

Optum Wallet — Simplifying and advancing health care payments for everyone



Paying for health care is almost never simple or straightforward. That's why Optum Bank Payment Solutions is rethinking how people pay for their everyday and every-now-and-then health needs. We created Optum Wallet™, a new kind of digital wallet that helps to connect a person's health and finances. It's an intuitive and intelligent tool that makes health care decisions and payments easier and less stressful.

Unique technology: Smart purse functionality

Optum Wallet offers a variety of ways to make paying for health care easy. It can consolidate medical and prescription benefit cards, health savings accounts, personal bank accounts, prepaid cards and loyalty rewards cards in one convenient place. It can be used anywhere that accepts Mastercard®. The Optum Wallet, with its "smart technology" can identify if an item is an eligible health care expense. Thus, employees no longer need to guess if something is a qualified medical expense (QME) per the IRS guidelines.

Additionally, when shopping at Walgreens, Optum Wallet is able to pull funding for qualified and non-qualified purchases out of the appropriate funding source and capture a digital receipt. Members will also receive a 3% discount off most non-prescription items at Walgreens.



Optum Bank is redefining the way we view the relationship between health and finance, offering solutions that give health care payments a much-needed upgrade. Optum Wallet is the first of its kind. It gives people the power they need to take control of what, when and how they pay for care, including digitally with our #1 rated mobile app.



Optum Wallet simplifies the experience with a single card that's linked to:

- Health savings account (HSA)
- Flexible spending account (FSA)
- Health reimbursement account (HRA)
- Personal bank or prepaid account

and offers 3% discount at Walgreens

Optum Wallet, a unique payment solution and digital wallet that makes paying for health care easy

Making it easier for employees to engage in their health and understand expenses helps them make more cost-effective decisions. When you offer your employees a great saving and payment experience with Optum Wallet, they'll feel encouraged to maximize their benefits. The experience of paying for care has never been smarter or simpler.

Join us in finding innovative ways to improve the health care experience.

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 #1 provider of health savings accounts, managing four million member accounts and over \$10 billion in assets. Optum Bank Payment Solutions offers Optum Pay™ and Optum Wallet, innovative payment platforms that make paying for health care easier and more efficient for people and health organizations. By developing proprietary technology and applying advanced analytics in new ways, Optum Bank helps reduce costs while guiding people to the right care.

Learn more about how Optum Wallet can help make it easier to pay for health care.



Watch our video on YouTube

Email: inquiry@optum.com

Visit: optum.com

Cardholders must use their valid Optum Bank debit Mastercard® at a participating Walgreens store in order to qualify for the 3% discount on eligible items or services. The 3% discount does not apply to purchases made on Walgreens.com. The 3% discount will be calculated after the Optum Bank debit Mastercard® has been identified as the method of payment at the register and will not be applied to the following: alcohol; dairy; tobacco; stamps; phone/prepaid/gift cards; money orders/transfers; transportation passes; lottery tickets; charitable donations; pseudoephedrine or ephedrine products; clinic services; items or services provided by a pharmacist; prescriptions; sales tax; shipping; membership fees for any prescription savings programs; discount club memberships; and any other items specified as exclusions by Walgreen Co. from time to time or where prohibited by law. The 3% discount cannot be combined with Walgreens coupons that apply a dollar amount off the cardholder's total purchase, and other promotions, offers or coupons as specified by Walgreens from time to time or where prohibited by law.



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 investment, legal or tax advice. Federal and state laws and regulations are subject to change.