

# Considering a high-deductible health plan (HDHP) with an HSA?

Here's what you should know.



When it's time to pick your health plan, you may have two choices:

A traditional copay plan with a paid provider organization (PPO)

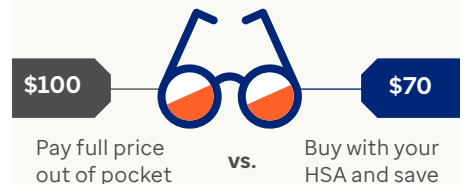
or

A qualifying high-deductible health plan (HDHP) coupled with a health savings account (HSA)

## Here's how your HSA helps you save

Your HSA is designed to protect you and your family against unexpected health care costs. When you use your HSA, it's like saving up to 30% on health care since you're using pre-tax funds.\*

## Why overpay for something you need?



When you compare the two, you might find the HDHP is a smarter choice financially because you get:

- Income tax-free savings to cover a variety of qualified medical expenses now and into the future
- Typically lower premiums
- More control of your health care dollars

If you don't have immediate medical needs, you have the potential to save even more. The money you put in your HSA will be there for you next year and the year after, potentially growing all the way to retirement and beyond. You may also choose to invest your HSA dollars once your account reaches a designated minimum balance.

\*Savings compared using pre-tax income in your HSA to using after-tax income for purchases and assumes a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.



## Technology and digital tools for you

Optum Financial makes it easy to plan, save and pay for health care with the right tools, resources and information based on your needs, including:

- **A highly rated mobile app** – 4.7 out of 5
- **Online tools and resources** – Get the most out of your health care dollars by using the HSA calculator.
- **Easier ways to invest** – Explore your options, including self-directed mutual funds and digitally managed investments, with Betterment, which helps take the guesswork out of investing your HSA dollars.



## Open your account

Check with your employer or benefits specialist to learn about your company's application process.

## Have questions?

Visit [optumfinancial.com](https://optumfinancial.com) or download the mobile app.

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## See how an HSA works

Because she has chronic asthma, Lisa was happy to hear she could open an HSA to save for her prescriptions and doctor visits. Here's how she saves.

- 1 Lisa spends about \$3,000 on her doctor visits and supplies each year. She set up pre-tax HSA contributions through payroll deduction to cover that amount. Lisa's HSA contribution saves her \$1,100 in taxes,\* which essentially reduces her asthma expenses to \$1,900 for the year.
- 2 Whenever Lisa needs to see the doctor or order supplies, she uses her HSA to pay for it.
- 3 She uses the mail-order pharmacy option available through her health plan to save even more.
- 4 Lisa checks her balance frequently at [optumfinancial.com](https://optumfinancial.com). If she notices it's getting low and she hasn't reached the IRS contribution limit for the year, she deposits additional funds online. She knows she can deduct after-tax contributions from her taxes.