

Steve saves for health care.

And he saves on taxes with a health savings account.



Steve has one child. He and his wife both work. He chooses family coverage with an HSA to help him save and pay for qualified health care expenses, today and into the future.

Steve's HSA deposits are easy to make and tax deductible.

This year, Steve plans to make bi-weekly contributions to his health savings account (HSA) from OptumHealth BankSM, Member FDIC. The maximum allowable amount for 2012 is \$6,250. In 2013, this amount increases to \$6,450.

	Bi-weekly amount	Annual total (26 contributions)
HSA contributions	\$240	\$6,240
Income tax savings 25% federal 5% state	\$72	\$1,872

Steve saves for the future.

Each year, Steve may earn tax-free interest on his HSA balance. And, when his account has enough money to reach the investment threshold, Steve can invest some of his savings into mutual funds for greater long-term growth potential.²

He withdraws money from his HSA income tax free to pay for qualified medical expenses.

Steve withdraws \$3,000 from his HSA to pay for his family's qualified health care expenses this year. Expenses include trips to urgent care, prescriptions, visits to medical specialists and dental care.

Steve's account balance grows.

After Steve pays \$3,000 in qualified health care expenses, he has \$3,240 remaining in his HSA from his annual \$6,240 contribution. He keeps this money in his account for the future. Over time, this can really add up.

Steve's HSA net savings¹



¹Calculations assume an annual net savings of \$3,240 every year.

Visit optumhealthbank.com to learn more about saving on taxes 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 Internal Revenue Service. 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.²



SAVE

Save on taxes.

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



PAY

Pay for health care, now or later.

You can use your HSA to pay for qualified medical, dental and vision expenses. The money is yours to keep, even if you change jobs or health plans.

² Investment products are not FDIC insured, are not guaranteed by OptumHealth Bank and may lose value.

Hypothetical example is for illustrative purposes only, and assumes a 25% federal tax bracket and 5% state tax bracket in a state that does not tax HSA contributions, distributions or growth. Any similarity 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 OptumHealth BankSM, 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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