

Tap into your HSA – anytime, anywhere

Online and mobile tools to help you maximize your savings

Once you've opened a health savings account (HSA), you have access to a number of tools and resources at optumfinancial.com, making it easy to manage your account online. They can help you use your HSA today and help plan for your future.



Optumfinancial.com

Sign in to your account anywhere, anytime to:

- Pay bills to physicians, dentists or other health care providers
- Upload and store receipts
- Make deposits
- Check monthly statements
- Reimburse yourself
- Manage investment activity
- Set up and manage account alerts



Optum Financial mobile app

Sign in to your account anywhere, anytime to:

- Track your balance, recent transactions and annual contribution limits.
- Make an HSA contribution through a bank transfer.
- Capture and submit receipts, and add receipts to specific expenses.
- Get a quick account snapshot anytime and sign in using fingerprint or facial recognition.
- Pay bills, track payments and reimburse yourself.
- Search for qualified medical expenses.



Qualified medical expense tool

Visit optumfinancial.com/qualifiedexpenses to get up to speed on qualified medical expenses. With the search tool you can filter by account type and expense type to find out what is considered a qualified medical expense by the IRS.



Health Savings Checkup

Wondering how much money you will need for health care expenses in retirement? Take the Optum Financial health savings checkup at optumfinancial.com. Answer a few questions about your health, your HSA activity and retirement goals, and you will receive a personalized snapshot of your potential health care expenses in retirement. It will show you how much Medicare will cover, what your predicted HSA balance will cover and how much more you might need to plan on saving. You'll also get ideas to help you stay healthy, spend less and save more.



HSA calculators

Visit optumfinancial.com for calculators that can help you manage your HSA now and in the future.

- Find out your maximum contribution limit based on your plan type (individual or family), your age and amount that your employer contributes to your account.
- Calculate your yearly tax savings based on how much you plan to contribute to your HSA.
- See the potential future value of your HSA and how much it may potentially grow over time.



Contribution tracker

Sign in to your account at optumfinancial.com to find out what your contribution limits are. See how much you have contributed to your HSA year-to-date, and how much more could be contributed according to your plan coverage (individual or family) with the contribution tracker.



Asset allocation calculator

If you choose to invest some of the money in your HSA, the HSA asset allocation calculator in your online account can help you decide which mutual funds to select, based on asset class. Simply answer a few questions, and the calculator will show you a suggested distribution of how to spread out your investment dollars. Be sure to discuss with your financial advisor if investing the money in your HSA is right for you.

Go to optumfinancial.com to learn more.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

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Health savings accounts (HSAs) are individual accounts offered through Optum Bank®, Member FDIC, or ConnectYourCare, LLC, an IRS Designated Non-Bank Custodian of HSAs, each a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.