



Your money goes further with an HSA

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 a valid driver's license, state-issued ID card or passport

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 prompts**—including choosing whether you'd like to receive your Welcome Kit electronically or by mail

After registering online, you'll receive an Optum Bank HSA debit Mastercard® by mail in an unmarked envelope within 7–10 business days.

A health-wise opportunity for savings

Whether using it to help pay for dentist visits or to grow your savings tax-free, an HSA 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 and 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.



UnitedHealthcare conveniently links your HSA through Optum Bank, Member FDIC, a national leader in HSA 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

Take the next step

Visit myuhc.com to open your Optum Bank HSA

United Healthcare

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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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.