



## HEALTH SAVINGS ACCOUNT (HSA)

# See how Steve uses his HSA to save for health care.

Steve is able to automatically deposit money into his health savings account (HSA) from his paychecks. Using payroll deductions, Steve's employer takes money out of each paycheck and puts it into his HSA. This takes place before taxes, saving Steve money.

### Check out Steve's tax savings.

Steve chose to deposit \$248 from each paycheck. This means he will save \$6,448 in his HSA during the year. Plus, he saves almost \$2,000 in taxes.

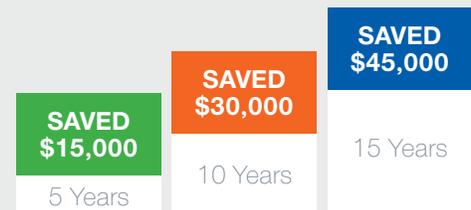
	Each Paycheck	Annual Total
What he puts in his HSA	<b>\$248</b>	<b>\$6,448</b>
His savings (What he doesn't pay in taxes) <sup>1</sup>	<b>\$74</b>	<b>\$1,924</b>
<small>25% federal   5% state</small>		

### Steve pays for qualified medical expenses and saves on taxes.

Steve withdraws \$3,000 from his HSA to pay for his family's qualified health care expenses this year. Expenses include trips to urgent care, prescriptions, visits to medical specialists and dental care.

## Watch Steve's account balance grow.

At the end of the year, Steve had **\$3,448** remaining in his HSA. His goal is to add at least **\$3,000** in his HSA each year. Over time, see how his savings may add up.



### START SAVING LIKE STEVE.

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

# 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.

### ✓ Your funds can grow year over year.

HSA's have no use it or lose it rule.

**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.

<sup>1</sup>Tax savings calculations assume a 25% federal rate and a 5% state rate.

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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It's easy to manage your HSA.



Access your Optum Bank HSA anytime with 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.

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