

Molly pays for a doctor visit.

She pays for care with a health savings account.



Molly is single and works full time. She uses a **health savings account (HSA)** with a high-deductible health plan to save and pay for qualified medical expenses.

Molly visits the doctor before she has met her health plan deductible.

Early in the year, Molly visits the doctor. She presents her health plan member ID card at the doctor's office. Molly has no copay, so she pays nothing at the time of service. The doctor prescribes her a generic medication — which helps save her money.

Molly fills her prescription.

Molly visits the pharmacy and shows her member ID card so the claim will count toward her deductible. She pays for the prescription in full, at the network discount rate, using her Health Savings Account (HSA) Debit MasterCard.®

Her doctor submits a claim to the health care plan.

Molly's out-of-pocket medical expenses haven't reached her deductible yet. The health plan notifies the doctor that Molly is responsible for paying for her visit. The doctor sends Molly a bill, charging a rate that he and the health plan have agreed to charge plan members like Molly.

Molly receives and pays her doctor's bill.

She checks the explanation of benefits on her health plan's web site to make sure the amount billed matches what the health plan says she owes. She checks to make sure she has enough funds in her HSA to pay the bill from her account. Then she pays her doctor using online bill pay from Optum BankSM Member FDIC.

She keeps her receipts.

Molly saves her receipts for HSA-qualified expenses. She'll keep them in the event of an IRS audit.

Visit optumbank.com to learn more about paying for qualified medical with an HSA.

HSA: A health-wise investment for your future.



DEPOSIT

Deposit your health care dollars.

You can add money any time, 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 Optum 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 Optum BankSM and may lose value.**

Health Savings Accounts (HSAs) are individual accounts offered by Optum BankSM 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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