

The Gonzales family saves for health care.
 They get all the benefits of an Optum Bank
 Flexible Spending Account.



Matt and Jennifer Gonzales have two daughters. They earn \$75,000 a year and file income taxes together.

Matt and Jennifer lower their taxes.

Jennifer's employer offers an Optum Bank® Flexible Spending Account (FSA) as a benefit. The contributions she makes are tax free. She doesn't pay federal or payroll taxes on the money she sets aside. And her state does not tax contributions, although some states do.

First, the family plans ahead.

Matt and Jennifer make a list of eligible out-of-pocket health care expenses for next year. All together, they think they will spend about \$1,900. Matt and Jennifer also have daycare costs for their two daughters while the two of them are at work. They know they will spend at least \$5,000 for the entire year.

The funds are available immediately.

They can use the money in their health FSA to pay for eligible expenses on the first day of the plan year. The dependent care account requires the contribution to be made before it's available for a reimbursement. The benefit plan information provided by Jennifer's employer includes a list of eligible expenses. Their FSA has a "use it or lose it" rule so they would lose any money left in the account at the end of the plan. Some plans may include a provision that allows them to carryover a limited dollar amount from one plan year to the next. You should check your benefit plan document to see if it includes this provision.

Good news: the Gonzales family will save \$2,184 in taxes.

With a \$1,900 contribution to their health FSA and \$5,000 to their dependent care FSA, the family's tax savings add up.



Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary.



It's easy to pay for expenses

The Optum Bank Mastercard® is fast and convenient.

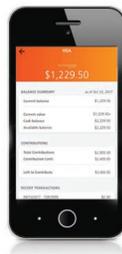
- Use it at any health care provider, clinic, hospital, pharmacy or some day care providers that accept Mastercard®.
- No paper claim forms. No out-of-pocket costs. No waiting for reimbursements.
- Card transactions happen in real time so your account balance is always current.

Start saving like the Gonzales family.

Sign up for an Optum Bank FSA during benefits enrollment.

It's simple for the Gonzales' to manage their account.

Optum gives the Gonzales' the resources they need to make the most out of their household budget. They can access their account at **optumbank.com** or through the mobile app anytime. When they have questions, our customer care professionals are available with answers.



Using the account is easy.

Matt and Jennifer can use their Optum Bank Mastercard® for eligible expenses. It's quick and convenient. Or, they can pay with cash, a personal check or credit card, and then submit a claim online at **optumbank.com** or through the mobile app. They can also ask Optum Bank to deposit reimbursements for claims directly into their savings or checking account.

The Gonzales family are fictitious individuals used to illustrate Optum Bank programs and services.

Flexible spending accounts are administered by OptumHealth 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.



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