

Joanne saves on income taxes.

She uses a health savings account to pay for qualified health expenses.

Health Asset Planning



Joanne is always thinking about the future. She has a HSA that she uses to plan, save and pay for qualified health care expenses.

Joanne funds her HSA with pre-tax dollars.

Joanne owns a health savings account (HSA) through OptumHealth BankSM, Member FDIC. She authorizes her employer to deduct \$100 per paycheck (a total of \$2,600 a year), before taxes, and deposit the funds into her account. This reduces the amount of income taxes she pays.

	Bi-weekly amount	Annual total (26 contributions)
HSA contributions	\$100	\$2,600

Good news: Joanne will save \$927 on taxes this year.

This year, Joanne will contribute \$2,600 to her HSA that she can use for qualified medical expenses or for her deductible. And, she saves \$927 in taxes.

She saves on federal, state and payroll taxes.

Federal income taxes:

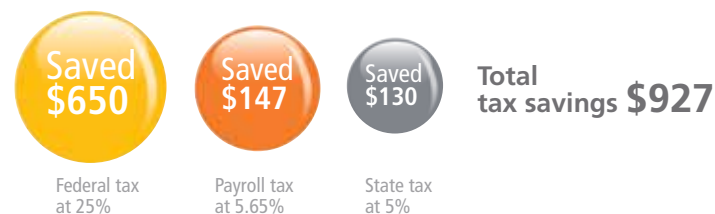
Joanne is in the 25 percent federal tax bracket. For each \$100 deposited into her HSA, she saves \$25.

Payroll taxes:

By reducing her taxable income, Joanne also saves \$5.65 on payroll taxes for every \$100 deposited into her HSA. The payroll tax (or FICA tax) funds Social Security and Medicare. In 2011 and 2012, the FICA tax was reduced from 7.65 percent to 5.65 percent.

State income taxes:

She lives in Utah, one of 47 states that do not tax HSA deposits. Utah's income tax rate is 5 percent, so she saves another \$5 for every \$100 she deposits.



Tax savings calculations assume a 25% federal rate, a 5% state rate and a 5.65% FICA rate.

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 and continue to grow over time. Depending on your account, you may be able to invest a portion of your balance in mutual funds to help save for future qualified health care expenses.*



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 various 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 Bank and may lose value.**

Hypothetical example is for illustrative purposes only, and assumes a 25% federal tax bracket and 5% state tax bracket in a state that does not tax HSA contributions, distributions or growth. Any similarity to real events or persons, living or dead, is purely coincidental. Current rates are variable and may change at any time.

Health Savings Accounts (HSAs) are individual accounts offered by OptumHealth Bank, 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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