



Open enrollment

Most frequently used resources

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

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

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

[Commuter benefits](#)







[Resources in Spanish](#)

[Open enrollment meeting resources](#)






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
-  **How to use an HSA**
How to make deposits and withdrawals from your HSA
-  **HSA contribution calculator**
Personalized contribution and savings estimates

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 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

Top commuter benefits resources

Choosing and using



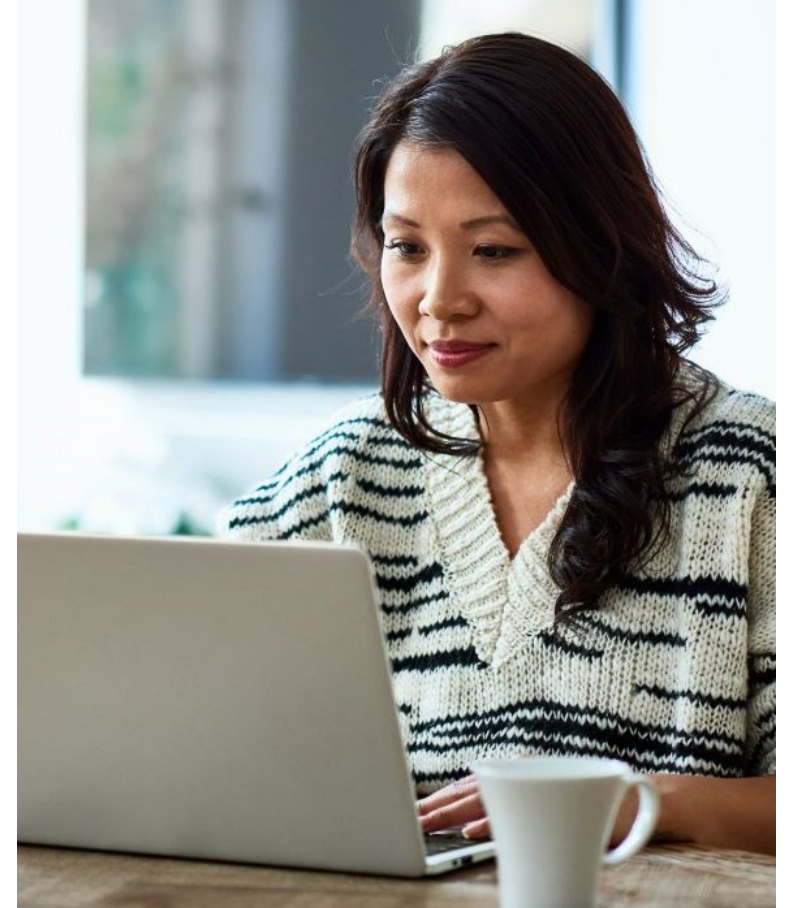
Commuter benefits (pending update)

Overview of how the commuter benefit works



Commuter benefits FAQs

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



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

Key:  PDF  Video  Online tools  Emails

Additional open enrollment meeting resource

Open enrollment presentation



Scripted slides to use at open enrollment meetings (updated for 2024 though the link indicates 2022)



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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