



Overview of Health Savings Accounts

HSA eligibility

You are eligible to open and contribute to an HSA if:

- You are covered by an HSA qualifying high deductible health plan (HDHP)
- You are not covered by any other health plan that is not a high deductible plan
- You are not enrolled in Medicare, TRICARE or TRICARE for Life
- You are not claimed as a dependent on someone else's tax return
- You are not covered by a health care flexible spending account (FSA)
- You have not received Veterans Administration (VA) benefits within the past three months, except for preventive care. If you are a veteran with a disability rating from the VA, this exclusion does not apply.



HSA overview

Requires a qualifying
high-deductible
health plan (HDHP)

Used to pay
for qualified medical
expenses
immediately

Account funds
belong to you

Grows over
time and can
be invested

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

Contribution limits

Amount of contribution

The IRS determines how much you can deposit into your HSA each year.

Contribution rules

In 2025, you can contribute up to **\$4,300** for individual coverage and up to **\$8,550** for family coverage

Additional contribution

Those 55 years of age or higher, but not yet enrolled in Medicare, can fund an additional \$1,000/year “catch-up” contribution.

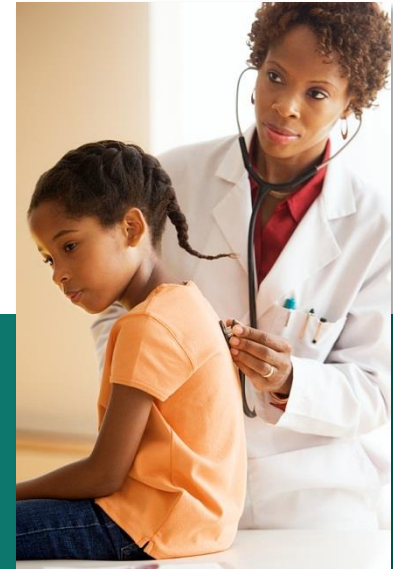
HSA qualified medical expenses



Medical plan
deductibles and
coinsurance



Medical, dental
and vision care
services & products



Use HSA dollars
to pay for qualified
medical expenses for
your spouse
or dependents

How to make deposits into your HSA

Payroll deduction

Contribute through payroll deduction and save on FICA taxes; these contributions are pre-tax and offer the best savings.

Contribute online

Arrange a one time or recurring electronic transfer from an account at another financial institution; these contributions would be after-tax.

Mail a check

Deposit additional dollars into your account by mailing in a check; these contributions would be after-tax.

You can make HSA deposits until April 15th in order to realize tax savings for the prior year

Access your HSA funds

Use your Optum BankSM Health Savings Account Debit MasterCard[®]

Sign up for automatic bill pay and online banking

Use HSA checks for this account

Pay for an expense with personal funds and reimburse yourself from your HSA



Save your receipts!


- Save your receipts for all qualified medical expenses
- Our convenient receipt vault allows you to upload receipts and store them within your HSA online
- Optum Bank® does not track your expenses or verify eligibility



Investing your HSA

You can grow your HSA dollars by choosing to invest in mutual funds

HSA Asset Allocation Calculator

 OPTUM Bank™

Age

Current HSA Balance

Anticipated Annual HSA Contributions

General Health

Estimated Annual OOP Healthcare Costs

Risk tolerance

Economic outlook

Resulting Allocations

Large-Cap Equity	15%
Small/Mid-Cap Equity	0%
International	5%
Fixed Income	50%
Savings Account	30%

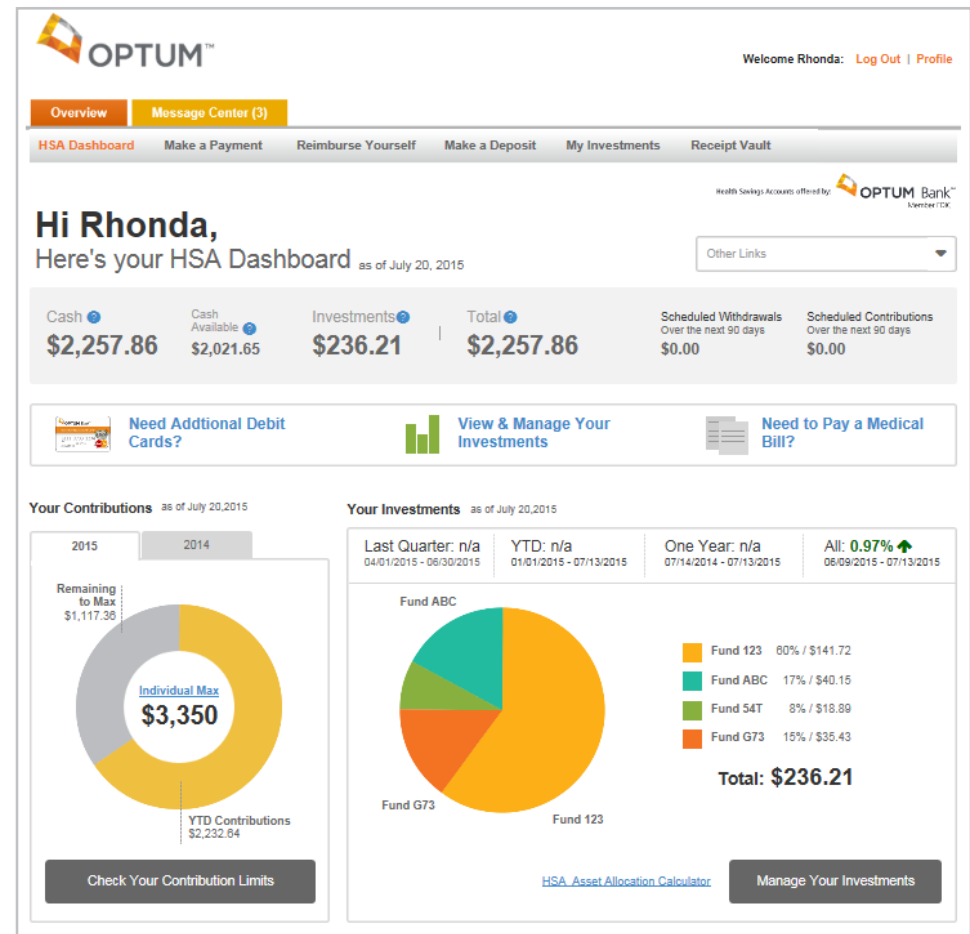


• Find the full list of mutual funds at optumbank.com

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Managing your HSA online

- Check your balance
- Arrange deposits from another banking account
- Pay bills to health care providers
- Reimburse yourself for qualified medical expenses paid out-of-pocket
- Use HSA calculators
- Check the contribution tracker for YTD contribution amounts
- Use the convenient receipt vault
- Manage investment activities for your HSA



optumbank.com

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What if you have more questions?

Call Optum Bank customer
service (844) 326-7967

Visit optumbank.com

Talk to your employer

