

## Introduce HSAs to Your Employees



As an employer looking for cost-effective health care for your employees, you've probably heard of consumer-directed health (CDH) plans. Such plans typically include preventive care coverage, a deductible for other medical expenses and a tax-advantaged health account to help pay for out-of-pocket expenses.

A health savings account (HSA) is the fastest growing type of health account.

- More than half of all employers offer CDH plans.<sup>1</sup>
- Within five years, about 75% will offer them.<sup>2</sup>
- The number of HSAs is growing about 30% each year.<sup>3</sup>

HSAs are gaining popularity because they give employers a way to manage health care spending and earn significant tax advantages, while enabling employees to plan, save and pay for health care tax free.

### **Choose OptumHealth Bank<sup>SM</sup>, Member FDIC.**

OptumHealth Bank was established in 2003 to deliver financial solutions specifically for health care. It's our specialized expertise, commitment and investment in HSA administration that makes us the first choice for thousands of employers of all sizes. We hold nearly 700,000 individual accounts and are trusted with more than \$1 billion in total assets.

### **Our experience matters.**

Your local or business bank may offer HSAs along with other deposit and loan products. But what about the expertise, service and resources that only an HSA leader can deliver? OptumHealth provides:

- Comprehensive support as you implement health accounts
- Turn-key employee communications, including award-winning collateral and simple-to-use calculators
- Consultative sales and account support, including coaching in the best practices for introducing HSAs and educating employees
- Helpful customer care associates to answer account owners' questions
- A dedicated, experienced employer service team
- Robust websites for you and your employees to manage all OptumHealth accounts in one place (flexible spending, health reimbursement and health savings accounts)

1 14th Annual National Business Group on Health/Watson Wyatt Survey Report – 2009, "The Effect of the Economic Crisis on Health Care Programs."

2 American Association of Preferred Provider Organizations, 2009.

3 OptumHealth Financial Services estimate

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A health savings account, or HSA, allows individuals to save money on a pre-tax basis to pay for current health expenses — or save up to pay for future medical expenses. The account is theirs to keep and use through changes in employment or benefits.

OptumHealth Bank HSAs can be added to any qualified high-deductible health plan, regardless of the carrier.

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## OptumHealth HSA Choices

Three types of accounts to suit an account owner's personal spending and saving needs:

- **OptumHealth eAccess HSA** — Designed for active health spenders with smaller balances who prefer a low monthly fee. No interest is paid on the account balance.
- **OptumHealth eSaver HSA** — Easy-access account to pay expenses, with competitive interest rate, modest fees and the option to invest in no-load mutual funds.
- **OptumHealth eInvestor HSA** — Offers opportunity to invest more money in mutual funds by paying an additional investment fee.

OptumHealth eAccess <sup>SM</sup> HSA	OptumHealth eSaver <sup>SM</sup> HSA	OptumHealth eInvestor <sup>SM</sup> HSA
<p><b>Monthly Maintenance Fee<sup>1</sup></b></p> <p>\$1 for average balances less than \$500</p> <p>\$0 for average balances of \$500 or more</p> <p>•••••</p> <p>Invest funds above \$2,000<sup>2</sup> — \$3 monthly investment fee.<sup>3</sup></p> <p>•••••</p> <p><b>Annual Percentage Yield<sup>4</sup></b></p> <p>0%</p>	<p><b>Monthly Maintenance Fee<sup>1</sup></b></p> <p>\$3 for average balances less than \$5,000</p> <p>\$0 for average balances of \$5,000 or more</p> <p>•••••</p> <p>Invest funds above \$2,000<sup>2</sup> — no additional fee.<sup>3</sup></p> <p>•••••</p> <p><b>Annual Percentage Yield<sup>4</sup></b></p> <p>If average balance is: APY is:</p> <p>Over \$15,000 1.00%</p> <p>\$5,000-\$14,999.99 0.60%</p> <p>\$2,000-\$4,999.99 0.50%</p> <p>\$1,000-\$1,999.99 0.30%</p> <p>Under \$1,000 0.05%</p>	<p><b>Monthly Maintenance Fee<sup>1</sup></b></p> <p>\$3 for average balances less than \$5,000</p> <p>\$0 for average balances of \$5,000 or more</p> <p>•••••</p> <p>Invest funds above \$500<sup>2</sup> — \$2.50 monthly investment fee.<sup>3</sup></p> <p>•••••</p> <p><b>Annual Percentage Yield<sup>4</sup></b></p> <p>If average balance is: APY is:</p> <p>Over \$15,000 1.00%</p> <p>\$5,000-\$14,999.99 0.60%</p> <p>\$2,000-\$4,999.99 0.50%</p> <p>\$1,000-\$1,999.99 0.30%</p> <p>Under \$1,000 0.05%</p>

### An OptumHealth HSA also includes:

- A best-in-class website for HSA banking, including online bill pay, electronic delivery of tax forms and the ability for an account owner to reimburse himself or herself from the account for qualified medical expenses
- The ability to pay by check, when checks are purchased
- An OptumHealth Bank HSA Debit MasterCard<sup>®</sup> with swipe, signature and ATM capabilities
- Non-proprietary mutual fund investment choices and planning tools

1 Fees may reduce earnings on the account. Required minimum balances do not include investment funds.  
 2 The bank account balance must remain at or exceed the investment threshold each time a new investment is made.  
 3 Investment fee (where applicable) is only assessed after the establishment of an investment.  
 4 Annual Percentage Yields (APY) as of 10/03/11, subject to change at any time. Required balance to obtain APY does not include investment balances.

Investment products are not FDIC insured, are not guaranteed by OptumHealth Bank<sup>SM</sup> and may lose value.

Health savings accounts (HSAs) are individual accounts offered by OptumHealth Bank<sup>SM</sup>, 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. 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.