

Open Your HSA Online

Health Asset Planning



It only takes minutes to enroll in a health savings account (HSA) from OptumHealth BankSM, Member FDIC.

1. Go to www.optumhealthbank.com
2. Select "Enroll Online" and follow the directions.
3. Read through the page to confirm your eligibility and select "Enroll Now."

What you'll need

- Your Social Security number
- Your primary email address
- The group or employer number from your health insurance card
- An identification number from another form of ID, such as your driver's license, state-issued identification or passport

Be on the lookout

When enrolling, you can choose to receive your welcome kit electronically or by mail. You will also receive a Health Savings Account Debit MasterCard® and a personal identification number (PIN) by mail in two separate unmarked envelopes for your safety and security.

If you need additional debit cards

If you have family coverage, you can order additional debit cards for your spouse and dependents on your plan when enrolling in your account. You'll need each cardholder's name, Social Security number and date of birth. Only the account holder may request additional debit cards.

After you get your welcome kit

Take a few steps so you're ready to use your HSA. Go to www.optumhealthbank.com to:

- Register for online banking and bill payment
 - Designate a beneficiary for your account
 - Make a deposit or set up recurring deposits to build your savings
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Why have an HSA?

A health savings account lets you get extra mileage out of your health care dollars. With an HSA, you can:



Deposit your health care dollars.

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.

DEPOSIT



Grow your savings.

Deposits into an HSA may earn interest. You can also invest some of your savings in mutual funds, once you meet the investment threshold.

GROW



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.

SAVE



Pay for health care now or later.

You can pay for hundreds of qualified medical, dental or vision expenses from an HSA. The money is yours to keep, even if you change jobs or health plans.

PAY

Investments are not FDIC-insured, are not guaranteed by OptumHealth BankSM, and may lose value.

Health savings accounts (HSAs) are individual accounts offered by OptumHealth 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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