

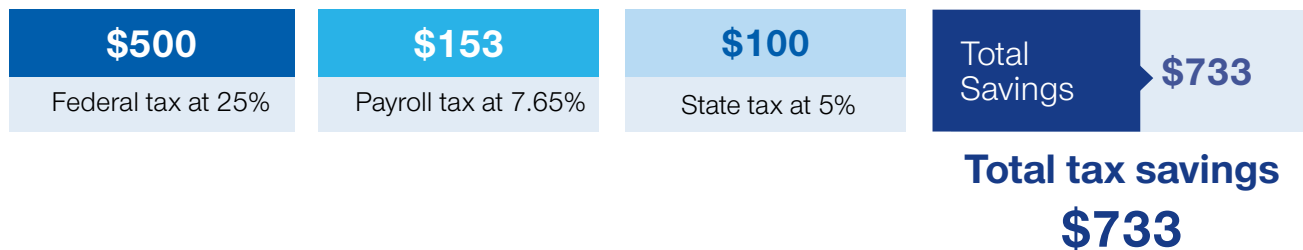


The Gonzales family saves more on health care.

The Gonzales family signs up for a health care flexible spending account (FSA) to pay for eligible health care expenses they will have during the year. The money they set aside is tax free, allowing them to save more for the things they enjoy most.

Gonzales' tax savings

The Gonzales family puts \$2,000 into their FSA. See how their tax savings add up.



This is an example. Your savings may be different depending on your income tax rate, whether you pay state income taxes, and other factors.

Start saving like the Gonzales family.
Sign up for a health care FSA.
Visit fsa.welcometouhc.com to learn more.



It's simple to manage your account.

You can access your FSA anytime with myuhc.com[®] and the UnitedHealthcare Health4MeSM mobile app. If you have a questions, our customer care professionals are ready with answers.



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You can use a health care FSA for expenses like these:

- Acupuncture
- Blood sugar test kits and insulin for diabetics
- Chiropractor visits
- Dental services like cleanings, fillings, X-rays and braces
- Doctor's office visits and X-rays
- Drug prescriptions
- Health plan deductible, co-insurance and co-payments
- Hearing aids and batteries
- Laboratory fees
- Lasik eye surgery
- Vision services like exams, eyeglasses, frames and contact lenses

Over-the-counter medicines (must be prescribed):

- Acid controllers
- Acne medicine
- Allergy and sinus medicine
- Cold and flu medicine
- Eye drops
- Ointments for cuts, burns or rashes
- Pain relievers, such as aspirin or ibuprofen

To find the latest list of eligible expenses, visit IRS.gov.



fsa.welcometouhc.com

- Estimate tax savings
- See a list of common eligible expenses
- Learn about tools on myuhc.com and more

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FSAs are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. A limited-purpose flexible spending account is not insurance.

Health savings accounts (HSAs) are individual accounts 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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