings are income tax-free
- Tax-free withdrawals may be made for qualified medical expenses
- Unused funds are carried over, without limit, from year to year
- You own the HSA and it is yours to keep — even when you change jobs, health plans or retire

*Contributions are tax-deductible on your federal tax return. Some states do not recognize HSA contributions as a deduction. Your own HSA contributions are either tax-deductible or pre-tax (if made by payroll deduction). See IRS Publication 969. Consult a qualified tax adviser for advice.

Designed to work with a qualifying high-deductible health plan (HDHP), a health savings account (HSA) is a great way for eligible individuals to save for qualified medical expenses today, tomorrow and in the future — even in retirement. HSAs offer significant tax advantages, too.

What is an HSA?

An HSA is an individually owned, tax-advantaged account that is used to pay for qualified medical expenses, either now or in the future. In order to set up an HSA, an individual must participate in an Internal Revenue Service (IRS) qualifying high-deductible health plan and meet other IRS eligibility requirements.

Why an HSA with Optum?

- In addition to the tax savings, we've made it easy to access and manage your funds. Our payment card can be used when you need it most — at the clinic, pharmacy, dentist, etc.
- Additional cards may be requested online, at no charge, for your spouse or eligible dependents.
- Investment options* are an available choice once your HSA meets a designated threshold.



The website is personalized, secure and easy to use anytime.

- The interactive website enables you to access your HSA with a simple click of a mouse.
- View and manage personal account information, transaction activity and set text alerts.
- Convenient online **Bill Pay** can be used to pay for services or providers when you can't use your payment card.
- Online enrollment and profile management tools are intuitive and enable you to make smart choices about your health care accounts.
- Use the **Expense Tracker** to easily organize, manage and track your health care expenses.
- Access interactive decision support tools from the "Links" tab.
- Our customer service center's **highly trained health care account professionals** are able to respond to your questions.
- Monthly statements and year-end tax information are provided online for easy downloading or printing.
- Our **Health Care Toolbox** provides smart, easy-to-use, interactive tools to help manage your health care spending.
- The myCDH by Optum **mobile** app allows you to manage your HSA anytime, anywhere.



To learn more, call 1-877-470-1771.

Representatives are available Monday–Friday, 8:00 a.m.–8:00 p.m. EST.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, 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. Fees may reduce earnings on account. 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.

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



11000 Optum Circle, Eden Prairie, MN 55344

All Optum trademarks and logos are owned by Optum, Inc. All other brand or product names are trademarks or registered marks of their respective owners. Because we are continuously improving our products and services, Optum reserves the right to change specifications without prior notice.

Optum is an equal opportunity employer.

© 2015 Optum, Inc. All rights reserved. A14778 50687-092015