

Tap into your HSA – anytime, anywhere

Online and mobile tools to help you maximize your savings

Once you've opened a health savings account (HSA), you have access to a number of tools and resources at optumbank.com, making it easy to manage your account online. They can help you use your HSA today and help plan for your future.



Optumbank.com

Sign in to your account anywhere, anytime to:

- Pay bills to physicians, dentists or other health care providers
- Make deposits
- Reimburse yourself
- Set up and manage account alerts
- Upload and store receipts
- Check monthly statements
- Manage investment activity



Optum Bank mobile app

Sign in to your account anywhere, anytime to:

- Track your balance, recent transactions and annual contribution limits
- Capture and submit receipts, and add receipts to specific expenses
- Pay bills, track payments and reimburse yourself
- Search for qualified medical expenses
- Make an HSA contribution through mobile check deposit or a bank transfer
- Get a quick account snapshot anytime and sign in using fingerprint or facial recognition



Qualified medical expense tool

Visit optumbank.com/qualifiedexpenses to get up to speed on qualified medical expenses. With the search tool, you can filter by account type and expense type to find out what is considered a qualified medical expense by the IRS.



Health savings checkup

Wondering how much money you will need for health care expenses in retirement? Take the Optum Financial health savings checkup at optumbank.com. Answer a few questions about your health, your HSA activity and retirement goals, and you will receive a personalized snapshot of your potential health care expenses in retirement. It will show you how much Medicare will cover, what your predicted HSA balance will cover and how much more you might need to plan on saving. You'll also get ideas to help you stay healthy, spend less and save more.



HSA calculators

Visit optumbank.com for calculators that can help you manage your HSA now and in the future.

- Find out your maximum contribution limit based on your plan type (individual or family), your age and amount that your employer contributes to your account
- Calculate your yearly tax savings based on how much you plan to contribute to your HSA
- See the potential future value of your HSA and how much it may potentially grow over time



Contribution tracker

Sign in to your account at optumbank.com to find out what your contribution limits are. See how much you have contributed to your HSA year-to-date, and how much more could be contributed according to your plan coverage (individual or family) with the contribution tracker.



Asset allocation calculator

If you choose to invest some of the money in your HSA, the HSA asset allocation calculator in your online account can help you decide which mutual funds to select, based on asset class. Simply answer a few questions, and the calculator will show you a suggested distribution of how to spread out your investment dollars. Be sure to discuss with your financial advisor if investing the money in your HSA is right for you.

Go to optumbank.com to learn more.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

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