

Help your employees become more active participants in their health care, resulting in reduced costs and increased productivity.

AN HSA ADMINISTRATOR FOR HARVARD PILGRIM

Optum Bank® can help engage your employees and make them more active participants in their health care. We do more than offer health accounts. We help your employees understand how to use them so they make informed, cost-effective decisions, helping to reduce costs and increase productivity for your organization. This is what sets Optum Bank apart from any other HSA provider: We are purposefully different as the only bank owned by a health care company.

Our value to you:



Strategically guide employees in saving for healthcare and retirement through the Health Finance Journey™ model and 5 Stages of Health Saving and Spending.



Measurably reduce costs for employees and you by helping them make the connection between their physical wellbeing to their financial wellbeing. With our highly personalized connection we have seen:

- **34%** shift from ER to urgent care¹
- **40%** decrease in out-of-network usage¹
- **21%** decrease in medical and Rx spend¹

¹ Raw data analysis from UHC and Optum book of HSA business as of 2/25/2020

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Optum Bank HSA Features

Employee Features	
Administrative fees	\$2.75
Minimum balance to waive fees	\$3,000 cash balance
Debit card	HSA debit Mastercard issued at no charge
Checkbook	Yes, free of charge
Monthly statements	Electronic or paper, free of charge
Online bill pay	Included
Tax reporting	Yes
FDIC-insured cash balances	Yes
Interest rate on cash balances	Yes; varies based on cash balance
Mutual funds options	Investment options available including digitally managed investments, mutual funds and self-directed brokerage.
Minimum cash balance to invest	\$2,000
Investment fees	0.03% of investment balance, fee not to exceed \$10 in any given month**
Other fees	ATM fee: \$2.50 per ATM transaction
Member services	Our 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.
Employer Features	
Methods of employer funding	Via Employer Portal, Direct Deposit, ACH Transmission and Combined Sum ACH or Wire
Employer administrative fees	\$0 account setup; monthly fee can be paid by employer or employee
Employer reporting	Available
Employer support	Account Management available
Employer portal	Employer portal provides a complete administrative solution in easy-to-use format.

** Alternate fees apply for digitally managed investments

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank is not a broker-dealer or registered investment advisor and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

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