



Optum Bank Business Continuity Plan

Optum Bank is actively engaged in supporting the response to COVID-19, including efforts to safeguard the health and safety of our clients and their employees. Our business continuity plan is in place to address disasters, including epidemics, and is tested periodically and governed by the UnitedHealth Group Enterprise Resiliency & Response program.

The below sections outline the strategy for our response to events and ability to maintain critical business function processes and operate in a prioritized manner.

Access to funds

As part of the COVID-19 readiness response, Optum Bank customers will continue to have full access to their respective funds, transactions and accounts. As an online bank with no physical branches, Optum Bank supports 24/7 access to accounts at optumbank.com and through the Optum Bank® mobile app. There will be no interruption to online banking services enabling account holders to view their balance and transactions, submit receipts and pay bills or reimburse themselves, or any additional functionality.

Liquidity

Optum Bank maintains liquidity well in excess of regulatory requirements to ensure customers have full access to their respective funds today or for a future medical expense. The Bank anticipates ample liquidity based on our assets structure which is primarily comprised of liquid investments such as cash and cash equivalents, U.S. Government and agency bonds, asset-backed securities and high-quality corporate bonds.

The investment portfolio has a weighted average credit rating of “Single A” by the credit rating agencies, and is well diversified by asset class and issuer. Optum Bank is unique in that the loan and lease assets represent less than 15% of the Bank’s total assets.

Management monitors liquidity daily and evaluates the Investments amid changing market and Bank conditions. The Bank anticipates strong liquidity to continue to serve our customers health care spending needs.

Contact centers

Our primary contact center is located in Salt Lake City, UT with additional locations in Duluth, MN, Oldsmar, FL, Cypress, CA and San Juan, Puerto Rico. In the event that any of our sites become inoperable, we use state-of-the-art skill based telecommunications technology to load balance and route calls from the affected site to any of our other contact centers.

To meet the needs of account holders, the Optum contact center offers full service support for Medicare Advantage medical savings accounts (MSAs), health savings account (HSA) administration, wealth management accounts (WMAs) and banking matters and flexible

spending account (FSA), health reimbursement account (HRA), retiree reimbursement account (RRA) and Transportation administration. Our customer care professionals (CCPs) are available 24 hours a day, 7 days a week.

National Operations Command Center

To provide efficient distribution of calls during peak volume, our National Operations Command Center (NOC) monitors call volumes across the enterprise. Using intelligent routing technology, the NOC oversees the routing of calls to the appropriate customer care center. Using a call prompt system, calls are routed to the assigned service team, where each call is captured in queue to be presented to the next available CCP. The technology provides reports on the number of calls received, hold times, abandonment rates and productivity of each CCP. The virtual ACD technology allows dynamic re-routing of calls in case of a localized outage because of, for example, weather or system challenges. The NOC coordinates work volumes and responds quickly to any load balance needs.

Supporting the Optum mission

In support of the Optum mission to help people live healthier lives and help the health care system work better for everyone, we are committed to providing vital services to our members and community during times of calm as well as crisis. The Enterprise Resiliency & Response Program, with the interrelated services of event management, site emergency planning, business continuity planning, disaster recovery planning, and response to events impacting public health and pandemics, are designed to ensure we can react quickly to all forms as disasters, minimizing potential negative impacts to our operations and vital services.

Optum Bank is prepared to support all of our clients and account holders and will continue to share critical information that impacts their health care and finances.



Health savings accounts (HSAs) and Medicare Advantage Medical Savings Accounts (MSAs) 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. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. The content of this communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change.