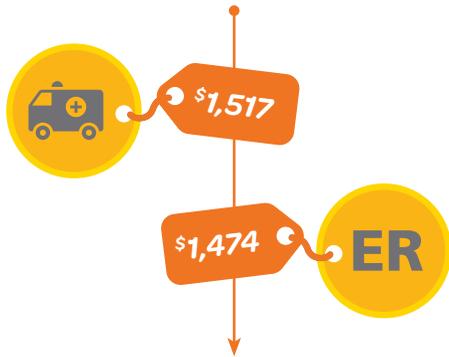


Joe's Health Journey

Complaining of chest pain, Joe wakes up his wife, who quickly calls an ambulance.



Immediately recognizing the severity of Joe's condition, the ER doctor orders an EKG and a diagnostic angiogram.



To target major blockages in his arteries, Joe agrees to an angioplasty with two drug-coated stents.

Weeks later, Joe is feeling back to normal when his explanation of benefits arrives.



When Joe returns home, he needs to rest and take several medications.



The surgery goes well, and he spends two nights in the hospital recovering.



GRAND TOTAL

\$57,547

PLAN PAYS

\$45,547

JOE PAYS

\$12,000*



Meet Joe.

He is 59 years old, married and has a son and daughter in college. He runs three times a week, eats healthy foods and gets all his preventive screenings.

Joe has had a qualifying high-deductible health plan paired with a health savings account (HSA) through his employer for three years. Joe decided to start saving right away so he would be prepared for his plan's out-of-pocket maximum of \$12,000.

He has been contributing the maximum amount allowed by the IRS to his HSA each year plus the \$1,000 for ages 55+ catch-up contribution, which has added up to a \$23,150 balance.**

Like many of us, Joe thought he was in good health. Then he woke up in the middle of the night with chest pains.

Here's what happened next.

Joe is a fictitious character used to illustrate programs and services. All costs are illustrative and vary according to hospital and geography. Researched through health care cost estimator tools and published studies.

* Joe's costs are based on a high-deductible plan with a family deductible, 80/20 co-insurance and \$12,000 out-of-pocket maximum.

** Joe's maximum contribution is based on family contribution limits for 2015: \$6,650, 2016: \$6,750 and 2017: \$6,750. Example assumes no withdrawals from the account.

Luckily, Joe was prepared.

While Joe's emergency couldn't have been prevented, he was prepared with an HSA balance of \$23,150 after maximizing his contributions for the last three years. Not only did he have his \$12,000 out-of-pocket maximum covered, but he still has money left over in case something else happens to him or his family.

Having a Health Advantage HSA from Optum offers you peace of mind, easy-to-use online banking and tools to manage your account, including:

- Online bill pay for making payments
- Mobile app for checking balances, making contributions and distributions
- Optum Mastercard® Payment Card to easily pay for qualified medical expenses
- A convenient dashboard where you can track expenses and upload receipts
- Investments for retirement planning after a certain minimum balance is obtained (usually \$2,000)

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

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