TAKE THE FIRST STEP

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

[Health Advantage Health Reimbursement Accounts Brochure](http://cdn-aem.optum.com/content/dam/optum/consumer-activation/A15313/hra-rollover-and-payment-card.pdf)

Flexible spending arrangements (FSAs) and health reimbursement arrangements (HRAs) are administered by OptumHealth Financial ServicesSM and are subject to eligibility and restrictions. A health reimbursement arrangement is often called a health reimbursement 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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