

Simplify Your Consumer-Driven Health Plan and Banking Experience

UnitedHealthcare and OptumHealth BankSM, Integrating Health and Finances

When it comes to consumer-driven health plans, especially health savings accounts (HSAs), simplicity and experience are important. At UnitedHealthcare, you not only have a partner with extensive experience in the health care industry, but a nationwide leader in HSA administration, OptumHealth Bank, Member FDIC, ensuring the security of your account.

As a UnitedHealth Group company with more than \$600 million in deposits, OptumHealth Bank is one of the few banks dedicated to health care. Combine that dedication and experience with a DefinitySM HSA from UnitedHealthcare, and you have a single relationship that you, and your employees, can count on. We are truly integrating personal health with personal savings accounts.

Single Point of Contact for You

When you choose to pair a UnitedHealthcare Definity Plan with an HSA administered by OptumHealth Bank, we make the process convenient and easy.

We offer you:

- **A single point of contact**
You have one point of contact who can manage both elements of the Definity HSA benefit strategy. You are also provided with integrated planning, billing, reporting and other support services.
- **Simpler enrollment and contribution process**
You can set up the UnitedHealthcare Plan and employee Definity HSAs at the same time and you can arrange to fund employee HSAs immediately after the start of the plan year to ensure that employees can later reimburse themselves tax-free* from their HSAs for eligible medical expenses.

- **Integrated employee communications and enrollment**
No more management of different communication materials and delivery. As your one and only source, our integrated communications, education and online enrollment process helps your employees see the clear value of the medical plan with the HSA. Employees will find links from myuhc.com[®] to OptumHealth Bank's simple and quick online application. Or, if you prefer, you may select from two alternatives — batch enrollment or paper applications.

- **An integrated health plan**
- **Easy account setup**
- **Simple enrollment process**



Single Point of Contact for Employees

By linking a Definity HSA Plan to an HSA administered by OptumHealth Bank, your employees can manage and finance their health care at the same time, in one place. They get the benefits of a:

Single Web site: myuhc.com[®]

- Access health and bank information, any time. Check account balances.
- Use online calculators to estimate out-of-pocket costs.
- Look up benefits to see what's covered.
- Find a doctor or chat live with a nurse 24 hours a day.
- Save time and money by making more informed decisions about medical treatments and overall wellness.
- A new section of the enrollment process on myuhc.com (available Dec. 2008) will give individuals the option to authorize a transfer from a personal bank account to take place as early as Jan. 2, 2009, or later.

By doing so, new account holders will preserve the ability to later reimburse themselves tax-free* from their HSA for early-year medical expenses.

Single toll-free number: 800-357-1371

- Call the toll-free customer care number on the back of the UnitedHealthcare identification card with any questions about the health benefits or your Definity HSA.

Convenient debit card

- Use the OptumHealth Bank Health Savings Account MasterCard[®] Prepaid Debit Card to pay for eligible health care expenses at the doctor's office, pharmacy, hospital or online.

Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates.

The DefinitySM Health Savings Account (HSA) high deductible health plan (HDHP) is designated to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member FDIC. "Definity HSA" refers generally to the DefinitySM HSA product, which includes an HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account provided in conjunction with OptumHealth Bank and not to the associated HDHP.

Health Savings Accounts are offered by OptumHealth Bank, Member FDIC, and are subject to eligibility. 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 regulations are subject to change. Please check your health benefit plan materials to determine whether your employer will make supplemental contributions to your HSA.

INVESTMENTS ARE NOT FDIC INSURED, ARE NOT GUARANTEED BY OPTUMHEALTH AND MAY LOSE VALUE.

Everyone's Time Counts

We know you and your employees are busy, and managing a health plan and health dollars can be time consuming. By selecting a Definity HSA administered by OptumHealth Bank, you'll get the advantages of a team working with you and your employees to improve convenience and help facilitate financial well-being.

For a fast, easy way to learn about the variety of online resources UnitedHealthcare offers, take a tour of the site at myuhc.com.

