



## Health Savings Accounts: A Health-Wise Investment for Your Future

When you open a health savings account, or HSA, you are starting a savings plan for your health. You'll have money to pay for qualified medical expenses today, tomorrow and in the future — even in retirement. HSAs offer significant tax advantages, too.



DEPOSIT



GROW



SAVE



PAY

# With a Health Savings Account You Can...



## Deposit.

Start a savings plan for your health.

Your employer may offer a payroll deduction to help you contribute to your HSA. You can also make deposits online by visiting [optumbank.com](http://optumbank.com).

### In 2014,\* you can deposit up to:

- \$3,300, if you have individual health coverage
- \$6,550, if you have family coverage

### In 2015,\* you can deposit up to:

- \$3,350, if you have individual health coverage
- \$6,650, if you have family coverage

If you are 55 or older, you can make an additional catch-up contribution of \$1,000.

Others can make deposits to your HSA, too — your employer, family members, even friends. The total of all contributions must be within the IRS limits.

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HSA owners typically pay lower premiums for their health plans because of the plans' higher deductibles. Use those savings to make deposits into your HSA.

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## Grow.

Earn interest on deposits, or choose to invest in mutual funds.

An Optum Bank<sup>SM</sup>, Member FDIC, HSA is a bank account that belongs to you from the day you open it.

It's yours to keep, even if you change jobs or health plans. If your employer contributes money to it, that belongs to you, too.

You can also invest some of your savings in mutual funds to make your money grow and work harder for you.

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Deposits into an HSA with Optum Bank can earn competitive interest rates to help you build savings for future qualified medical expenses.

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Investments are not FDIC-insured, are not guaranteed by Optum Bank<sup>SM</sup>, and may lose value.

\*HSA-qualifying plan definitions are reviewed and updated each year by the IRS. For 2015, the annual deductible must be at least \$1,300 for individual coverage and \$2,600 for family coverage. Additionally, the out-of-pocket maximum must be no more than \$6,450 for individual coverage and \$12,900 for family coverage.

Please check your health benefit plan materials to determine whether your employer will make supplemental contributions to your HSA.



## Save.

Make the most of every dollar you save for health care expenses.

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### With an HSA, you can get triple tax savings:

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

### Here's an example:\*

You are single, in the 25 percent federal tax bracket, pay no state income tax, and contribute \$3,000 to your HSA. You save \$750 in taxes in year one. In 10 years, you will have saved \$7,500 in federal income tax on your HSA contributions plus \$904 on federal income taxes you didn't pay on your HSA earnings.

Visit [optumbank.com](http://optumbank.com) to do your own calculations.

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Go to [optumbank.com](http://optumbank.com) or call toll-free 866-234-8913 for more information about how to save with your HSA.

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## Pay.

Pay for today's expenses or save for the future.

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You can use your HSA to pay for qualified medical, dental and vision expenses, such as doctor visits, prescriptions and hospital visits, to name only a few.

There's no "use it or lose it" rule. You decide whether to spend your money on health care now or to build your savings for expenses later.

### Payment is simple:

- Use your Optum Bank HSA Debit MasterCard® at a pharmacy, doctor's office or other health care provider.
- Reimburse yourself for qualified health care expenses from your HSA.
- Pay bills online at no charge, or pay with checks linked to your HSA, if you choose to purchase them.

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Visit [optumbank.com](http://optumbank.com) for a list of HSA-qualified health care expenses and more information about using your HSA.

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\*Hypothetical example is for illustrative purposes only. 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. Current rates are variable and may change at any time.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank, 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.



**OPTUM™**

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