



MEDICAL



HEALTH SAVINGS ACCOUNT (HSA)

See how Hank uses his HSA to help pay for his Medicare costs.

Hank turns 65 this year. He plans to retire and sign up for Medicare. He can use his health savings account (HSA) to pay for his Medicare premiums and qualified out-of-pocket medical expenses including the deductibles, co-payments and co-insurance for:

- ✓ **Part A** (hospital and inpatient care)
- ✓ **Part B** (doctor and outpatient care)
- ✓ **Part D** (prescription drugs)

Hank keeps his HSA after he retires.

Hank gets to keep his HSA after he retires. But once he signs up for Medicare, he can no longer contribute money to his HSA. But the money he has saved has grown and gives him peace of mind for this exciting new time in his life.

His HSA offers financial flexibility.

When retired, Hank can use the money in his HSA for more than just medical expenses, without paying a penalty. He can use the money for any expense including household items and vacations. However, he must now pay income tax on any money he takes out of his HSA for non-qualified medical expenses.

VISIT optumbank.com to learn more about opening an HSA with Optum Bank,SM Member FDIC.

Hank racks up some big savings.¹

Contribution Limits		Catch-up Contributions	
2011	\$6,150	2011	\$1,000
2012	\$6,250	2012	\$1,000
2013	\$6,450	2013	\$1,000
2014	\$6,550	2014	\$1,000
2015	\$6,650	2015	\$1,000
TOTAL \$32,050		TOTAL \$5,000	

Total Contributions		Annual Tax Savings	
2011	\$7,150	2011	\$2,549
2012	\$7,250	2012	\$2,585
2013	\$7,450	2013	\$2,805
2014	\$7,550	2014	\$2,843
2015	\$7,650	2015	\$2,880
TOTAL \$37,050		TOTAL \$13,662	

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 optumbank.com to learn more.

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

¹Tax savings calculations assume a 25% federal rate, a 5% state rate, a 7.65% FICA rate in 2013-2015 and 5.65% FICA rate in 2011/2012.

Hypothetical example is for illustrative purposes only. All events, persons and results described herein are entirely fictitious and amounts will vary depending on your unique circumstances. Any resemblance to real events or persons, living or dead, is purely coincidental.

The UnitedHealthcare plan with Health Savings Account (HSA) is a 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 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.

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It's easy to manage your HSA.



Access your Optum Bank HSA anytime with myuhc.com[®] and the UnitedHealthcare Health4Me[®] mobile app. You can:

- ✓ View your HSA balance.
- ✓ Pay your medical bills.
- ✓ Manage and understand your claims and much more.

When you have questions, our customer care professionals are available with answers.