

## How to consolidate your HSA balances



### Take advantage of the full power of an Optum Bank HSA by consolidating your balances

Do you have a health savings account (HSA) with another institution? Consolidate your existing HSA with an Optum Bank HSA to more easily manage your qualified medical expenses.

- Pay your bills with one convenient account.
- Easily track medical expenses to view what you paid for and when.
- Reach your potential investment threshold by consolidating your health savings accounts.
- See how your combined HSA balances could impact your future — even into retirement.

### Here's how to get started:

#### Step 1: Open an Optum Bank HSA

If you are opening an Optum Bank HSA as part of your employee benefits package, please contact your employer for enrollment instructions. If you are not affiliated with an employer, please visit [optumbank.com](https://optumbank.com) to enroll in an Optum Bank health savings account. The enrollment process takes approximately 10 minutes to complete. You must be enrolled in a qualifying high-deductible health plan.

Identity verification is required to open an account. You'll need to provide the following documents:

- A copy of your Social Security card.
- A copy of an unexpired government-issued form of identification, such as a valid photo identification card with your address (i.e. driver's license, passport, state or government issued photo ID).
- If your photo ID does not have your address, you will need to send a copy of a utility bill with your name and physical address listed (i.e. electricity bill, gas bill, renter's agreement or mortgage statement).

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Please upload the above documents online at [optumbank.com/HSAEnroll](https://optumbank.com/HSAEnroll). To simplify the process, you may take pictures of the documents and upload them using your mobile device.

Alternatively, you may send copies to Optum Bank by:

Mail: Optum Bank HSA  
P.O. Box 271629  
Salt Lake City, UT 84127-1629

Fax: 1-855-244-5016

**Step 2: Watch for your Optum Bank HSA Welcome Kit and debit card(s) to arrive in the mail.** Once Optum Bank receives the required documents outlined above, your enrollment request will be processed within 3 business days.

**Step 3: Transfer funds to your new HSA.** To initiate a transfer of funds from your current HSA custodian, complete the HSA Rollover or Transfer Request form. The form can be accessed by logging in to [optumbank.com](https://optumbank.com) and selecting "Forms & Documents" from the "I want to" section. Complete all required entry fields and follow the submission instructions on the form to transfer funds to your Optum Bank HSA.

**Step 4: Access your funds.** Once your account is set up, any employer and payroll contributions will be available, along with the transfer of funds that Optum Bank receives. You will be able to see your account balance by visiting [optumbank.com](https://optumbank.com), where you can get started with your Optum Bank HSA.

**Questions?** Visit [optumbank.com](https://optumbank.com) or contact us at **1-866-234-8913**.

### Download the Optum Bank app

Enjoy an easier way to manage your health savings account. You can pay bills, view transactions, upload receipts and more! Download today on your Apple or Android device.



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



Mutual fund investment options are made available through the services of an independent investment advisor and 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 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.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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