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## SEE WHAT SAVING COULD MEAN TO YOU



Even if your employer has given you technical information about HSAs and FSAs, you may be left wondering just what those accounts mean for your everyday life.

Discover how they could benefit you today and in the future with this powerful story:



Pete Combines Health Accounts (HSA and a limited-purpose FSA)

If you are covered by a health FSA or an HRA that pays or reimburses qualified medical expenses, you generally cannot make contributions to an HSA. However, some plan accounts, such as a limited-purpose health FSA or HRA, might be permitted.

LPFSA / FSA / HRA are administered by OptumHealth Financial Services SM.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank<sup>®</sup>, 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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