

## The Gonzales family saves for health care.

They get all the benefits of a flexible spending account.

Health Asset Planning



Matt and Jennifer Gonzales have two daughters. They earn \$65,000 a year and file income taxes together.

### Matt and Jennifer lower their taxes.

Jennifer's employer offers a health care flexible spending account (FSA) as a benefit.\* The contributions she makes are tax free. She doesn't pay federal or payroll taxes on the money she sets aside. And her state does not tax contributions, although some states do.

### First, the family plans ahead.

Matt and Jennifer make a list of eligible out-of-pocket health care expenses for next year. All together, they think they will spend about \$1,900. Their FSA has a "use it or lose it" rule, so they will lose any money left in the account at the end of the plan year. But even if they lose a few dollars, they may save more in taxes.

### The funds are available immediately.

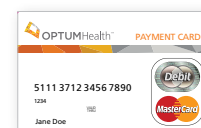
They can use the money in their FSA to pay for eligible expenses on the first day of the plan year. The benefit plan information provided by Jennifer's employer includes a list of eligible expenses.

### Good news: the Gonzales family will save \$544 in taxes.

With a \$1,900 contribution to their FSA, the family's tax savings add up.



Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary.



### Using the account is easy.

Matt and Jennifer can use their OptumHealth® Payment Card for eligible expenses. It's quick and convenient. Or, they can pay with cash, a personal check or credit card, and then submit a claim online at [optumhealthfinancial.com](http://optumhealthfinancial.com). They can also ask OptumHealth to deposit reimbursements for claims directly into their savings or checking account.

### Start saving like the Gonzales family.

Sign up for an FSA during benefits enrollment.

### It's simple for the Gonzalezes to manage their account.

OptumHealth gives the Gonzalezes the resources they need to make the most of their health care dollars. They can access their account at **optumhealthfinancial.com** anytime. And they can use Android™ or Apple® mobile apps to connect with their account and get messages. When they have questions, our customer care professionals are available with answers.



### It's easy to pay for expenses.

The OptumHealth Payment Card is fast and convenient.

- Use it at any health care provider, clinic, hospital or pharmacy that accepts MasterCard.®
- No paper claims forms. No out-of-pocket costs. No waiting for reimbursements.
- Card transactions happen in real time so your account balance is always current.

\*Flexible spending arrangements are often called flexible spending accounts. The Gonzales family are fictitious individuals used to illustrate OptumHealth programs and services.

Flexible spending accounts are administered by OptumHealth Financial Services.<sup>SM</sup>

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