

Take care of your financial health

Make the most of your flexible spending account.

Health Asset Planning





We keep it simple

Your health and your money are two of your most important assets. You’ve enrolled in a flexible spending account (FSA)—a great first step towards taking care of them both.¹ Now use this guide to help you save you hundreds, or even thousands of dollars per year with your FSA.

Paying for expenses.

The OptumHealth® Payment MasterCard® is the fastest, most convenient way to pay for FSA-eligible expenses. With it there’s no need to pay cash for out-of-pocket expenses, no waiting for reimbursements and there are no paper forms to complete. Plus card transactions happen in real time so your account balance is always up to date.

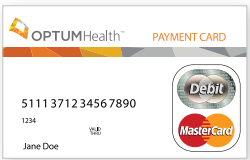
You’ll receive two payment cards by mail. Keep one for your own use and share the other with a spouse or dependent, or save it as a backup.

Or you can pay for eligible expenses with your own cash, check or credit card. Then you can submit a claim to be reimbursed. Submit claims by logging into your account at www.optumhealthfinancial.com, where there is an online claims form. You can also submit a paper claim form with documentation by mail or by fax.

You can also choose how you want to be reimbursed—with a check or by direct deposit into your bank account. Direct deposit is quicker and easier. To select direct deposit, log into your account and look for “Change Payment Method” in the “Profile” section. If you choose check reimbursements, you’ll need to have a minimum of \$25 in claims before we issue a check. Note: your employers’ policy may have a higher minimum for check reimbursements.

Save your receipts!

It’s very important to save all itemized receipts when you use your Payment Card. Receipts must include the date, the service or product obtained, what you paid, the name of the person receiving the service, and the name of the provider. From time to time, we may ask you to send us a receipt to confirm that you used the payment card for an eligible expense.



The OptumHealth Payment Card makes it easy to pay for eligible health care expenses.

We’re everywhere you go

The mobile app is the most convenient way to check your balance, review claims status, and receive messages—even when you’re in line at the pharmacy. You can snap a photo of a receipt using your device’s camera and upload it to your account to document your claim. Register to use the mobile app on the OptumHealth website. Then go to Android™ Marketplace or the iTunes® store to download the app, Account Manager from OptumHealth.²

Information at your fingertips.

We recommend registering on our website and using it to help you manage your account. Here are a few of the things you can do online:

- View account balances and upcoming payments
- Receive notices of claim denials with information on how to repay your account or submit receipts
- Sign up to use our mobile app
- Change your reimbursement method from check to direct deposit
- Manage your personal information, such as your email address, bank account for direct deposit and dependent information
- Download service forms

We make dependent care FSA just as easy.

If you have a dependent care FSA, too, you can use the same tools—payment card, mobile app and website—to manage your account. An important difference, though, from a health care FSA is that you cannot be reimbursed from a dependent care FSA until enough money has been withdrawn from your paycheck to fund the account. You can find the balance available for claims reimbursement on our website and through our mobile app.

Contribution limits

Your employer’s plan sets an annual limit on the amount you can contribute to your health care FSA. Be sure to check your plan documents to learn your contribution limits and find out if your employer also contributes to your FSA.



The home page alerts you to any action required and gives an overview of your accounts.



Don't leave money behind

Your health care FSA funds are available on day one of your plan. If you have a dependent care FSA, funds are available as they accumulate from your payroll deductions. Remember, any funds left in the account at the end of the year won't carry forward. With that said, there may be some exceptions. Check with your employer to find out if your account includes a grace period.

Grace Period.

If you have a grace period, you'll have additional time in the next plan year to incur and file claims against your previous year's FSA funds for your health care and dependent care. Check your employer's plan document for details.

Run-out Period.

During the run-out period, you may not incur new expenses after the end of the plan year, but you'll have extra time to gather and submit claims for eligible health and dependent care expenses that occurred before the end of the plan year.

Changing contributions.

If you get married or divorced, or if you have a baby—you may be able to adjust the amount you contribute to your FSA. This is called a change in status. If you have a change in status, your benefits representative can help you adjust your contributions. For specific details, check your employer's plan document.

We're always here

If you have questions about managing your FSA you can go to **www.optumhealthfinancial.com** or call 1-800-243-5543 to speak to a highly trained account representative.

¹ Flexible spending arrangements are often called flexible spending accounts.

² Android Marketplace is also known as Google+. The mobile app is compatible with smartphones and tablets running the iOS or Android™ operating systems.

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