

## Health Savings Checkup

Set a course for living well and retiring well.



### **Good health is a valuable asset.**

Good health is also a smart way to lower your costs in retirement.

Find out how much good health is worth to you. Try the Health Savings Checkup from Optum. You'll get an estimate of your retirement health care costs and guidance on ways that may help you stay healthy, spend less and save more.

The Health Savings Checkup is another benefit of having a health savings account (HSA) from Optum Bank,<sup>SM</sup> Member FDIC. Simply access your account online to begin your checkup today.

### **Start by answering a few questions.**

Take a few minutes to answer some basic questions about yourself, your retirement goals, your health and your finances.

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### **Did you know?**

The average person expects to be retired for 20 years but only has enough savings to cover living costs — including health care — for eight years.\*

Make sure you're prepared for retirement. The Health Savings Checkup can help guide you toward better physical and financial health. Smart planning today can help you tomorrow.

\* Optum Health Savings Checkup user results, 10,000 users, 2012.

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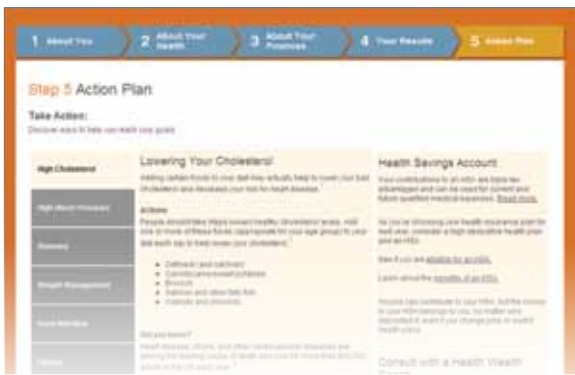


**You'll get a picture of your potential retirement health care costs.**

You'll see where you are today and what adjustments to your lifestyle and/or savings could do for your future.

For example, see what could happen if you:

- Quit smoking
- Reached a healthier weight
- Lowered your cholesterol
- Managed your diabetes
- Lowered your blood pressure
- Maximized Health Savings Account contributions



**You'll get a personal action plan.**

Your action plan will suggest steps to:

- Live a healthier lifestyle
- Lower future health care costs
- Maximize your health savings



**You'll get help implementing your plan.**

Staying healthy and retiring well are big goals. Most people need a little help and encouragement along the way.

Along with your action plan, you'll receive a phone number to reach a Health Wealth Coach, who may be able to connect you to resources to help you save more, spend less and stay healthy.



**How much is good health worth to you?**

Find out today. Access your Optum account online and click on the link for the Health Savings Checkup.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank<sup>SM</sup> 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.