



## Amy chooses holistic health with an HSA.

And she can use her health savings account to pay for it.

Health Asset Planning



Amy looks for ways to keep active, save money and stay healthy. She likes to complement traditional medicine with alternative medicine, like acupuncture, whenever possible.

### **Amy's health plan doesn't pay for holistic therapies, but her HSA dollars can.**

Amy finds that acupuncture helps her feel better. Her health plan doesn't cover acupuncture, but it is a qualified medical expense that can be paid for with a health savings account (HSA).

### **Amy uses pre-tax payroll deductions to build her savings.**

She knows that she may be able to start, stop or change her payroll contribution amount at any time. There is no "use it or lose it" rule. The account is hers to keep, even if she changes jobs, insurance plans or leaves the company.

There are limits, set by the Internal Revenue Service (IRS) and adjusted annually, for how much an individual can contribute tax free to an HSA in a calendar year. Since Amy has individual coverage, she can deposit up to \$3,100 in 2012 and \$3,250 in 2013. Individuals enrolled in family coverage can deposit up to \$6,250 in 2012 and \$6,450 in 2013. IRS limits include employer contributions to an HSA.

### **Amy's HSA is easy to use.**

Amy pays for services with her OptumHealth Bank<sup>SM</sup> Health Savings Account Debit MasterCard<sup>®</sup>. For convenience, she can check her balance online at [optumhealthbank.com](http://optumhealthbank.com).

### **Amy saves all her receipts.**

Amy keeps a file of her medical, dental and vision care receipts so she can track how much she spends on health care each year. If the IRS asks for receipts, she can prove she used her HSA for qualified medical expenses.

### **Amy makes the most of her health care benefits...and her money.**

By getting regular check-ups and following the guidelines for women, Amy works hard to stay healthy. By contributing as much as possible pre-tax to her HSA, she is doing her best to stretch her health care dollars today – and in the future.

### **Amy also uses her HSA to pay for qualified expenses not covered by her insurance plan:**

- Medical care from a chiropractor or Christian Science medical practitioner
- Physician-recommended special education expenses
- Services from a licensed psychologist or osteopath

She can also get a list of qualified and nonqualified expenses at [optumhealthbank.com](http://optumhealthbank.com) or [IRS.gov](http://IRS.gov).

---

Visit [optumhealthbank.com](http://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. You may be able to invest some of your savings in mutual funds.\*



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 hundreds of 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<sup>SM</sup> and may lose value.

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.

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



OPTUM<sup>TM</sup>

[optumhealthbank.com](http://optumhealthbank.com)

13625 Technology Drive, Eden Prairie, MN 55344

All Optum trademarks and logos are owned by Optum, Inc. All other brand or product names are trademarks or registered marks of their respective owners. Because we are continually improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

FSEDU00485v03CC 08/12 © 2012 Optum, Inc. All rights reserved.