



Out-of-pocket reimbursement just got a lot easier.

Great news!

Optum has made the reimbursement of out-of-pocket health care expenses easier for your employees. We will upload their insurance claims directly to their accounts and process them automatically. Which reimbursement procedure would you prefer?

1. Claim files auto load and auto reimburse

After processing a claim, the health plan sends an electronic file to Optum with all the claim details. Optum automatically uploads the claim to the employee's account, processes it and reimburses out-of-pocket expenses. Employees don't have to do a thing. Reimbursement arrives by check or direct deposit, based on their account settings. Employees can view their claims and reimbursements at any time by clicking on **Manage My Expenses**. For out-of-pocket expenses not included in the file, employees should follow the standard online claim submission process.

2. Claim files auto load and auto reimburse, but consumers have a payment card

After processing a claim, the health plan sends an electronic file to Optum with all the claim details. Optum automatically uploads the claim to the employee's account, processes it and reimburses out-of-pocket expenses. Employees don't have to do a thing. Reimbursement will arrive by check or direct deposit, based on the employee's account settings. Employees can view their claims and reimbursements at any time by clicking on **Manage My Expenses**. For out-of-pocket expenses not included in the file, employees can use their Optum payment card at time of purchase/payment or submit a reimbursement request online. The card is limited to expenses not included in the claim file. For example, if we receive claim files from your medical and dental carrier, we will not let you pay for those expenses with the Optum payment card.

3. Claim files auto load, and consumer requests reimbursement online

After processing a claim, the health plan sends an electronic file to Optum with all the claim details. Optum automatically uploads the claim to the employee's account. Employees can view and manage their out-of-pocket expenses by clicking on **Manage My Expenses**. From there, they can select **Mark as Paid** if they paid those expenses with their payment card. They can otherwise click on the orange **Pay** button and either request reimbursement from their account or pay their provider from their HSA. Reimbursement will arrive by check or direct deposit, based on the employee's account settings. This is the best solution if you offer an HSA.

Opt in? Opt out? The choice is yours.

All employees are automatically opted in. It's your choice as to whether they may opt out and when:

- A. Any time during the year
- B. Only during open enrollment
- C. Never

Employees who choose to opt out will need to opt out each plan year. If you choose not to let your employees opt out, we recommend you have us upload all claims to **Manage My Expenses**. That way, employees can control which claims are reimbursed and from which account.

Please note that:

- It's standard practice to receive claim files weekly.
- Optum has a standard file format but can also accept claims in the health plan's preferred format. However, additional fees will apply.
- If you use our standard file format, we can accept future adjustments to the files.

Next steps

Please contact your account manager to discuss the best design for your employees.

11000 Optum Circle, Eden Prairie, MN 55344

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. The content of this communication is not intended as legal or tax advice.

© 2016 Optum, Inc. All rights reserved. WF174447 07/16