



Use your HSA to help pay for a doctor visit and a prescription

See how Maria does it

Using her health savings account (HSA) from Optum Bank®, Maria can save and pay for her care. Here's how it all works.

When Maria goes to the doctor

Maria shows her health plan ID card, which includes important information that tells her doctor what type of plan she has and how it should be billed. Her doctor will send a claim to UnitedHealthcare, so she won't pay anything at the time of service. This is to make sure that:

- The network discount is applied, which lowers her cost
- The costs are covered and are applied to her plan deductible and out-of-pocket limit

If she owes any money, her doctor will send a bill. Maria can pay the bill using her HSA, or she can pay out-of-pocket with a credit card, check or cash.

When Maria buys a prescription

She shows her health plan ID card at the pharmacy. As she waits at the counter, the pharmacy sends the claim electronically to UnitedHealthcare so she can get the network discount. If she owes any money, the pharmacist will ask for payment. She can choose to pay with her HSA, or she can pay out-of-pocket.

When Maria pays her medical bills

Maria can choose to pay her medical bills using HSA funds via her Optum Bank debit Mastercard® from Optum Bank.



A health-wise investment for your future

Optum Bank, Member FDIC, is UnitedHealthcare's health care bank of choice and a national leader in HSA banking. Plus, only Optum Bank offers the convenience of banking through your health plan website, myuhc.com[®].



Deposit your health care dollars

You can add money 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 medical expenses.¹



Save on taxes

Your deposits are exempt from federal income tax up to the IRS contribution limit. Your savings grow income tax-free. Money you spend on qualified medical expenses is income tax-free, too.



Pay for more than just doctor visits

You can use your HSA to pay for various qualified medical, dental and vision expenses. The money is yours to keep, even if you change jobs or health plans.



Easier ways to manage your 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

When you have questions, our customer care professionals are available with answers. Just call the toll-free number on your health plan ID card.

Take the next step

Visit myuhc.com to open your Optum Bank HSA

United
Healthcare

¹ 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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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.