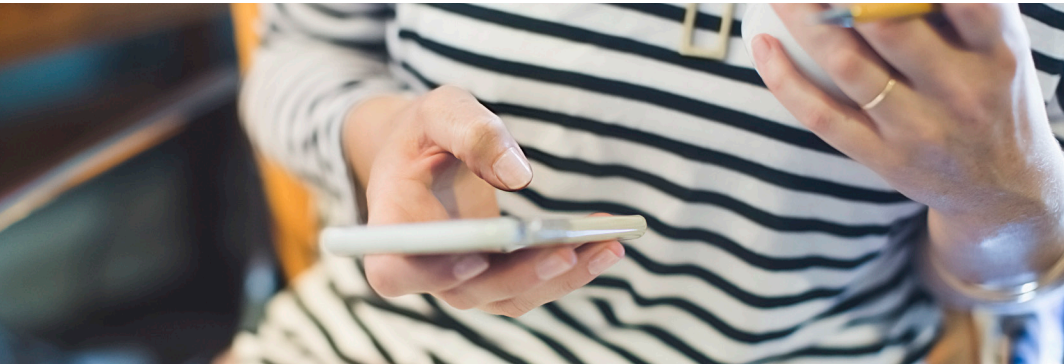


## HIA — Promote healthier lifestyles with incentives



**Health incentive accounts (HIAs) help employees manage their health care spending and enable them to pay for health care through an employer-owned account. The account is funded after pre-defined health actions are completed by the employee, resulting in a healthier workforce.**

Optum Bank® works to engage your employees and make them more active participants in their health care. We do more than offer health accounts. We help your employees understand how to use them so they make informed, cost-effective decisions, helping to reduce costs and increase productivity for your organization. With our finger on the pulse of health care and finance, we help you offer more meaningful benefits that can make a difference in their health and well-being.

### **A flexible solution for rewarding employees and managing eligible medical expenses**

An employer-funded HIA plan from Optum Bank reimburses employees for eligible medical expenses. It can generally be used with any health plan with contributions from any wellness vendor, and there's no limit to the yearly contribution amount.

HIA plan design is flexible. Employers can determine what health actions will be rewarded, automate reimbursements and allow year-to-year rollover of unused funds. Employees can use their Optum Bank payment card to pay for eligible health care expenses, or after the employee sets up direct deposit on the Portal, reimbursements can be deposited directly into their external bank account.

### **Employer benefits include:**

- Tax savings on the contribution amount
- Easy administration with an ability to customize plan designs
- Account management portal
- Flexible tools and reporting solutions
- Integration and implementation support
- Health benefit strategy support
- Responsive and knowledgeable customer service



An HIA is the mechanism to reward your employees for activities completed through a wellness incentive program. Examples of health actions could include:

- Being tobacco-free, or completion of a smoking cessation program
- Participation in a weight loss program
- Meeting biometric targets
- Increased fitness activity
- Getting an annual physical

Optum Bank is able to work with any wellness vendor to receive contributions.



### **Integration with mobile applications**

Employees can access their health accounts and funds right from their smartphone. Our mobile app is ranked number one and allows them to track and manage their health account at any time with the same capabilities as any typical banking app. Employees can also take photos of and submit missing claims documentation.



### **Innovative products and benefits**

We are constantly developing and introducing innovative products and services that create better banking experiences, allowing you to build benefit packages that engage your employees. When you become part of the Optum family, we can help connect you to other Optum products and solutions that are relevant to you and the health of your employees.

### **Why Optum Bank?**

Optum Bank is advancing the way we save and pay for care, connecting the worlds of health and finance in ways that no one else can. Optum Bank is the number one provider of health savings accounts (HSAs) and is the only bank owned by a health care company. We manage 5 million member HSA accounts and over \$9 billion in assets. By developing proprietary technology and applying advanced analytics in new ways, Optum Bank helps reduce costs while guiding people to the right care at the right time - creating a better health care experience.

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**Learn more about how Optum Bank can help empower your employees to take control of their health and financial future.**

**Email: [inquiry@optum.com](mailto:inquiry@optum.com)**

**Visit: [optum.com](http://optum.com)**

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Health incentive accounts (HIAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. Content is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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