

# Managing your health savings account: Helpful online tools

Once you've opened a health savings account (HSA) with Optum Bank®, you have access to a number of tools and resources, making it easy to manage your account online. They can help you use your HSA today and help plan for the future.

## Sign in

Sign in to your [optumbank.com](https://optumbank.com) account anywhere, anytime to:

- Pay bills to physicians, dentists or other health care providers
- Make deposits
- Reimburse yourself
- Set up and manage account alerts
- Upload and store receipts
- Check monthly statements
- Manage investment\* activity

## Qualified medical expense tool

Visit [optumbank.com/qualifiedexpenses](https://optumbank.com/qualifiedexpenses) to get up to speed on qualified medical expenses. With the search tool you can filter by account type and expense type to find out what is considered a qualified medical expense by the IRS.

## Health Savings Checkup

Wondering how much money you will need for health care expenses in retirement? Take the Optum Financial Health Savings Checkup at [healthsavingscheckup.com](https://healthsavingscheckup.com). Answer a few questions about your health, your HSA activity and retirement goals, and you will receive a personalized snapshot of your potential health care expenses in retirement. It will show you how much Medicare will cover, what your predicted HSA balance will cover and how much more you might need to plan on saving. You'll also get ideas to help you stay healthy, spend less and save more.

## HSA calculators

Visit [optumbank.com](https://optumbank.com) for calculators that can help you manage your HSA now and in the future.

- Find out your maximum contribution limit based on your plan type (individual or family), your age and amount that your employer contributes to your account
- Calculate your yearly tax savings based on how much you plan to contribute to your HSA
- See what the potential future value of your HSA could be and how much it can grow over time

## Contribution tracker

Sign in to your account at [optumbank.com](https://optumbank.com) or [myuhc.com](https://myuhc.com)® to find out what your contribution limits are. See how much you have contributed to your HSA year to date, and how much more could be contributed according to your plan coverage (individual or family) with the contribution tracker.

## Asset Allocation Calculator

If you choose to invest some of the money in your HSA in mutual funds, the HSA Asset Allocation Calculator can help you decide which mutual funds to select, based on asset class. Simply answer a few questions and the calculator will show you a suggested distribution of how to spread out your investment dollars. Be sure to discuss if investing the money in your HSA is right for you with your financial advisor.



**\*Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.**

Optum Financial™ is our new name, and Optum Bank® is a part of Optum Financial.

Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank®, a subsidiary of Optum Financial, is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities or otherwise solicit securities transactions.

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