

New automatic reimbursement process with modified use of payment card

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. You can still use your payment card, but only for expenses not included in this auto reimbursement process.

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.

Based on your account settings, you'll receive your reimbursement by check or direct deposit.

3. Any expenses not included may be paid with your payment card or by submitting an online reimbursement request. **REMINDER:** Your card is limited to expenses not submitted from your insurance carrier automatically.

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.

Looking for quicker reimbursement? Sign up for direct deposit.

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 purposes and not intended as legal, investment, or tax advice.



11000 Optum Circle, Eden Prairie, MN 55344

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