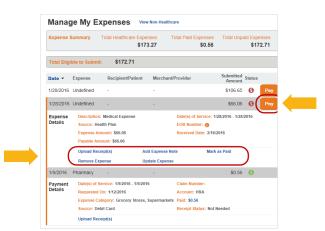


Automatic reimbursement of claims

Great news! Need to get reimbursed for eligible out-of-pocket expenses? It's now easier than ever. Insurance claims from your employer-sponsored plan(s) will be uploaded and processed automatically to your personal account.

How does it work?

- 1. After your insurance carrier processes your claim, they'll send an electronic copy of the claim to Optum.
- 2. Optum will automatically upload and process the claim, and reimburse eligible out-of-pocket expenses to you. You don't need to do anything. To view your expenses, log into your account and click Manage My Expenses.



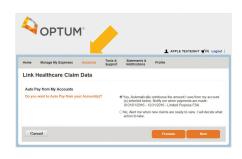
- 3. Based on your account settings, you'll receive your reimbursement by check or direct deposit.
- 4. If you wish to be reimbursed for expenses that are not automatically filed, follow the standard online claim submission process.

PLEASE NOTE: Optum may not receive adjustments made to the original claim by the provider or insurance carrier. Please contact customer service with questions regarding adjustments to the amount of reimbursement you received.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on accounts. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. The content on this website is for general informational use and not intended as legal, investment, or tax advice.

Looking for quicker reimbursement? **Sign up for direct deposit.**





To learn more, log into your account and view your setting options under the **Account** tab. You can also check your Summary Plan Description for more details.



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