



Your HSA can save you 30% on qualified medical expenses.

Your health savings account (HSA) is a great way to make your health care dollars go further. You pay no federal and, in most cases, no state income tax on your HSA deposits. Not only that, the money you use from your HSA to pay for qualified medical expenses is tax-free too. That's like saving 30%.* In addition, every dollar you deposit grows income tax-free. Take full advantage of the tax benefit available to you by making a deposit today.

There are 3 ways to make a deposit.

- 1) **Payroll deduction:** Ask your employer if this option is available
- 2) **Online:** Log in to myuhc.com and click Claims & Accounts to access your Optum BankSM HSA, then select Make a Deposit to set up one-time or recurring deposits
Note: If you do not have access to myuhc.com, you can access your HSA directly at OptumBank.com
- 3) **Mail:** Download and mail the contribution form along with a check

Save on health care purchases. Make a deposit to your HSA.

Qualified HSA purchases include:

- Prescriptions
- Doctor visits
- Glasses and contacts
- Vision correction surgery
- Acupuncture

[See more](#)

Make a Deposit Today.

For tax year 2014 you can deposit up to the IRS contribution limits of \$3,300 if you have an individual medical plan or \$6,550 if you have a family plan.

* Example assumes individual is in 25% federal tax bracket and 5% state tax bracket. Results and amounts will vary depending on your particular circumstances.

In order to make a contribution to your HSA, you must be enrolled in a qualifying high-deductible health plan and meet the

other requirements defined by the IRS.

For 2014, you can contribute up to the IRS limits of \$3,300 if you have self-only coverage or \$6,550 if you have family coverage. Contribution limits are increased by \$1,000 for eligible individuals age 55 or older. These limits include contributions from you, your employer, or others.

Health savings accounts (HSAs) are individual accounts offered by Optum BankSM, 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. State taxes may apply. Fees may reduce earnings on account. 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.

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