



Use your HSA to help pay for your Medicare costs

See how Hank does it

Hank turns 65 this year, and he’s planning to retire and sign up for Medicare. He can use his health savings account (HSA) to pay for his Medicare premiums and qualified out-of-pocket medical expenses—including the deductibles, copayments and coinsurance for:

- **Part A** (hospital and inpatient care)
- **Part B** (doctor and outpatient care)
- **Part D** (prescription drugs)

Hank keeps his HSA after he retires

However, once he signs up for Medicare, he can no longer contribute money to his HSA. But the money he has saved has grown, giving him an advantage for this exciting new time in his life.

Hank racks up some big savings¹

Year	Contribution limits	Catch-up contributions	Total contributions	Annual tax savings
2017	\$6,750	\$1,000	\$7,750	\$2,918
2018	\$6,850	\$1,000	\$7,850	\$2,955
2019	\$7,000	\$1,000	\$8,000	\$3,012
2020	\$7,100	\$1,000	\$8,100	\$3,050

His HSA offers financial flexibility

When retired, Hank can use the money in his HSA for more than just qualified medical expenses, without paying a penalty. He can use the money for any expense, including household items and vacations. However, he must now pay income tax on any money he takes out of his HSA for non-qualified medical expenses.

A health-wise investment for your future

UnitedHealthcare conveniently links your HSA through Optum Bank®, Member FDIC—a national leader in HSA banking—giving you access to your health plan and HSA information, all in one place.



Deposit your health care dollars

Add to your savings anytime, 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.



Grow your savings

Deposits into an Optum Bank HSA may earn interest and continue to grow over time. Depending on your account, you may be able to invest a portion of your balance in mutual funds to help save for future qualified health care expenses.²



Triple your tax benefits

- Money deposited is federal income tax-free
- Withdrawals made for qualified expenses are income tax-free
- Savings income grows tax-free



Pay for more than just doctor visits

You can use your HSA savings to pay for various qualified medical, dental and vision expenses—and more. These include:

- Eyeglasses and hearing aids
- Other kinds of health insurance, such as COBRA and long-term care
- Any tax-deductible health insurance (except for Medicare supplemental insurance) when you turn 65



It's easy to manage your Optum Bank HSA

Access your Optum Bank HSA anytime with myuhc.com[®] and the UnitedHealthcare[®] app. You can:

- View your HSA balance
- Pay your medical bills
- View and manage your claims and much more

Take the next step

Visit myuhc.com to open your Optum Bank HSA

**United
Healthcare**

¹ Results and amounts will vary depending on your particular circumstances. Example assumes individual is in 25% federal tax bracket and 5% state tax bracket.

² Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Health Savings Accounts (HSAs) are individual accounts offered or administered 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. 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. Fees may reduce earnings on account.

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