

# Health savings accounts

Help employees save and pay for health care expenses



Optum Financial™ is the industry's leading health savings account (HSA) expert, navigating employers through the transition to a cost-saving high-deductible-only benefits plan design, or helping successfully drive adoption in an optional HSA offering.

With unique features like HSA On Demand®, an automated deductible safety net, and communications that drive enrollment using scientifically proven behavioral economics principles, our HSA solution is unmatched in the market.

## Easy to understand, simple to use

Our HSA solution includes:

- A payment card to access funds
- An online portal for account management
- Mobile account access
- Interest earnings and investment options
- Quick, accurate claims processing
- Superior customer service
- Valuable health education and decision-support tools to help employees make more informed choices

To give your employees even more options, pair an HSA with a health reimbursement arrangement (HRA) or a flexible spending account (FSA), which when paired with an HSA become "limited purpose" and cover vision and dental expenses.



## Employer advantages

In addition to benefiting from a superior operating platform, online reporting tools and account flexibility, you will also have the assurance of knowing that our services do not end with account administration. We also partner with employers to manage the entire health care account experience.

## Account features and benefits

### Simplified participant experience

*HSAs have never been easier to use.*

Optum Financial puts account information and health education tools at your fingertips.

- Easy reimbursement processes with payment cards, streamlined claims feeds and online bill pay options
- Simple uploading for claims documentation
- Enhanced employer dashboards
- Payment (debit) card with multi-account capabilities
- Fast access to funds with one-day reimbursement turnaround
- Customer service 24/7/365

### Mobile application and text alerts

*Our secure mobile technology ensures anywhere, anytime access and seamless service.*

- View account balances and transaction history
- Review claim details and submit a new claim
- Pay providers directly with mobile bill pay and click-to-pay
- Upload photo of claim documentation
- View FAQs and eligible expenses
- Receive account alert push notifications
- Tap-to-call customer service
- Send text requests for account balance, claim and contribution information

### Our mobile tools provide a superior HSA experience

HSA participants love the convenience of our mobile technology — account balances at their fingertips, the ability to submit receipts before they are lost, and expert support that is just a tap away.

Additionally, our account alerts immediately notify participants when a payment card purchase requires additional documentation, bringing proactive support to the next level.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.



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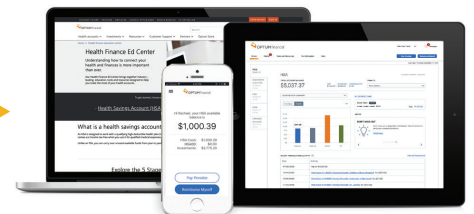
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### Trusted partnership

Removing administrative burdens and increasing cost savings for our clients.

- Expert, dedicated support from a team of professionals focused on clients' strategic and day-to-day needs
- Complete account transparency through detailed online reporting tools
- Proven implementation methodology and specialists speed the implementation timeline, accommodate customizations and earn 100% satisfaction rates
- Communication kits ease implementation, boost enrollment and increase employee satisfaction rates
- Programs that drive higher employee benefits satisfaction rates and increased engagement



**Contact us to learn more** about how health savings accounts can help your employees save and pay for health care expenses, visit [optumbank.com](https://optumbank.com), a part of Optum Financial.