

## Natasha uses an HSA



Natasha is single and works full time. She uses a health savings account (HSA) with her qualifying high-deductible health plan (HDHP) to pay for qualified medical expenses.

### Natasha uses her HSA debit card

After dealing with a cold for more than two weeks, Natasha decides to visit her doctor. She presents her member ID card when checking in and has no copay. The doctor determines she has bronchitis and prescribes a generic medication, which Natasha then picks up at the pharmacy using her Health Savings Account Debit MasterCard®. She shows her member ID card, so the claim will count toward her deductible.

Weeks later, when Natasha is feeling better, she receives a bill from her doctor and an explanation of benefits from her health plan. Because she hasn't met her deductible yet, Natasha must pay for the visit. She checks to make sure she has enough funds in her HSA and then uses online bill pay from Optum Bank<sup>SM</sup>, Member FDIC, to pay the doctor. Natasha saves her receipts in case of an IRS audit.

### Natasha makes using her account easy

With the wide range of tools and resources available at [optumbank.com](https://optumbank.com), Natasha can get answers to her questions, find out how much she should be saving and more.



#### Receipt Vault

Upload images of your qualified medical expense receipts to your HSA account. Store and easily manage them from your smartphone, tablet or desktop.



#### Health Savings Account Calculator

Helps you figure out your maximum contribution, estimate your tax savings and see how your savings can grow over time.



#### Health Savings Checkup

Creates an action plan to help you save for health care costs in retirement.

Visit [optumbank.com](https://optumbank.com) to learn more about saving on taxes with an HSA.



Natasha pays for doctor visits and prescriptions with her Optum Bank debit card.

# The 5 Stages of Health Saving and Spending\*

DECIDE » OPEN » USE » MANAGE » OPTIMIZE

*While Natasha's story may best represent the Use stage, many of her experiences may apply to the other four Stages of Health Saving and Spending as well.*

## The 5 Stages of Health Saving and Spending\*

Good health is a journey. So is saving the money needed to pay for qualified medical expenses. We've identified stages account holders go through when owning a health savings account: Decide, Open, Use, Manage, Optimize.

Because she's already using her HSA, Natasha falls into stage three of *The 5 Stages of Health Saving and Spending*\*: Use. That means she understands how to save and pay for health care, but she still has questions about what counts as a qualified medical expense and whether she'll have enough saved for the future.

### How can you progress to the next stage?

1. Visit [healthsavingscheckup.com](http://healthsavingscheckup.com) to find out if you're saving enough in your HSA.
2. Visit [optumbank.com](http://optumbank.com) to learn how you can reimburse yourself if you forget to use your HSA debit MasterCard® for a qualified medical expense.
3. Make sure you're contributing the maximum amount allowed each year. For 2016, you can contribute up to the IRS limits of \$3,350 if you have self-only coverage or \$6,750 if you have family coverage. For 2017, the IRS limits increase to \$3,400 for self-only coverage and remain at \$6,750 for family coverage. Contribution limits are increased by \$1,000 for eligible individuals age 55 or older. These limits include contributions from you, your employer or others.

To learn more about the 5 stages, visit [optumbank.com/optumHSAstages](http://optumbank.com/optumHSAstages).

\* Stages based on Optum Bank's proprietary *The 5 Stages of Health Saving and Spending*.

Hypothetical example is for illustrative purposes only. All events, persons and results described herein are entirely fictitious and amounts will vary depending on your unique circumstances.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.



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### Wondering what counts as a qualified medical expense?

Visit [optumbank.com](http://optumbank.com) and search for "HSA qualified medical expenses" to find out. You can also find a full list at [IRS.gov](http://IRS.gov).



### Did you know you can save on taxes?

Your deposits are exempt from federal income tax, your savings grow tax free and money you spend on qualified expenses is free from federal income taxes, too.