

Lisa manages her diabetes using her HSA.

She uses her health savings account to purchase diabetes supplies.

Lisa chooses an HSA-qualifying health plan to pay for diabetes supplies.

When her employer offered a new health plan last year, Lisa was relieved to learn that health savings account (HSA) funds can be used for diabetes equipment and supplies. She opened an HSA with Optum BankSM member FDIC.

Lisa adds money to her HSA to pay for qualified medical expenses.

Lisa knows about how much her doctor visits and diabetes supplies cost each year. She deposits money into her HSA to pay for these qualified medical expenses.

There are limits, set by the Internal Revenue Service (IRS) and adjusted annually, for how much an individual can contribute tax-free to an HSA in a calendar year. Since Lisa has individual coverage, she can deposit up to \$3,250 in 2013 and \$3,300 in 2014. Individuals enrolled in family coverage can deposit up to \$6,450 in 2013 and \$6,550 in 2014. IRS limits include employer contributions to an HSA.

Lisa saves money every time she gets paid.

Lisa's HSA contributions are automatically deducted from her paycheck before taxes. That means less of her paycheck is taxed, so she saves money.

Lisa uses mail order to get the best prices on her diabetes supplies.

The prescription benefit in Lisa's health plan includes a money-saving U.S. mail-order pharmacy option. For convenience as well as cost, Lisa buys her insulin and test kits this way.

Start saving like Lisa.

Visit **welcometouhc.com** to learn more about opening an HSA with Optum Bank, member FDIC.

Lisa is a busy, single woman who has type 1 diabetes. She manages it effectively with medication, diet and exercise.



Lisa uses her HSA to pay for her diabetes supplies.

Lisa uses her UnitedHealthcare Health Savings Account Debit MasterCard® to pay for her diabetes supplies. She can also use free online bill payment. She checks her balance online at **myuhc.com**,® where she also can view her monthly statements. When Lisa has questions about her HSA, customer care professionals are available with answers.

Lisa also uses her HSA to pay for qualified medical expenses not covered by her insurance plan:

- Insulin and diabetes supplies
- Insulin pump, if required

She can also get a list of qualified and nonqualified expenses at **welcometouhc.com** or **IRS.gov**.



An Optum Bank HSA: A health-wise investment for your future.

Optum Bank is UnitedHealthcare's health care bank of choice and a national leader in HSA banking. Plus, only Optum Bank offers the convenience of banking through your health plan website, **myuhc.com**. Learn more about Optum Bank at **optumbank.com**.

With an HSA, you can:

Deposit your health care dollars.

You can add money anytime, up to the annual contribution limits set by the IRS. If you're 55 or older, you may be able to make catch-up contributions.

Grow your savings.

Deposits into an Optum Bank HSA may earn interest and continue to grow over time. Depending on your account, you may be able to invest a portion of your balance in mutual funds to help save for future qualified health care expenses.*

Save on taxes.

Your deposits are exempt from federal income tax. Your savings grow tax-free. Money you spend on qualified expenses is income-tax-free, too.

Pay for health care, now or later.

You can use your HSA to pay for various qualified medical, dental and vision expenses. The money is yours to keep, even if you change jobs or health plans.

*Investment products are not FDIC-insured, are not guaranteed by Optum Bank and may lose value.

Hypothetical example is for illustrative purposes only, and assumes a 25% federal tax bracket and 5% state tax bracket in a state that does not tax HSA contributions, distributions or growth. Any similarity to real events or persons, living or dead, is purely coincidental. Current rates are variable and may change at any time.

Health Savings Accounts (HSAs) are individual accounts offered by Optum Bank, 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. 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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It's easy for Lisa to manage her HSA.

UnitedHealthcare gives
Lisa the resources she
needs to make the most
of her health care dollars.
She can access her Optum
Bank HSA at **myuhc.com**anytime. And she can use the



UnitedHealthcare Health4MeSM mobile app to view her balance anytime. When she has questions, our customer care professionals are available with answers.

