

Pete saves more with two health accounts.

He adds an account to cover dental and vision care.

Health Asset Planning



Pete wears contacts.
Now he needs
new eyeglasses
and dental surgery.

Pete's health accounts work together.

Pete has a health savings account (HSA) that he uses to plan, save and pay for major health care expenses. His employer also offers a limited-purpose flexible spending account (FSA) that he can use to pay for dental and vision care.*

Limited-purpose FSA

Funds are available for eligible dental and vision expenses at the start of the plan year.

He can change his contribution amount only if he has a qualifying event.

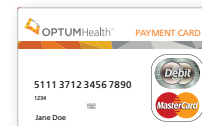
He loses unused funds in his FSA at the end of the plan year. He gives up his FSA if he leaves the company. COBRA may apply.

HSA

Funds are available as he deposits them.

He can change the amount he contributes anytime, up to the limit set by the IRS.

He owns his HSA and can keep the money in his account even if he leaves the company.



Using the account is easy.

Pete can use his OptumHealth® Payment Card for qualified or eligible expenses. It's quick and convenient. Or, he can pay with cash, a personal check or credit card, and then submit a paper claim or a claim online at optumhealthfinancial.com. Pete can also ask OptumHealth to deposit reimbursements for claims directly into his savings or checking account.

Good news: Pete will save \$941 in taxes.

Pete estimates that new eyeglasses and dental surgery will cost about \$2,500. He decides to have this amount deducted from his paycheck over the year, before taxes. With a \$2,500 contribution to his FSA, his tax savings add up. Even if he leaves a few dollars in his account at the end of the year, he may save more in taxes.



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

Start saving like Pete.
Sign up for an FSA during
benefits enrollment.

It's simple for Pete to manage his account.

OptumHealth gives Pete the resources he needs to make the most of his health care dollars. He can access his account at **optumhealthfinancial.com** anytime. And he can use Android™ or Apple® mobile apps to connect with his account and get messages. When he has 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. Pete is a fictitious individual used to illustrate OptumHealth programs and services.

Limited purpose flexible spending accounts are administered by OptumHealth Financial Services.SM

Health savings accounts (HSAs) are individual accounts offered by OptumHealth Bank,SM 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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