



Optum Financial Health Savings Accounts

Accelerate progress toward a healthier future
with a \$25 contribution from Optum Financial¹

With health care growing more expensive and complex, we know it's challenging to support the health of your employees. We partner with you to leverage insights, reduce costs for everyone, drive benefit utilization and support better health outcomes.



The Optum Financial payment card

From bandages to braces, and contacts to chiropractors, your employees can use their card and know they're saving time and money. Browse eligible items at optum.com/what2buy



Up to 30% savings²

on eligible medical expenses and everyday health items at stores where they already shop



Mobile account management

- Mobile app with Apple Pay, Google Pay or Samsung Pay
- Secure online banking to view account, pay bills and more



Overall employee wellness

- Helps employees plan for care today and tomorrow
- Reduces care avoidance by increasing payment confidence and financial wellness



Human-centered experiences

that reduce complexity and provide individuals and families with clarity, ease and confidence



Deep health care insights

that drive innovation and our health finance journey so your HSA serves all your employees



Advanced tools and reporting

for employers to understand benefit utilization and employee trends and opportunities

¹ Account holders will receive a one-time \$25 contribution into their Optum Financial HSA when their employer or they contribute \$250. Contact your Optum Financial Solution Sales Executive to learn more via email at brittany.maguire@optum.com or phone at 860-670-8221

² Savings compares using pre-tax income in the HSA to using after tax income for purchases and assumes a 30% combined tax rate from all applicable federal, state, and FICA taxes. Results and amount will vary depending on individual circumstances.

Optum Financial HSA Features

Employer Features

Methods of enrollment	Online URL link, employer portal, EDI file feed
Methods of employer funding	Via Employer Portal, Direct Deposit, ACH Transmission and Combined Sum ACH or Wire
Employer administrative fees	\$0 account setup; Monthly administrative fees up to \$1.95
Employer reporting	Included
Employer support	Included
Employer portal	Employer portal provides a complete administrative solution in easy-to-use format

Employee Features

Administrative fees	Paid by employer (see above)
Minimum balance to waive fees	\$3,000 cash balance
Debit card	HSA debit Mastercard issued at no charge
Checkbook	No longer offered
Monthly statements	Electronic, free of charge; Paper, \$1.50
Online bill pay	Included
Tax reporting	Yes
FDIC-insured cash balances	Yes
Interest rate on cash balances	Yes; varies based on cash balance
Mutual fund options	Investment options available, including digitally managed investments, mutual funds and self-directed brokerage
Minimum cash balance to invest	\$1,000
Investment fees	0.03% of investment balance ³
Other fees	ATM fee: \$2.50 per ATM transaction
Optum Financial Service Center	Customer care professionals (CCPs) are available 24 hours a day, 7 days a week
Online account access	Mobile responsive website with industry-leading app for mobile devices and tablets
2024 Optum Promotion	Receive a one-time \$25 contribution into the account holder's Optum Financial HSA when employer and/or employee contributes \$250

³ Alternate fees apply for digitally managed investments.

To learn more, contact **Brittany Maguire, Solution Sales Executive** via email at brittany.maguire@optum.com or phone at **860-670-8221**, or visit [optum.com](https://www.optum.com)