

**Optum** Financial<sup>®</sup>

# Open enrollment

Most frequently used resources

[Health saving accounts \(HSAs\)](#)

[Flexible spending accounts \(FSAs\)](#)

[Health reimbursement arrangements \(HRAs\)](#)

[Commuter benefits](#)







[Resources in Spanish](#)

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# Top health savings account (HSA) resources



## Choosing an HSA

-  **HSA quick guide**  
Overview of the benefits of an HSA
-  **Frequently asked questions: HSAs**  
Answers to some of the most frequently asked HSA questions
-  **HSA qualified medical expenses**  
List of qualified medical expenses that can be paid for with an HSA
-  **Why choose an HDHP with an HSA**  
Explore reasons for enrolling in an HDHP paired with an HSA
-  **What can an HSA do for me?**  
Overview of the benefits of an HSA
-  **Qualified Medical Expense Tool**  
Interactive tool to search and filter qualified expenses

## Using an HSA


-  **Technology at your fingertips**  
Portal and mobile app overview (coming soon)
-  **How to use an HSA**  
How to make deposits and withdrawals from your HSA
-  **HSA contribution calculator**  
Personalized contribution and savings estimates
-  **Optum Bank mobile app**  
Features of the Optum Bank mobile app

## Investing in an HSA

-  **Investing with your HSA**  
Growth options for HSAs
-  **Investing with an HSA**  
How the investing feature works

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## Additional tools and resources


-  **Open enrollment webinar**  
Recorded webinar for open enrollment time


Key:  PDF  Video  Online tools  Emails

# Top flexible spending account (FSA) resources


## Choosing an FSA


### Health care FSA

 **FSA quick guide**  
How an FSA can help you plan, save and pay for health care


 **What can a health care FSA do for me?**  
Overview of the benefits of a health care FSA


### Dependent care FSA

 **Dependent care FSA quick guide**  
How a dependent care FSA works


 **What can a dependent care FSA do for me?**  
Overview of the benefits of a dependent care FSA


### Limited purpose FSA


 **Limited purpose FSA quick guide**  
How a limited purpose FSA works


 **What can a limited purpose FSA do for me?**  
Benefits of pairing a limited purpose FSA with an HSA


## Using an FSA

 **FSA: How to file a claim**  
Learn how to file an FSA claim by watching this short video


 **FSA: How to upload a receipt**  
Quick steps to upload a receipt for an FSA payment card purchase.

 **FSA reimbursement tips and reminders**  
Important tips for submitting a reimbursement request

 **Common FSA eligible/ineligible expenses**  
List of eligible medical expenses that can be paid for with an FSA

 **Qualified Medical Expense Tool**  
Interactive tool to search and filter eligible expenses

## Additional tools and resources

 **FSA-HSA comparison grid**  
Chart comparing the benefits of HSAs and FSAs

Key:  PDF  Video  Online tools  Emails

# Top commuter benefits resources

## Choosing and using (election model)



### Commuter benefits (election model)

Overview of how the commuter benefit payment card works



### Commuter benefits FAQ: Election model

How to enroll in and use the commuter benefit payment card with answers to frequently asked questions

## Choosing and using (ordering model)



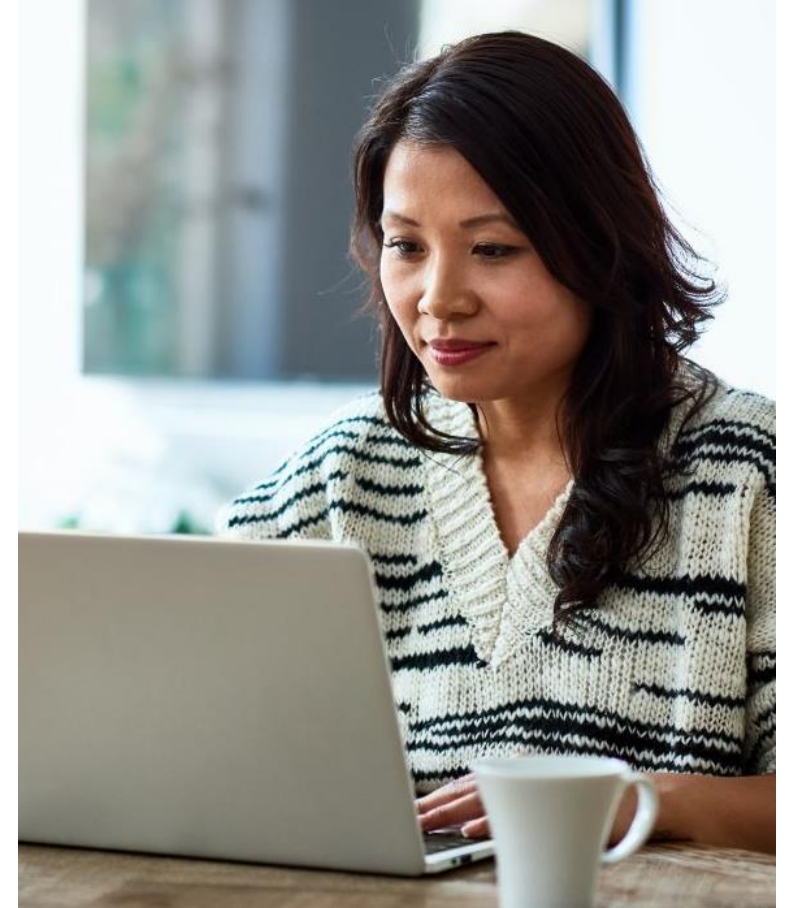
### Commuter plan options: Ordering model

Overview of how the commuter benefit online ordering service works



### Commuter benefit plan account user guide: Ordering model

User guide outlining how to place orders for transit and parking



Key:  PDF  Video  Online tools  Emails

# Top health reimbursement arrangement (HRA) resources

## Choosing and using an HRA



### HRA quick guide

Overview of HRA benefits



### HRA FAQs

Answers to some of the most frequently asked HRA questions



### HSA-FSA-HRA comparison grid





Chart compares the benefits of HSAs, FSAs and HRAs






Key:  PDF  Video  Online tools  Emails

# Resources in Spanish

## HSA


-  **Introduction to HSAs**  
Overview of the benefits of an HSA
-  **Frequently asked questions: HSAs**  
Answers to some of the most frequently asked HSA questions
-  **HSA qualified medical expenses**  
Answers to some of the most frequently asked HSA questions
-  **Investing with your HSA**  
Growth options for HSAs

## FSA


-  **FSA enrollment brochure**  
How FSAs help you plan, save and pay for health care
-  **FSA enrollment brochures with carryover**  
FSA enrollment brochure for employers who offer the carryover option
-  **Dependent care FSA brochure**  
How a dependent care FSA works

## Commuter



### Election model

-  **Commuter benefit (election model)**  
Overview of how the commuter benefit payment card works

### Ordering model

-  **Commuter benefit plan account user guide (ordering model)**  
Step-by-step guide on how to place orders for transit and parking using the online ordering service

## Health account comparison

-  **HSA-FSA-HRA comparison grid**  
Chart comparing the benefits of HSAs, FSAs and HRAs
-  **HSA-FSA comparison grid**  
Chart comparing the benefits of HSAs and FSAs

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# Additional open enrollment meeting resources

## Open enrollment presentation



[Slides to use at open enrollment meetings](#)

## Open enrollment emails



Email templates to promote open enrollment to employees (coming soon)



Key: PDF Video Online tools Emails

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

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