MAKE OPEN ENROLLMENT MAKE SENSE

Open enrollment can be a confusing time. You may have questions about how a health savings account (HSA) works and if opening an HSA is right for you.

Check out this helpful online tool. Our [Health Savings Account Calculator](http://cdn.optum.com/oh/ohb/calc/calc.htm) can help you figure out your maximum contribution, estimate your tax savings with an HSA and see how your savings may grow over time.

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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