

Open Your HSA Online



It only takes minutes to enroll in a health savings account (HSA) from Optum BankSM, Member FDIC.

1. Go to www.optumbank.com and select "Open an HSA".
2. Read through the page to confirm your eligibility and select "Continue."
3. Complete your online enrollment.

What you'll need

- Your Social Security number
- Your primary email address
- An identification number from another form of ID, such as your driver's license, state-issued identification or passport

Be on the lookout

When enrolling, you can choose to receive your welcome kit electronically or by mail. You will also receive an HSA Debit MasterCard® by mail within seven to ten days in an unmarked envelope.

If you need extra debit cards

If you have family coverage, you can order extra debit cards for your spouse and dependents on your plan when enrolling in your account. You'll need each cardholder's name, Social Security number and date of birth.

After you get your welcome kit

Take a few steps so you're ready to use your HSA. Go to www.optumbank.com to:

- Register for online banking and bill payment
 - Designate a beneficiary for your account
 - Make a deposit or set up recurring deposits to build your savings
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Why have an HSA?

A health savings account lets you get extra mileage out of your health care dollars. With an HSA, you can:



Deposit your health care dollars.

Add money any time up to the annual contribution limits set by the IRS. If you're 55 or older, you may be able to make catch-up contributions.

DEPOSIT



Grow your savings.

Deposits into an HSA may earn interest. You can also invest some of your savings in mutual funds, once you meet the investment threshold.

GROW



Save on taxes.

Your deposits are exempt from federal income tax. Your savings grow tax-free. Money you spend on qualified expenses is income-tax free, too.

SAVE



Pay for health care now or later.

You can pay for hundreds of qualified medical, dental or vision expenses from an HSA. The money is yours to keep, even if you change jobs or health plans.

PAY

Investments are not FDIC-insured, are not guaranteed by Optum BankSM, and may lose value.

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.



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