



Meet Joe.

He is 59 years old, married and has a son and daughter in college. He runs three times a week, eats healthful foods and gets all his preventive screenings.

Three years ago, Joe's employer started offering a high-deductible health plan paired with a health savings account (HSA). Encouraged by emails and open enrollment activities he received from his employer about HSAs, Joe decided to start saving right away so he would be prepared for his plan's out-of-pocket maximum of \$12,000.

He has been contributing the maximum to his HSA each year plus the \$1,000 for ages 55+ catch-up contribution, which has added up to a \$22,350 balance.

Like many of us, Joe thought he was in good health. Then he woke up in the middle of the night with chest pains.

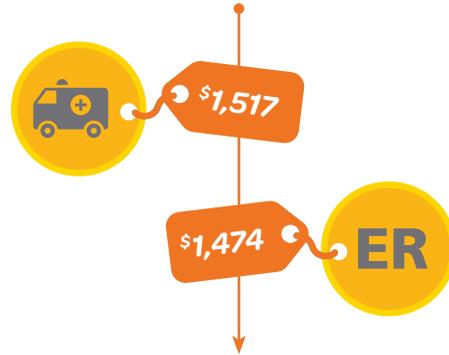
Here's what happened next.

Joe is a fictitious character used to illustrate Optum programs and services. All costs are illustrative and vary according to hospital and geography. Researched through health care cost estimator tools and published studies.

* Joe's costs are based on a high-deductible plan with a family deductible, 80/20 co-insurance and \$12,000 out-of-pocket maximum.

Joe's Health Journey

Complaining of chest pain, Joe wakes up his wife, who quickly calls an ambulance.



Immediately recognizing the severity of Joe's condition, the ER doctor orders an EKG and a diagnostic angiogram.



To target major blockages in his arteries, Joe agrees to an angioplasty with two drug-coated stents.

Weeks later, Joe is feeling back to normal when his explanation of benefits arrives.



When Joe returns home, he needs to rest and take several medications.



The surgery goes well, and he spends two nights in the hospital recovering.



GRAND TOTAL

\$57,547

PLAN PAYS

\$45,547

JOE PAYS

\$12,000*

Luckily, Joe was prepared.

While Joe's emergency couldn't have been prevented, he was prepared with an HSA balance of \$22,350 after maximizing his contributions for the last three years. Not only did he have his \$12,000 deductible covered, but he still has money left over in case something else happens to him or his family.

Having an HSA at Optum Bank offers you peace of mind, easy-to-use online banking and tools to manage your account, including:

- Online bill pay for making payments
- Mobile app for checking balances and completing other transactions
- Single debit card to easily pay for expenses
- Investments for retirement planning after a certain minimum balance is obtained (usually \$2,000)
- A triple tax advantage, as an HSA grows tax-free, comes out tax-free and can go in pre-tax with payroll contributions

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

Health savings accounts (HSAs) are individual accounts offered by Optum BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Flexible spending arrangements (FSAs) and health reimbursement arrangements (HRAs) are administered by OptumHealth Financial ServicesSM. 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.