

UnitedHealthcare DefinitySM Health Savings Account

More choices, more options to maximize your health care investment.



The days of the “one size fits all” health savings account are history.

UnitedHealthcare’s banking partner for Definity Health Savings Accounts – OptumHealth Bank – delivers a simpler and more personal consumer experience through an innovative approach that allows consumers to customize their HSA to closely match their health care spending, savings patterns and overall financial philosophy.

To help your employees keep more money in their accounts, the HSAs offer low monthly fees, in addition to competitive interest rates to help their account grow. A broad range of mutual funds that cover the spectrum of risk and rewards are also available.

With more choices, we’re matching your employee’s health spending and savings needs – now and in the future. OptumHealth Bank offers the following account options to serve your UnitedHealthcare Definity HSA plan:

- ▶ OptumHealth eAccess HSA – Low-cost HSA designed for active health care spenders who do not carry a large balance and prefer a lower monthly maintenance fee. No interest is paid on account balances.
- ▶ OptumHealth eSaver HSA – A good choice for a broad range of needs – easy access to pay current expenses, competitive interest rates, moderate fees and the option to invest balances in no-load mutual funds with no additional fee.

| HSA Account Options | Health eAccess HSA | Health eSaver HSA |
|---|---|---|
| Monthly Maintenance Fee¹ | \$0 for balances of \$500 or more \$1 for balances from \$0 - \$499.99 | \$0 for balances of \$5,000 or more \$3 for balances from \$0 - \$4,999.99 |
| Interest Rate² | No interest earned on this account | Tiered interest rate based on account balance ¹ |
| Investment Options | Health eAccess HSA | Health eSaver HSA |
| Investment Threshold³ † Minimum Balance Requirement | \$2,000 | \$2,000 |
| Monthly Investment Fee⁴ | \$3 | \$0 |

¹ Fees may reduce earnings on account.

² Annual Percentage Yields (APYs) subject to change at any time. Required balance to obtain APY does not include investment balances.

³ The bank account balance must remain at or exceed the Investment Threshold each time a new investment is made.

⁴ Investment Fee (where applicable) is only assessed after the establishment of an investment.

Investments are **not** FDIC-insured, are **not** guaranteed by OptumHealth Bank, and **may** lose value.

Choosing the right account is simple.

Setting up accounts is simple and will allow your employees to choose how they manage their health care investment option. And if their financial needs change, they have access to a questionnaire to help them decide which account best fits their personal needs and can switch, at no cost, from one account to another.

UnitedHealthcare Definity HSA.

Creating personal consumer experiences and maximizing your employees’ health care investments. To find out more, contact your broker or UnitedHealthcare representative.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare 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 a 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.

