SEE WHAT SAVING COULD MEAN TO YOU

Even if your employer has given you technical information about HSAs, you may be left wondering just what an account means for your everyday life. Discover how an HSA could benefit you today and in the future with this powerful story:

[Steve Opens an HSA](http://cdn-aem.optum.com/content/dam/optum/consumer-activation/A13534/Steve_Opens_HSA.pdf)

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.

A16942 49441A-072016

EECaseStudyHSA2