



Optum Bank health reimbursement accounts

Keep your family and finances healthy.





Your health care. Your priorities.

Individuals and families have different health care needs and priorities. Your employer recognizes the importance of flexibility and personal choice when it comes to health care. That's why they've established a tax-free Optum Bank health reimbursement account (HRA) for you.

How does an HRA work?

Your employer sets aside money for your HRA. This is a company benefit; nothing is withheld from your pay to fund the HRA. You can use your HRA to pay or be reimbursed for eligible health care out-of-pocket expenses that are not covered by insurance or another benefit.

Only an employer can fund an HRA. You cannot add to the account. Your employer determines the annual contribution amount and when the funds will be available to you for reimbursements.

Managing your account.

It's easy to check your account anytime. Just go to optumbank.com to see account transactions and balances, submit claims, and sign up for text alerts and direct deposit of claims reimbursements. You can even use your mobile device to snap a photo of a missing receipt and upload it to your account. It's that easy.

The most convenient way to pay.



Use your Optum Bank payment Mastercard® anywhere Mastercard® is accepted. But be sure to save receipts. We may ask you to verify that a card transaction was eligible for reimbursement from your HRA.

Submitting claims and getting reimbursements.

You can use your Optum Bank payment Mastercard® to pay for eligible health care expenses. It's fast, convenient and easy.

You can also pay for eligible health care expenses with a personal credit card or check. Then submit a claim on our website, by email, mail or by fax (find the form on our website.) Along with the claim, send a receipt that shows:

- The name of the doctor or other service provider, pharmacy or store
- The date of service or purchase
- A description of the service(s) or item(s) purchased
- The amount charged (or what you are responsible for paying)

We can deposit your reimbursements directly into your bank account. Sign up for direct deposit after you sign in to your account at optumbank.com.

If you don't sign up for direct deposit, we'll send you checks after we process your claims. With some HRA plans, you will need to accumulate a total of \$25 in claims before we issue a check.

Here's another benefit.

Check with your employer to see if they offer HRA rollover. If so, your employer will credit your HRA in the next plan year with any funds you don't use in this plan year. This lets you make wise decisions about your health and about using your HRA dollars.

You may be able to use your HRA to pay for eligible expenses such as:

- Doctor's visits and copays
- Prescriptions
- Dental treatment
- Diagnostic test and devices
- Eye exams
- Eyeglasses and contact lenses
- (Certain) over-the-counter drugs and medications
- Physical therapy
- Smoking cessation

You may not use an HRA for:

- Health club dues
- Teeth whitening
- Vitamins and nutritional supplements
- Toiletries (toothpaste, shampoo, body lotion)

IMPORTANT

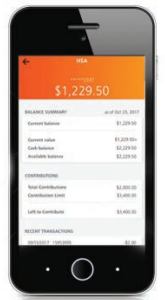
This is only a partial list. For more information, check your employer's plan document information.

Get peace of mind.

Watch the mail for your welcome letter and Optum Bank payment Mastercard®.

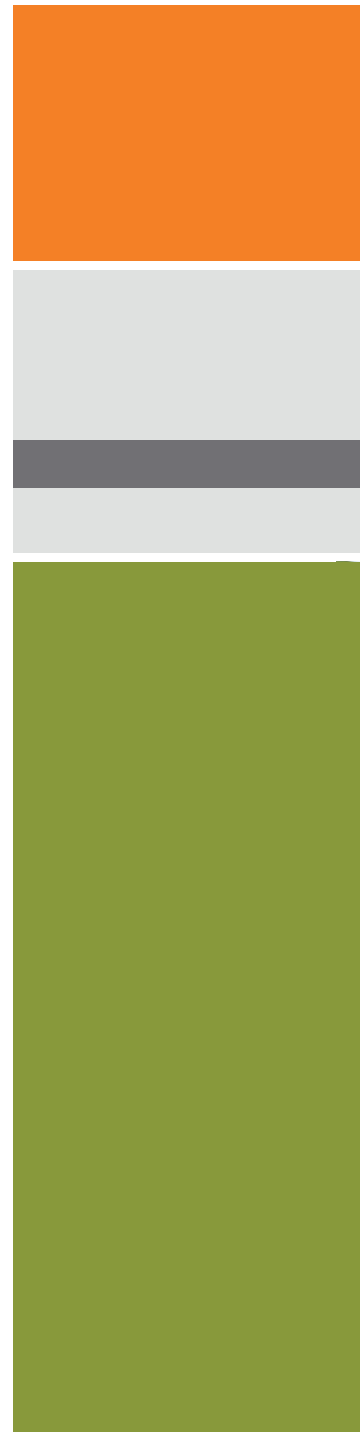
We're everywhere you go

The Optum Bank mobile app is the most convenient way to check your balance, submit and review claims, and receive messages—even when you're in line at the pharmacy. You can snap a photo of a receipt using your device's camera and upload it to your account to document your claim.



Questions? We've got the answers.

If you have questions about your HRA or a specific reimbursement, you can find the information quickly by signing in to your account at **optumbank.com**.



This communication is subject to your specific plan documents and personal circumstances, and is not intended as legal or tax advice.

Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. Federal and state laws and regulations are subject to change.

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