

[First Name] [Last Name]
[Address 1]
[Address 2]
[City], [State] [Zip/PC]

[Date]

Dear [First Name],

Account Number: [Number]

Owning your health saving and spending starts here

Thank you for opening your health savings account (HSA) with Optum Bank®, Member FDIC. You've made a smart choice — your new account is key as you plan, save and pay for qualified medical expenses — now and in the future.



Register your account

Visit optumbank.com and click "Register" to get online account access. Once registered, you can go online to view your account balance, manage your HSA and tap into many helpful tools and resources.



Sign and activate your card

Read through the cardholder agreement. Then activate your new Optum Financial debit Mastercard® following the activation label instructions.



Download the Optum Bank mobile app

View your balance, pay bills, upload receipts and track your progress through the 5 key stages of HSA savings. Available for Android™ and Apple® devices.

Important information about your Optum Financial debit Mastercard®:

- You may obtain a Personal Identification Number (PIN) during the activation process. You may access your account wherever Mastercard cards are accepted using signature or PIN.
- Prevent fraud! Do not write your PIN down. Keep your card in a safe place. Your card and PIN are for personal use only. No one else should have access to your card or card number. Never give your card to another person to perform a transaction.
- If your card is lost or stolen, immediately call the number listed in the Contact Information section of the Cardholder Agreement.

[Card affixed here]

More info for your HSA. **More possibilities for you.**



Get started on saving. Adding funds to your HSA can help you cover qualified medical expenses, like doctor visits, eyeglasses and prescriptions. Optum Bank makes it easy with options like:

- One-time contributions
- Recurring contributions
- Payroll deductions (if your employer offers it)



Learn what counts. Get up to speed on qualified medical expenses with the latest tools. For example, your Google Home or Alexa-enabled device can now answer your questions like “Are bandages a qualified medical expense?”

- Find more information on optumbank.com.



Grow your balance with investments. Did you know you may qualify to invest a portion of your HSA in mutual funds? It’s a great way to potentially grow savings for future medical expenses — and enjoy extra savings for retirement.

- Discover more on optumbank.com.



Connect with more ways to pay. With options like paying for qualified purchases on the spot or after you receive a bill, your HSA works like a checking account. You can also add your Optum Financial debit Mastercard® to Apple Pay, so your funds will be there for you — wherever you go.



Find what you need, anytime. Connect with online tools, resources and tons of information tailored to every stage of savings — whether you’re just getting started or getting ready to retire.

- Explore articles, videos and webinars on optumbank.com.

Have questions? We’re here to help.

Visit optumbank.com or call **1-866-234-8913** 24 hours a day, 7 days a week, excluding most federal U.S. holidays.



Don’t forget to go paper-free ... for free. Get your HSA statements and tax forms delivered securely online and avoid a potential fee associated with paper statement delivery. Sign in to optumbank.com, click on “Account/Accounts Management” to access your and update your “Communication Preferences” to “Online.”