

## Julie's Optum Bank HRA helps pay for health expenses

It's a smart way to help her family thrive.



### Julie's company helps her pay for medical care with an Optum Bank® health reimbursement account (HRA).

Her employer commits \$500 to each employee's HRA for the plan year. Julie cannot deposit any money into her HRA, and nothing is withheld from her pay. It is a benefit provided by her employer.

### She uses her HRA to pay for eligible expenses.

Julie reimburses herself for eligible medical expenses including office visits, prescription drugs and eligible alternative health care such as chiropractic services. Julie checks her plan document frequently to see what expenses are covered by her HRA.

### Sometimes unused HRA funds carry over from year to year.

Last year Julie only used \$350 from her HRA. And her employer's plan let her carry \$150 over to this year. Some HRA plans do not have this option.

### Julie saves her receipts.

Julie may need to show that she is using her HRA dollars on eligible health care expenses. So she saves receipts that show the:

- service or item purchased
- date
- amount paid
- name of the provider

That way she's ready to answer questions—and she is tracking how much she spends on health care to help her plan next year.

Julie is married with two kids under the age of 13. She is careful with her budget and tries to make the most of her health care dollars.



The Optum Bank Mastercard® makes paying expenses easy for Julie because:

- She can use it at doctors' offices, clinics, hospitals or pharmacies that accept Mastercard.®
- She doesn't have to file claims by paper or online.
- And she doesn't have to wait for reimbursements.

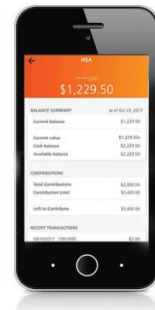
Julie saves itemized receipts every time she uses her card in case she needs to prove she was paying for eligible expenses.

**Julie saves even more on health care with a flexible spending account (FSA).**

Julie can also save by contributing a portion of her pre-tax income to an FSA. Planning wisely, Julie contributes to the FSA to pay for any eligible health care expenses that her HRA won't cover. Julie's contributions are not included in her gross pay, so no employment or income taxes are deducted from the contribution.

**Julie manages her account on the go.**

Optum helps Julie make the most of her health care dollars. She can see her account balances, monthly statements and reimbursement information online anytime. Plus, she can download the Optum Bank mobile app, and use it to connect to her account on her smartphone or tablet. She can even use the device to review and submit claims, snap photos of receipts and submit them through the mobile app. And, if she has any questions, customer care professionals are ready to help.



Questions?  
Visit [optumbank.com](http://optumbank.com).

Julie is a fictitious person used to illustrate Optum Bank programs and services.

Flexible spending accounts and health reimbursement accounts are administered by Optum Financial Services, Inc. and are subject to eligibility and restrictions.

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.



11000 Optum Circle, Eden Prairie, MN 55344

All Optum trademarks and logos are owned by Optum, Inc. All other brand or product names are trademarks or registered marks of their respective owners. Because we are continually improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

© 2018 Optum Bank, Inc. All rights reserved. WF418085 41976D-102018