

Health savings account

Health care solutions that make you — and your bottom line — look good.



An HSA can help reduce health care costs, enabling people to become smarter consumers and increase positive health outcomes.

Give employees control over their health care by empowering them to make better decisions that lead to healthier behaviors while preparing them to save and pay for out-of-pocket expenses and other costs.

What is a health savings account (HSA)?

A tax-advantaged savings account owned by the consumer.



Deposit health care dollars — Contributions made to an HSA are tax-free change to tax-free when used for qualified health expenses. HSAs can be funded by an account holder and/or an employer.



Grow health care savings — The money in an HSA belongs to the account holder, no matter who deposited it. And there's no "use it or lose it" rule, meaning deposits can earn interest and funds can grow over time. The money is the account holders' for life until spent.



Save on taxes — With an HSA, account holders get triple tax savings:

- Deposits are exempt from income tax.
- Savings grow tax-free.
- Money spent on qualified medical expenses is income tax-free.



Pay for health care, now or later — HSA funds can be used to pay for qualified medical expenses for the account holder and his or her spouse and dependents. Payments can be made online or with a payment card. Funds can remain in the account year after year and accumulate. This allows account holders to save money for future expenses or pay for current ones.

HSA Services' industry-leading solution benefits:

- Increase employee satisfaction by providing an intuitive and innovative HSA experience that enables tailored engagement strategies and campaigns designed to optimize their health care finances.
- Calculators, planning and award-winning educational tools to help your employees understand the advantages of an HSA.
- Save administrative time and resources with a secure, easy-to-use employer portal to manage program enrollment and payroll-based contribution processes.
- Go paperless with online claims processing, direct deposit reimbursement, online bill pay and electronic statements.

We offer flexible, feature-rich accounts and services that make it easier for you as an employer to help your employees lead a healthy life and manage their health care finances by offering:

- Health-care-specific debit card(s) provided at no charge
- Helpful customer care professionals to answer HSA and health plan questions
- Management of a variety of simplified payroll and contribution processes using automated funding and scheduling of contributions
- Robust education and planning tools to help people plan, save and pay for health care
- User-friendly and intuitive web-based portals for employees to facilitate online account management, check balances and file claims
- Email alert functionality, directing employees to view online monthly statements

Our HSA solution helps your employees:

- Understand how to use and maximize their financial accounts for both short-term and long-term needs, with communications targeted to them. Additionally, we provide tools and content for you to incorporate into your internal communications as well to ensure consistent encouragement.
- Easily understand their account, make contributions and monitor claim activity and account balances, with an intuitive and comprehensive online experience.
- Receive fast, efficient, accurate and comprehensive answers to questions by talking to an expert on our consumer support team when needed.
- Choose HSA investment options that include funds with low- and no-expense ratios.

All of this prepares your employees to better handle health care costs along their life stages, enabling them to become smarter health care consumers.

To get started, contact:



Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, 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. Fees may reduce earnings on account. 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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