



## HEALTH SAVINGS ACCOUNT (HSA)

# See how Maria pays for a doctor visit and a prescription.

She saves and pays for her care with her health savings account (HSA) from Optum Bank,<sup>SM</sup> Member FDIC.

### When Maria goes to the doctor:

- ✓ **She shows her health plan ID card.** Her ID card includes important information that tells her doctor what type of plan she has and how it should be billed.
- ✓ **She doesn't pay anything at the time of service.** Her doctor sends her bill (claim) to UnitedHealthcare first. This is to make sure that:
  - The network discount is applied, which lowers her cost.
  - The costs are covered and are applied to her plan deductible and out-of-pocket limit.
- ✓ **If she owes any money,** her doctor will send a bill. Maria can pay the bill using her HSA, or she can save her HSA and pay another way (credit card, check or cash).

### When Maria buys a prescription:

- ✓ **She shows her health plan ID card at the pharmacy.** As she waits at the counter, the pharmacy sends the claim electronically to UnitedHealthcare so she can get the network discount. If she owes any money, the pharmacist will ask for payment. She can choose to pay with her HSA.

#### START SAVING LIKE MARIA.

Visit [optumbank.com](http://optumbank.com) to learn more about opening an HSA with Optum Bank,<sup>SM</sup> member FDIC.

Maria uses network doctors.



Maria uses network doctors and pharmacies because they have agreed to charge lower prices. This helps her save money, including her HSA dollars.



### Maria pays her medical bills.

Maria has options for paying her medical bills using the HSA. She can use her UnitedHealthcare HSA MasterCard from Optum Bank. She can also pay using the UnitedHealthcare Health4Me<sup>®</sup> mobile app.



# A health-wise investment for your future.

Optum Bank is UnitedHealthcare's health care bank of choice and is a national leader in HSA banking. Plus, only Optum Bank offers the convenience of banking through your health plan website. Learn more about Optum Bank at [optumbank.com](http://optumbank.com).

## With an HSA, you can:

### ✓ Deposit your health care dollars.

You can add money 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 invest a portion of your balance in mutual funds to help save for future qualified health care expenses.\*

### ✓ Save on taxes.

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

### ✓ Pay for health care, now or later.

You can use your HSA to pay for various qualified medical, dental and vision expenses. The money is yours to keep, even if you change jobs or health plans.

**VISIT** [optumbank.com](http://optumbank.com) to learn more.

\*Investments are not FDIC insured, are not guaranteed by Optum Bank,<sup>SM</sup> and may lose value.

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. Any resemblance to real events or persons, living or dead, is purely coincidental.

The UnitedHealthcare plan with Health Savings Account (HSA) is a 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 by Optum Bank, 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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100-11527 Rev. 8/15

It's easy to manage your HSA.



Access your Optum Bank HSA anytime with [myuhc.com](http://myuhc.com)<sup>®</sup> and the UnitedHealthcare Health4Me<sup>®</sup> mobile app. You can:

- ✓ View your HSA balance.
- ✓ Pay your medical bills.
- ✓ Manage and understand your claims and much more.

When you have questions, our customer care professionals are available with answers.