



Take care of your financial health

Make the most of your
Health Advantage Flexible Spending Account





We keep it simple

Your health and your money are two of your most important assets. You've enrolled in a Health Advantage Flexible Spending Account (FSA) from Optum— a great first step towards taking care of them both.¹ Now use this guide to help you save hundreds, or even thousands of dollars per year with your Health Advantage FSA.

Paying for expenses.

The Optum® Payment MasterCard® is the fastest, most convenient way to pay for FSA-eligible expenses. With it there's no need to pay cash for out-of-pocket expenses, no waiting for reimbursements and there are no paper forms to complete. Plus card transactions happen in real time so your account balance is always up to date.

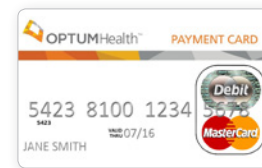
You'll receive two payment cards by mail. Keep one for your own use and share the other with a spouse or dependent, or save it as a backup.

Or you can pay for eligible expenses with your own cash, check or credit card. Then you can submit a claim to be reimbursed. Submit claims by logging into your account at www.optumhealthfinancial.com, and click on **File A Claim** in the upper left hand corner. You can also submit a paper claim form with documentation by mail or by fax.

You can also choose how you want to be reimbursed—with a check or by direct deposit into your bank account. Direct deposit is quicker and easier. To select direct deposit, log into your account and look for "Change Payment Method" in the **Accounts** tab. If you choose check reimbursements, you'll need to have a minimum of \$25 in claims before we issue a check. Note: your employers' policy may have a higher minimum for check reimbursements.

Save your receipts!

It's very important to save all itemized receipts when you use your Payment Card. Receipts must include the date, the service or product obtained, what you paid and the name of the provider. From time to time, we may ask you to send us a receipt to confirm that you used the payment card for an eligible expense.



The Optum Payment Card makes it easy to pay for eligible health care expenses.

We're everywhere you go

The mobile app is the most convenient way to check your balance, submit and review claims, and receive messages—even when you're in line at the pharmacy. You can snap a photo of a receipt using your device's camera and upload it to your account to document your claim. Just go to Android™ Google Play or the iTunes® store to download the app, Health Advantage by Optum.²

Information at your fingertips.

Here are a few of the things you can do faster and easier online:

- View account balances and upcoming payments
- Receive notices of claim denials with information on how to repay your account or submit receipts
- Sign up to use our mobile app
- Change your reimbursement method from check to direct deposit
- Manage your personal information, such as your email address, bank account for direct deposit and dependent information
- Download service forms
- Sign up for text alerts (normal texting charges from your carrier apply)

We make Health Advantage dependent care FSA just as easy.

If you have a dependent care FSA too, you can use the mobile app and website to manage your account. An important difference, though, from a health care FSA is that you cannot be reimbursed from a dependent care FSA until enough money has been withdrawn from your paycheck to fund the account. You can find the balance available for claims reimbursement on our website and through our mobile app.

Contribution limits

Your employer's plan sets an annual limit on the amount you can contribute to your Health Advantage FSA. Be sure to check your plan documents to learn your contribution limits and find out if your employer also contributes to your FSA.



The home page alerts you to any action required and gives an overview of your accounts.



Don't leave money behind

Your Health Advantage FSA funds are available on day one of your plan. If you have a dependent care FSA, funds are available as they accumulate from your payroll deductions. Remember, any funds left in the account at the end of the year won't carry forward. With that said, there may be some exceptions. Check with your employer to find out if your account includes a grace period or carryover.

Grace Period or Carryover.

- If you have a grace period, you'll have additional time in the next plan year to incur and file claims against your previous year's FSA funds for your health care or dependent care.

OR

- If you have a carryover, you may be able to carryover unused health care FSA dollars from one plan year to the next, depending on the terms of your plan.

Check your benefit plan document for details.

Run-out Period.

The run out period gives you extra time to gather and submit claims for eligible health and dependent care expenses you incur during the previous plan year.

Changing contributions.

If you get married or divorced, or if you have a baby—you may be able to adjust the amount you contribute to your FSA. This is called a change in status. If you have a change in status, your benefits representative can help you adjust your contributions. For specific details, check your employer's plan document.

We're always here

If you have questions about managing your Health Advantage FSA you can go to www.optumhealthfinancial.com or call 1-800-243-5543 to speak to a highly trained account representative.

¹ Flexible spending arrangements are often called flexible spending accounts.

² Android Marketplace is also known as Google+. The mobile app is compatible with smartphones and tablets running the iOS or Android™ operating systems.

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.

FSAs are administered by Optum Financial Services, Inc. and are subject to eligibility and restrictions.

*All trademarks are properties of their respective owners.



OPTUM™

optum.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.