

Lisa manages an HSA



With twin teenage daughters and a full-time job, Lisa has a busy lifestyle and needs to be smart about budgeting. She's used a health savings account (HSA) to save for and pay for qualified medical expenses for nearly a decade.

Lisa sets up recurring payments

When Lisa's daughters both get braces, Lisa works out a monthly payment plan with their orthodontist. She then uses online bill pay from Optum Bank[®], Member FDIC, to set up recurring payments from her account. Because she anticipated the expense of braces, Lisa had been saving the maximum annual contribution limit set by the IRS in her account each year and has enough to cover the full cost of this qualified medical expense.

Now that this big expense is almost over, Lisa wonders if she should continue to make the maximum contribution each year. Since her daughters will be off to college soon, she's also curious if she should start using her HSA to save for medical expenses she'll have in retirement instead of using it for everyday qualified medical expenses.

Lisa makes managing her account easy

With the wide range of tools and resources available at optumbank.com, Lisa can get answers to her questions, find out how much she should be saving and more.

**Receipt Vault**

Stores and easily manages images of your qualified medical expense receipts from your smartphone, tablet or desktop.

**Health Savings Checkup**

Creates an action plan to help you save for health care costs in retirement.

**Asset Allocation Calculator**

Helps create a strategy to choose mutual funds when you are ready to invest your HSA.

Visit optumbank.com to learn more about saving on taxes with an HSA.

The 5 Stages of Health Saving and Spending*

DECIDE » OPEN » USE » MANAGE » OPTIMIZE

While Lisa's story may best represent the Manage stage, many of her experiences may apply to the other four Stages of Health Saving and Spending as well.

The 5 Stages of Health Saving and Spending*

Good health is a journey. So is saving the money needed to pay for qualified medical expenses. We've identified stages account holders go through when owning a health savings account: Decide, Open, Use, Manage, Optimize.

Because she's confident in managing her HSA, Lisa falls into stage four of *The 5 Stages of Health Saving and Spending**: Manage. That means she uses many of the account's features and benefits but still has a few questions.

How can you progress to the next stage?

1. Make sure you're contributing the maximum amount allowed each year. For 2016, you can contribute up to the IRS limits of \$3,350 if you have self-only coverage or \$6,750 if you have family coverage. For 2017, the IRS limits increase to \$3,400 for self-only coverage and remain at \$6,750 for family coverage. Contribution limits are increased by \$1,000 for eligible individuals age 55 or older.
2. Visit optumbank.com to learn about investing your HSA money in mutual funds.
3. Check out Optum Bank's new receipt vault, a helpful tool that will allow you to upload images of your receipts to your HSA account.

To learn more about the 5 stages, visit optumbank.com/optumHSAstages.

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

* Stages based on Optum Bank's proprietary *The 5 Stages of Health Saving and Spending*.

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.

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. Fees may reduce earnings on account. 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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Wondering how your contributions add up?

Check out the health savings account (HSA) contribution tracker. It shows how much you have contributed to your HSA to date and calculates how much more could be contributed to maximize your contribution according to your plan coverage (individual or family).

To access the contribution tracker, simply log in to your account at optumbank.com and select "Health Savings Account (HSA)" to access your "HSA summary page" and tracking information.



Did you know you can save on taxes?

Your deposits are exempt from federal income tax, your savings grow tax free and money you spend on qualified expenses is free from federal income taxes, too.