



W, I, A, O, I, F, A, (HSA). E  
I, A, O, I, F, A, HSA. H

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# Getting started with Optum Financial

Can I use my HSA? Can I use my HSA? Can I use my HSA? Can I use my HSA? Can I use my HSA?



## New account holder checklist

- **U**nderstand the difference between a Health Savings Account (HSA) and a Flexible Spending Account (FSA).
- **C**onfirm the account is set up correctly.
- **R**emember to contribute to the account on a regular basis.
- **R**emember to use the account for qualified medical expenses. HSA: A Health Savings Account (HSA) is a tax-advantaged savings account that can be used to pay for qualified medical expenses. HSA: A Health Savings Account (HSA) is a tax-advantaged savings account that can be used to pay for qualified medical expenses.
- **D**etermine if you are eligible for the account. HSA: A Health Savings Account (HSA) is a tax-advantaged savings account that can be used to pay for qualified medical expenses.
- **S**ign up for the account. HSA: A Health Savings Account (HSA) is a tax-advantaged savings account that can be used to pay for qualified medical expenses.
- **S**et up automatic contributions to the account.
- **A**pprove the account for use with your employer's health plan.
- **R**emember to use the account for qualified medical expenses.
- **B**enefit from the account's tax advantages.
- **S**ave for the future.
- **D**etermine if you are eligible for the account.



### Questions?

- **C**onfirm the account is set up correctly.
- **R**emember to use the account for qualified medical expenses.
- **O**ther questions?
- **A**pprove the account for use with your employer's health plan.

## Benefits of HSAs

HSAs are subject to the following rules:

- The HSA is owned by the individual, not the employer. The IRS allows the individual to contribute to the HSA.
- An individual can contribute to an HSA for themselves and their spouse, if they are both eligible.

An HSA is a tax-advantaged account that can be used for a variety of purposes.

The money in your HSA is always yours.

The HSA is yours to use for any purpose. An individual can contribute to an HSA for themselves and their spouse, if they are both eligible.

- Contributions are tax-deductible.
- Contributions are not subject to the annual contribution limit.
- Contributions are not subject to the annual contribution limit.
- Contributions are not subject to the annual contribution limit.
- Contributions are not subject to the annual contribution limit.

With an HSA, you are in charge.

- You can contribute to your HSA for yourself and your spouse, if they are both eligible.
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- You can contribute to your HSA for yourself and your spouse, if they are both eligible.
- You can contribute to your HSA for yourself and your spouse, if they are both eligible.



### Remember:

- Know your HSA rules.
- Know your HSA rules.
- Know your HSA rules.
- Know your HSA rules.
- Know your HSA rules.

\*Some HSA plans may have additional rules and restrictions.

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.

## Eligibility

If you have a qualifying high-deductible health plan (HDHP) on the first day of any month, you may be eligible to contribute to an HSA if:

• You are not enrolled in a Medicare HDHP or a Medicare Advantage plan (MA) that includes a Medicare HDHP.

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## Opening and funding our HSA

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### Opening an account

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## Employer contributions

Employers can contribute to an employee's HSA, but only if the employee is self-insured under a qualified health plan.

### Who can contribute

#### You

When you are self-insured under a qualified health plan, you can contribute to your HSA. If you are not self-insured, you can contribute to your HSA if you are the owner of a self-insured health plan.

#### Your employer

Your employer can contribute to your HSA if you are self-insured under a qualified health plan. If your employer is not self-insured, you can contribute to your HSA if you are the owner of a self-insured health plan.

#### Other people

Employers can contribute to an employee's HSA, but only if the employee is self-insured under a qualified health plan. If the employer is not self-insured, you can contribute to your HSA if you are the owner of a self-insured health plan.

### Contribution limits

The contribution limits for an HSA are based on the number of people covered by the health plan.

### Contribution limits



## FAQs

**What if my total HSA contribution for the year exceeds the IRS limits?**

For 2015, the maximum annual contribution to an HSA is \$3,600 for individuals with self-only coverage and \$6,450 for those with family coverage. If you contribute more than the IRS limit, you may be subject to an excise tax of 6% on the excess amount. According to Section 15. E, if you contribute more than the IRS limit, you may be subject to an excise tax of 6% on the excess amount.

**What if I have more than one HSA?**

You can have more than one HSA, but you can only deduct contributions to one HSA per year. If you have more than one HSA, you must designate one as your primary HSA. You can only contribute to your primary HSA for the year.

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## Using our HSA

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irs.gov.

## Spouse, domestic partner and dependent health care

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### FAQs

What if I use the money in my HSA for nonqualified expenses?

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## Lost or stolen payment card

Learn how to report a lost or stolen payment card and what to do next. You can also learn how to protect your account and prevent unauthorized transactions.

## Online banking and bill payment

Learn how to use online banking and bill payment services. You can also learn how to set up automatic payments and manage your account online.

Learn how to use mobile banking services. You can also learn how to manage your account and make transactions from your smartphone or tablet.

## Paying with checks

Learn how to write checks and cash them. You can also learn how to deposit checks and manage your checkbook.

## Mobile experience

Learn how to use mobile banking services. You can also learn how to manage your account and make transactions from your smartphone or tablet.

## Reimbursing yourself

Learn how to reimburse yourself for out-of-pocket expenses. You can also learn how to use your debit card and ATM services.

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## Important forms

For more information on the forms listed below, visit [SAAI](#).

### IRS Form 1099-SA

This form reports distributions from your HSA. You will receive a 1099-SA if you have a distribution from your HSA. You will also receive a 1099-SA if you have a distribution from your HSA. You will also receive a 1099-SA if you have a distribution from your HSA.

### IRS Form 5498-SA

This form reports contributions to your HSA. You will receive a 5498-SA if you have a contribution to your HSA. You will also receive a 5498-SA if you have a contribution to your HSA. You will also receive a 5498-SA if you have a contribution to your HSA.

### IRS Form 8889

This form reports distributions from your HSA. You will receive a 8889 if you have a distribution from your HSA. You will also receive a 8889 if you have a distribution from your HSA. You will also receive a 8889 if you have a distribution from your HSA.

## State tax information

Washington (WA) HSA  
California (CA) HSA  
New York (NY) HSA  
Illinois (IL) HSA  
Pennsylvania (PA) HSA  
New Jersey (NJ) HSA  
Maryland (MD) HSA  
Virginia (VA) HSA  
North Carolina (NC) HSA  
Texas (TX) HSA  
Florida (FL) HSA  
Georgia (GA) HSA  
South Carolina (SC) HSA  
Alabama (AL) HSA  
Louisiana (LA) HSA  
Mississippi (MS) HSA  
Arkansas (AR) HSA  
Missouri (MO) HSA  
Kansas (KS) HSA  
Nebraska (NE) HSA  
Oklahoma (OK) HSA  
Minnesota (MN) HSA  
Iowa (IA) HSA  
Wisconsin (WI) HSA  
Michigan (MI) HSA  
Indiana (IN) HSA  
Ohio (OH) HSA  
West Virginia (WV) HSA  
Kentucky (KY) HSA  
Tennessee (TN) HSA  
Alabama (AL) HSA  
Louisiana (LA) HSA  
Mississippi (MS) HSA  
Arkansas (AR) HSA  
Missouri (MO) HSA  
Kansas (KS) HSA  
Nebraska (NE) HSA  
Oklahoma (OK) HSA  
Minnesota (MN) HSA  
Iowa (IA) HSA  
Wisconsin (WI) HSA  
Michigan (MI) HSA  
Indiana (IN) HSA  
Ohio (OH) HSA  
West Virginia (WV) HSA  
Kentucky (KY) HSA  
Tennessee (TN) HSA

## Withdrawals after age 65 or upon becoming disabled

After age 65, you can withdraw funds from your HSA without penalty. The maximum annual withdrawal is \$10,000. If you are disabled, you can withdraw funds from your HSA without penalty. The maximum annual withdrawal is \$10,000.

## Optimizing our HSA

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### Investing 101

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Self-directed mutual fund investment options are made available through the services of an

