

W, I, β , O, β , I, E, β , β , β , HSA, H, β , β , β

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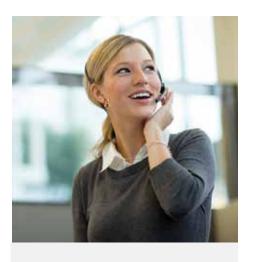
Getting started with Optum Financial



New account holder checklist

- $\mathcal{K}_{\mathrm{cos}}$

- C A A A , O A I E , I I A, , .
- $oldsymbol{c}$ $oldsymbol{B}$, $oldsymbol{L}$, $oldsymbol{L}$
- \mathbf{c} S $\mathcal{A}_{i,j}$ $\mathcal{A}_{i,j}$ $\mathcal{A}_{i,j}$ $\mathcal{A}_{i,j}$ $\mathcal{A}_{i,j}$ $\mathcal{A}_{i,j}$ $\mathcal{A}_{i,j}$ $\mathcal{A}_{i,j}$



Questions?

A "*\

Benefits of HSAs

HSA ... , I = 1 ... *:

 $\mathsf{T} = \mathsf{I} \qquad \qquad \mathcal{A} \cap \mathcal{A} \qquad \qquad \mathsf{A} , \qquad \mathsf{A} \supset \mathsf{IRS} \quad \mathcal{A} , \qquad \mathsf{A} \supset \mathsf{A} .$

Y , Z, I , Z, I & S . .

A HSA

The mone in our HSA is alwa s ours.

C . . ,

c . í ; , , .

B, I I

K. C. P. M

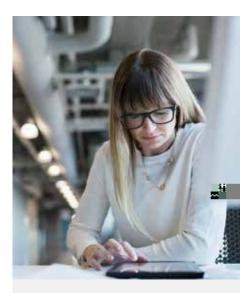
G 1 ...

With an HSA, ou are in charge.

Ý ;:

W At ... A ... A

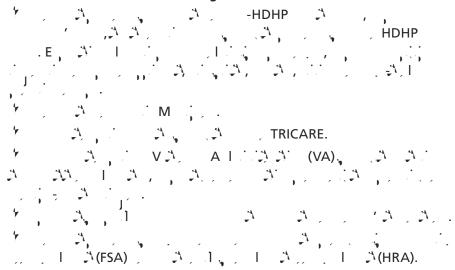
W. A. J. I.J.A. J. B. W. W.



Remember:

Eligibilit

If ou have a qualif ing high-deductible health plan (HDHP) on the first da of an month, ou ma be eligible to contribute to an HSA if:



Opening and funding our HSA

Opening an account

G

Emplo er contributions

Who can contribute

You

Your emplo er

Other people

Contribution limits

Contribution limits

FAQs

What if m total HSA contribution for the ear exceeds the IRS limits?

What if I have more than one HSA?

v

Using our HSA

Spouse, domestic partner and dependent health care

FI : 3 3 HSA , 3 HSA , 4 HSA , 4 HSA , 5 HSA , 5 HSA , 6 HSA , 7 HSA ,

HSA, \$\frac{1}{2}\cdot \frac{1}{2}\cdot \frac{1}{2}\cdot

V. AIRS.gov treasur .gov

FAQs

What if I use the mone in m HSA for nonqualified expenses?

M ;; I A

P . 10

Lost or stolen pa ment card

Online banking and bill pa ment

Pa ing with checks

Mobile experience

V. , , , , , , ,

M , A, A , HSA

Ρ 🕌

 $R I_{\gamma}$, , , , I ,

Reimbursing ourself

Important forms

IRS Form 1099-SA

IRS Form 5498-SA

IRS Form 8889

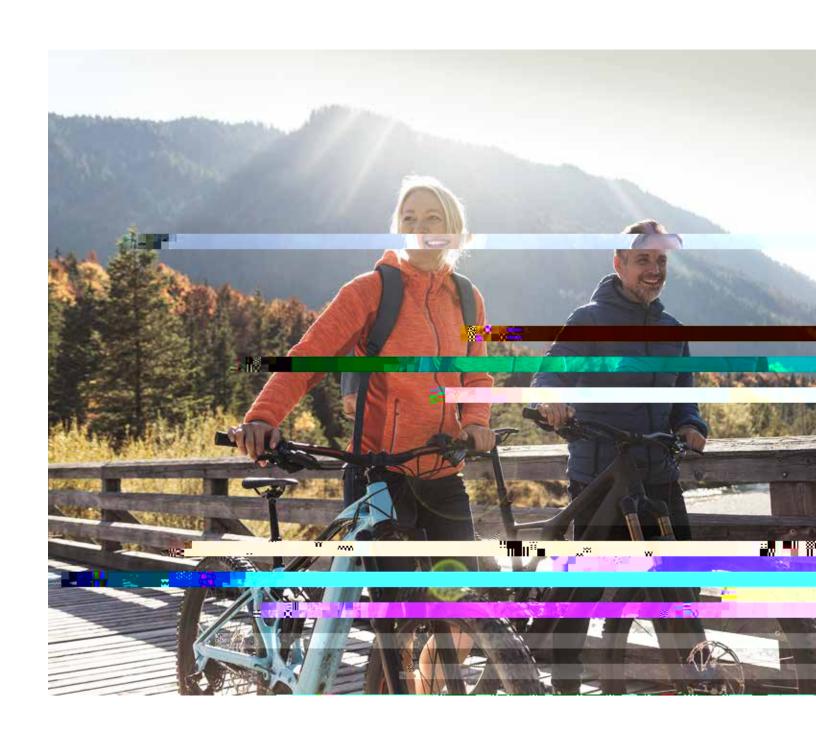
State tax information

Withdrawals after age 65 or upon becoming disabled

 A_{*}^{*} , $A_{$

Optimi ing our HSA

Investing 101



lotes	

