



Lisa manages her diabetes using her HSA. She uses her health savings account to purchase diabetes supplies.

Health Asset Planning



Lisa is a busy, single woman who has type 1 diabetes. She manages it effectively with medication, diet and exercise.

Lisa chooses an HSA-qualifying health plan to pay for diabetes supplies.

When her employer offered a new health plan last year, Lisa was relieved to learn that health savings account (HSA) funds can be used for diabetes equipment and supplies. She opened an HSA with OptumHealth BankSM, Member FDIC.

Lisa adds money to her HSA to pay for qualified medical expenses.

Lisa knows about how much her doctor visits and diabetes supplies cost each year. She deposits money into her HSA to pay for these qualified medical expenses.

There are limits, set by the Internal Revenue Service (IRS) and adjusted annually, for how much an individual can contribute tax free to an HSA in a calendar year. Since Lisa has individual coverage, she can deposit up to \$3,100 in 2012 and \$3,250 in 2013. Individuals enrolled in family coverage can deposit up to \$6,250 in 2012 and \$6,450 in 2013. IRS limits include employer contributions to an HSA.

Lisa saves money every time she gets paid.

Lisa's HSA contributions are automatically deducted from her paycheck before taxes. That means less of her paycheck is taxed, so she saves money.

Lisa uses mail order to get the best prices on her diabetes supplies.

The prescription benefit in Lisa's health plan includes a money-saving US mail-order pharmacy option. For convenience as well as cost, Lisa buys her insulin and test kits this way.

Lisa uses her HSA to pay for her diabetes supplies.

Lisa uses her OptumHealth Bank Health Savings Account Debit MasterCard[®] to pay for her diabetes supplies. She can also use free online bill payment. She checks her balance online at optumhealthbank.com, where she also can view her monthly statements. When Lisa has questions about her HSA, customer care professionals are available with answers.



Lisa also uses her HSA to pay for qualified medical expenses not covered by her insurance plan:

- Insulin and diabetes supplies
- Insulin pump, if required

She can also get a list of qualified and nonqualified expenses at optumhealthbank.com or IRS.gov.

Visit optumhealthbank.com to learn more about paying for qualified health care with an HSA.

HSA: A health-wise investment for your future.



DEPOSIT

Deposit your health care dollars.

You can add money anytime, up to the annual contribution limits set by the IRS. If you're 55 or older, you may be able to make catch-up contributions.



GROW

Grow your savings.

Deposits into an OptumHealth Bank HSA may earn interest. You may be able to invest some of your savings in mutual funds.*



SAVE

Save on taxes.

Your deposits are exempt from federal income tax. Your savings grow tax free. Money you spend on qualified expenses is income tax free, too.



PAY

Pay for health care, now or later.

You can use your HSA to pay for hundreds of qualified medical, dental and vision expenses. The money is yours to keep, even if you change jobs or health plans.

***Investment products are not FDIC insured, are not guaranteed by OptumHealth BankSM and may lose value.**

All events, persons and results described herein are entirely fictitious and amounts will vary depending on your unique circumstances. Any resemblance to real events or persons, living or dead, is purely coincidental.

Health Savings Accounts (HSAs) are individual accounts offered by OptumHealth BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.



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