

Say hello to Optum Bank Academy

Understanding your health savings account (HSA) or flexible spending account (FSA) shouldn't feel like work. That's why Optum Bank Academy breaks it all down for you in six online courses. The goal? To help you get the most out of your health accounts.

Wherever you are in your savings journey — from just getting started to getting ready to retire — there's a course for you. Each course features engaging videos, real-life examples, knowledge checks and more. All exclusively available to you at no cost as an Optum Bank® account holder.

Choose from six available options:

1. **Health Savings Accounts:** Start Saving Now
2. **Money Management:** Using Your HSA to Take Control of Your Health Care Dollars
3. **The Savvy Health Care Shopper:** Strategies for Lowering the Cost of Care
4. **Money in the Bank:** Your Health Savings Account as an Investment Tool
5. **Flexible Spending Accounts:** How to Plan and Save
6. **Navigating the FSA Claims Process**

Making HSAs and FSAs make sense



No cost

Connect with Optum Bank Academy at no extra cost — it's one of the many benefits available with your Optum Bank health accounts.



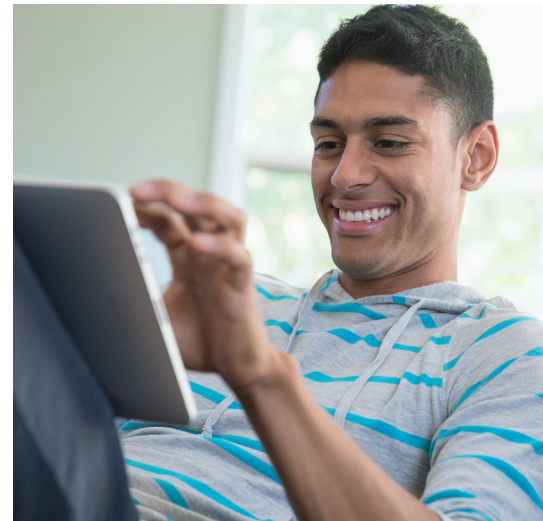
Exclusive access

Only Optum Bank account holders get access to this fun and engaging learning experience.



Expertise

Learn to maximize your health care dollars from Optum Bank — the U.S. market leader in health accounts.



Four steps to get started

Log in. Click on Optum Bank Academy. Select your courses. Watch and enjoy.

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

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. Flexible spending accounts (FSAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. Federal and state laws and regulations are subject to change.