TAKE THE FIRST STEP

Wondering if an FSA 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:

[FSA Enrollment Brochure](http://cdn-aem.optum.com/content/dam/optum/consumer-activation/A15313/FSA-brochure.pdf)

Flexible spending arrangements (FSAs) and health reimbursement arrangements (HRAs) are administered by OptumHealth Financial ServicesSM.

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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