


Health Savings Account (HSA)

Customizable email and intranet messages to help employees make the most of their HSA. Click on the topic of interest and your browser will launch the message.

	TOPIC	MESSAGE POINTS
Introduction to the HSA		
	Speaking Points for Senior Leaders	Assists senior leaders in discussing benefit changes and introducing an HSA.
	What Is an HSA?	Explains the shift to consumer-driven health care and introduces an HSA.
	HSAs and Government Sponsored Health Care	HSA eligibility rules for someone who is enrolled in TRICARE or in the military.
	Optum Bank HSA Vetting Process	Explains what information an applicant is required to supply when opening an HSA.
	HSA Eligibility	This section covers who is eligible to open and contribute to an HSA.
	Why Optum Bank SM	Introduces Optum Bank SM and provides steps to enroll in HSA.
	The Optum Bank Experience	Reinforces the benefits of banking with Optum Bank.
	Health Care FSA Grace Period and Open Enrollment	Intended for employers who offer a Health Care FSA and are introducing an HSA. Reminds new account holders to spend down their health care FSA by the end of the plan year.



	TOPIC	MESSAGE POINTS
--	-------	----------------





Deposit: Start a Savings Plan for Your Health with an Optum Bank HSA



Open Your HSA	Reminds account holders of the importance of opening an HSA.
Making Deposits Into Your HSA	Educates account holders on how to make contributions to the HSA via payroll deduction, Make a Deposit online, IRA rollover and mailing a check with a deposit form.
Make a Deposit	Provides step-by-step directions for making electronic contributions to the HSA.
HSA Contributions and IRS Guidelines	Reminds account holders that they are responsible for monitoring HSA contribution limits and includes an overview of HSA IRS tax forms.
Over-Contribution	Reminds account holders of the importance of checking contribution limits and the fees/penalties imposed with over-contributing.
Age 55+ and the HSA Catch-Up Contribution	Reminds account holders age 55+ of the benefits of making a catch-up contribution.
Tax Season Savings with your HSA	Reminds account holders of the tax advantages of fully funding an HSA.
Understanding HSA Tax Form 5498-SA	Explains IRS tax form 5498-SA and informs account holders that the form arrives in May each year.
Year-End Reminders	Informs account holders of how to track year-end contributions and the three IRS HSA tax forms.
Transferring HSA Funds From another Bank to Optum Bank	Explains how transferring funds to your new HSA account with Optum Bank makes for a simple banking experience.
HSA Account Establishment Dates	Explains the timing for opening an HSA account when qualified expenses can be applied to the account.
Health Savings Checkup and Opening an HSA	After completing the Health Savings Checkup, account holders will see how opening an HSA can help them save and pay for future health care expenses.
Health Savings Checkup and Funding an HSA	The Health Savings Checkup will illustrate the importance of making deposits to the HSA to cover their deductible and out-of-pocket expenses but also help their long-term financial planning.

	TOPIC	MESSAGE POINTS
	Grow Your Savings in an Optum Bank HSA	
	What to Expect as a New Account Holder	Informs new account holders of when they will receive their new Optum Bank welcome kit and debit card.
	Saving for Retirement with your HSA	Reminds account holders of the benefits of saving HSA funds for retirement.

	TOPIC	MESSAGE POINTS
	Save: Make the Most of Every Dollar you Save for Health Care Expenses	
	HSA and your Total Financial Portfolio	Explains how the HSA fits into an individual's total financial portfolio.
	Using your HSA in Retirement	Reminds employees that HSA funds can be saved and used during retirement.
	Investment Features of your HSA Account	Reminds account holders that the Optum Bank HSA includes investment features provides access to the standard fund list.
	Preparing for Medicare: How to use your HSA	Educates account holders who are approaching Medicare eligibility on how HSA funds can be used.
	Designating a Beneficiary for your HSA	Reminds account holders of the importance of designating a beneficiary for their HSA.
	Using your HSA When You are No Longer Covered by a HDHP	Reminds account holders who are no longer enrolled in an HSA-qualifying, high-deductible health plan that HSA funds can be saved for future health care expenses or used for qualified medical expenses.
	Benefits of Partnering a Limited-Purpose Flexible Spending Account with an HSA	Explains what a limited-purpose flexible spending account (LP-FSA) is, what it covers, and the benefits of enrolling.

	TOPIC	MESSAGE POINTS
--	-------	----------------



Pay: Use Your HSA for today's expenses or save for the future



Qualified Expenses	Provides an overview of qualified health care expenses for the HSA.
Quick Tips for Using your HSA	Assists account holders make the most of their Optum Bank HSA.
Paying for Qualified Health Care Expenses With Your HSA	Provides tips for using the HSA to pay for qualified health care expenses. Tips include knowing when expense was incurred, spending only what is available in the account, and saving receipts.
Using Your HSA to Purchase Prescription Drugs	Educates account holders on how to use HSA dollars to purchase prescription drugs.
Using Your HSA at the Doctor's Office	Educates account holders on how to use the HSA at the doctor's office.
End-of-Year Tips for Your HSA Plan	Tips for stretching health care dollars at the end of the plan year.
Understanding HSA Tax Form 1099-SA	Explains IRS tax form 1099-SA and informs account holders that the form arrives in January of each year.
How an HSA Works With Domestic Partners	Explains the rules and eligibility for deposits and payments for domestic partners of HSA account holders.
HSA Eligibility for Non-tax Dependent Children, Age 26 or Younger	Explains the eligibility rules for using your HSA to pay for qualified expenses incurred by your dependent age 26 or younger.

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.



T 866-427-6804 | www.optumhealthfinancial.com

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 continuously improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

FSEU0062Sv03NV © 2013 Optum. All rights reserved.