



### Meet Joe.

He is 59 years old, married and has a son and daughter in college. He runs three times a week, eats healthy food and gets all his preventive screenings.

Three years ago, Joe's employer started offering a qualifying high-deductible health plan paired with a health savings account (HSA). Joe decided to start saving right away so he would be prepared for his plan's out-of-pocket maximum of \$12,000.

He has been contributing the maximum amount allowed by the IRS to his HSA each year plus the \$1,000 for ages 55+ catch-up contribution, which has added up to a \$22,650 balance.\*\*

Like many of us, Joe thought he was in good health. Then he woke up in the middle of the night with chest pains.

Here's what happened next.

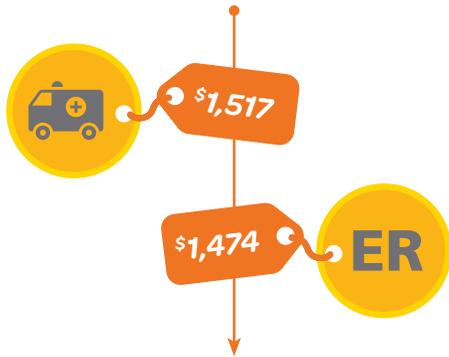
Joe is a fictitious character used to illustrate programs and services. All costs are illustrative and vary according to hospital and geography. Researched through health care cost estimator tools and published studies.

\* Joe's costs are based on a high-deductible plan with a family deductible, 80/20 co-insurance and \$12,000 out-of-pocket maximum.

\*\* Joe's maximum contribution is based on family contribution limits for 2013: \$6,450, 2014: \$6,550 and 2015: \$6,650. Example assumes no withdrawals from the account.

## Joe's Health Journey

Complaining of chest pain, Joe wakes up his wife, who quickly calls an ambulance.



Immediately recognizing the severity of Joe's condition, the ER doctor orders an EKG and a diagnostic angiogram.



To target major blockages in his arteries, Joe agrees to an angioplasty with two drug-coated stents.

Weeks later, Joe is feeling back to normal when his explanation of benefits arrives.



When Joe returns home, he needs to rest and take several medications.



The surgery goes well, and he spends two nights in the hospital recovering.



GRAND TOTAL

\$57,547

PLAN PAYS

\$45,547

JOE PAYS

\$12,000\*

### Luckily, Joe was prepared.

While Joe's emergency couldn't have been prevented, he was prepared with an HSA balance of \$22,650 after maximizing his contributions for the last three years. Not only did he have his \$12,000 deductible covered, but he still has money left over in case something else happens to him or his family.

Having an HSA at Optum Bank<sup>SM</sup>, Member FDIC, offers you peace of mind, easy-to-use online banking and tools to manage your account, including:

- Online bill pay for making payments
- Mobile experience for checking balances, reimbursing yourself and other transactions
- Health Savings Account Debit Mastercard<sup>®</sup> to easily pay for qualified medical expenses
- Receipt vault to store and manage your receipts online
- Investments for retirement planning after a certain minimum balance is obtained (usually \$2,000)\*

\*Investment are not FDIC insured, are not guaranteed by Optum Bank<sup>SM</sup> and may lose value.

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