TAKE THE FIRST STEP

Wondering if an HSA is right for you? If you have questions about what this account means and how it could help you prepare for future medical expenses, check out this helpful link:

[2-Minute Video: What is an HSA?](http://www.openenrollment123.com/node/56)

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.

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