

Introduce HSAs to your employees



If you've looked for cost-effective health care for your employees, you're likely aware of consumer-directed health (CDH) plans. These plans typically include preventive care coverage, a deductible for other medical expenses and could be paired with a tax-advantaged health savings account to help pay for out-of-pocket qualified medical expenses.

Health savings accounts (HSAs) are quickly growing in popularity. The number of HSAs grew 22 percent from 2014 to 2015 and was about 16.7 million as of Dec. 31, 2015.*

HSAs are gaining popularity because they give employers a way to manage health care spending and earn significant tax advantages while enabling employees to plan, save and pay for health care through a tax-advantaged account.

Why Optum Bank?

Optum Bank[®], Member FDIC, is one of the nation's leading HSA custodians, with more than 2.1 million accounts and more than \$4.5 billion in HSA assets.** Established in 2003, Optum Bank was a pioneer in HSAs, opening our first accounts in 2004. It's our specialized expertise in both the financial and health care arenas, along with our commitment and dedication to HSA service, that makes us the first choice for thousands of employers of all sizes.

Experience matters

Your local or business bank may offer HSAs along with other deposit and loan products. But what about the expertise, service and resources that only an HSA leader can deliver? Optum provides:

- Extensive expertise in both financial services and health care
- Continual product and service enhancements to ease administration for you and optimize participation for your employees
- Consultative sales and account support, including coaching in the best practices for introducing HSAs and educating employees
- Helpful customer care professionals to answer account holders' questions
- A dedicated, experienced employer service team
- Robust websites for you and your employees to manage all Optum accounts (health savings accounts, flexible spending and health reimbursement)

HSAs in a nutshell

A health savings account, or HSA, allows individuals to save money on a pre-tax basis to pay for current qualified medical expenses — and save up to pay for future medical expenses. The account is theirs to keep and use through changes in employment or benefits.

Optum Bank HSAs can be added to any qualified high-deductible health plan, regardless of the insurance carrier for eligible individuals.

Only Optum has a Health Savings Checkup

HSA owners who use our Health Savings Checkup tool get a personalized action plan for saving more, spending less and getting healthier. Visit healthsavingscheckup.com for a preview. Optum account holders can get a more detailed Health Savings Checkup and contact a customer care professional when they log into their HSAs.

* 2015 Year-End HSA Market Statistics & Trends, February 17, 2016.

**At Optum Bank, Member FDIC, deposits are insured by the FDIC up to \$250,000.

Optum Bank HSA

- The Optum Bank HSA has easy access to pay for qualified medical expenses, and the option to invest in no-load or load waived mutual funds.

Optum Bank HSA	
Monthly Maintenance Fee¹	
\$2.75 for average balances less than \$3,000	
\$0 for average balances of \$3,000 or more	
Invest funds above \$2,000 ²	
Annual Percentage Yield (APY)⁴	
<u>If average balance is:</u>	<u>APY is:</u>
Over \$15,000	0.40%
\$5,000–\$14,999.99	0.20%
\$2,000–\$4,999.99	0.10%
\$1,000–\$1,999.99	0.05%
\$500–\$999.99	0.05%
\$0–\$499.99	0.05%

1. Fees may reduce earnings on the account. Required minimum balances do not include investment funds.
2. The bank account balance must remain at or exceed the investment threshold each time a new investment is made.
3. Investment fee (where applicable) is only assessed after the establishment of an investment.
4. Annual Percentage Yields (APY) as of April 1, 2016, subject to change at any time. Required balance to obtain APY does not include investment balances.

An Optum Bank HSA also includes:

- A best-in-class website for HSA banking, including online bill pay, electronic delivery of tax forms and the ability for an account owner to reimburse himself or herself from the account for qualified medical expenses.
- The ability to pay by check.
- An Optum Bank HSA Debit MasterCard® with swipe, signature and ATM capabilities.
- Non-proprietary mutual fund investment choices and planning tools*.

***Investment products are not FDIC insured, are not guaranteed by Optum Bank® and may lose value.**

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, 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. Fees may reduce earnings on account. 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.