

Make your money go further when paying for qualified medical expenses.

One of the best ways to balance medical costs and make your health care dollars go as far as possible is by opening a health savings account (HSA). As a member of UnitedHealthcare, **you can open yours through Optum Bank®**. Getting started is quick and easy. Sign up for an HSA today—and start realizing all the advantages.

What you'll need.

It takes 2 simple steps to open an HSA with Optum Bank. Before getting started, please note you'll need your:

- Social Security number.
- Email address.
- Group number—from your health plan ID card.
- Identification number—from a different form of ID such as driver's license, state-issued ID card, passport, etc.

How to enroll.

Once you have the materials you need in hand, you're on your way—just follow these steps:

- 1 Visit myuhc.com.
- 2 Select **Enroll Now** and follow the directions—including choosing whether you'd like to receive your Welcome Kit electronically or by mail.

After registering online, you'll receive a Health Savings Account Debit Mastercard® by mail in an unmarked envelope within 7–10 business days.



UnitedHealthcare conveniently links your HSA through Optum Bank, Member FDIC, a national leader in health savings account banking, giving you:

- Access to your health plan and HSA information—all in one place.
- The right to keep your Optum Bank HSA—even if you change plans, employers or retire.
- Interest earning opportunities on your Optum Bank HSA—and the ability to grow it over time.

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A health-wise opportunity for savings.

Whether using it to help pay for dentist visits or to grow your savings tax-free, a health savings account gives you an advantage. With an HSA you can:

Deposit your health care dollars.

Add to your savings 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 choose to invest a portion of your balance in mutual funds to help save for future qualified medical expenses.¹

Triple your tax benefits.

- Money deposited is federal income tax-free.
- Withdrawals made for qualified expenses are income tax-free.
- Savings grow tax-free.

Pay for more than just doctor visits.

You can use your HSA savings to pay for various qualified medical, dental, vision expenses—and more. These include:

- Eyeglasses and hearing aids.
- Other kinds of health insurance, such as COBRA and long-term care.
- Any tax-deductible health insurance (except for Medicare supplemental insurance) when you turn 65.

The sooner you sign up, the more you'll be able to save.

Because HSAs don't allow you to reimburse yourself for medical expenses established before opening your account, time actually is money. That's why the sooner you open your HSA, the more time you'll have to save.



Take the next step.

Visit myuhc.com and open an Optum Bank HSA today.



¹ Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Health Savings Accounts (HSAs) are individual accounts offered or administered 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. 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. Fees may reduce earnings on account.

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