



Getting started with Optum Financial

Considering an HSA? It can be a great part of planning ahead for the future. If you're enrolled in a qualifying high-deductible health plan (HDHP), your HSA can help you and your family plan, save and pay for health care. Becoming familiar with how your HSA works is key to getting the most out of it.

If you're a new account holder, you may want to explore this guide to help familiarize yourself with your HSA. Then, file this guide with your banking information and return to it when you need, like during benefits enrollment period or tax season.

Manage your HSA online at optumbank.com

- Make deposits
- Download account forms
- Check monthly statements
- Manage your investment* activity
- Update your email address or change your mailing address
- Pay bills to physicians, dentists or other health care providers
- Reimburse yourself for qualified medical expenses that you paid for out of pocket
- Use the contribution tracker to see how much you've contributed to your HSA year to date and how much more can be contributed according to your plan coverage (individual or family)

Explore online resources to help you maximize your HSA benefits

- Find information on taxes
- Check out HSA calculators
- Explore information on managing your account
- Get information about HDHPs
- Use the Health Savings Checkup tool to help plan for retirement



Decide

Are you prepared for your future?

If you haven't thought about what health care will cost when you retire, take a few minutes today to find out. Use the Health Savings Checkup tool to see your estimated health care costs during retirement. It's just 4 easy steps online.

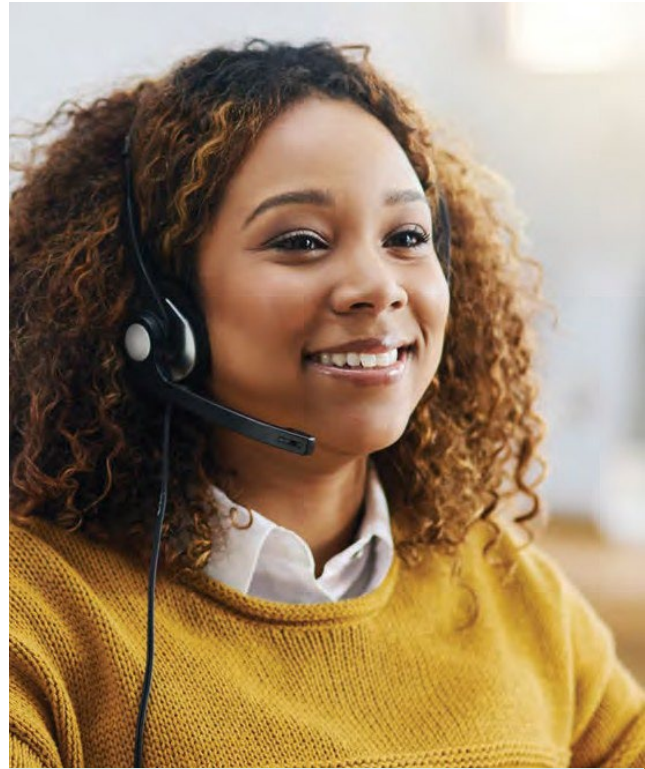
Go to healthsavingscheckup.com.

*Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

New account holder checklist

Use this list to make sure you've taken all the first steps to opening and funding your HSA.

- Open your account.
- Record your account number and file it in a safe place.
- Register online at optumbank.com for online banking. Add your banking information to deposit funds into your HSA or to get distributions out of your HSA.
- Designate a beneficiary for your account. Sign in to your account and choose "Manage your profile" to do this.
- Sign up for payroll deduction into your HSA, if it's available at your place of work.
- Start saving so you can pay for, or be reimbursed for, qualified medical expenses.
- Activate your Optum Bank debit Mastercard®.
- Review your account fee schedule and privacy notice included in your welcome kit.
- Become familiar with qualified medical expenses.
- Review how to use optumbank.com to pay bills online or be reimbursed for qualified expenses paid out of pocket.
- Save all receipts for qualified medical expenses.
- Download the Optum Bank mobile app.



Questions?

Call customer service at the phone number located on the back of your debit card. Assistance for most foreign-language speakers is also available.

If you call before or after business hours, our phone service includes many automated options, including:

- Instructions for transferring funds by wire
- Information about managing investments*
- Account balance and the last 5 transactions
- Directions to activate your debit/payment card, or report a lost or stolen card

Please note that customer service representatives do not have access to information or data about your HSA-qualifying health plan or claims. Please contact your health plan for that information.

Important Note

Once you have opened your account, you must send your account and routing number to Sharon Swaim at sharonswaim@sheehy.com.