



HSA



Hank signs up for Medicare.

He can use his health savings account (HSA) to pay for Medicare premiums and qualified medical expenses.

Hank turns 65 this year. He plans to retire and sign up for Medicare. He can use his HSA to pay for his Medicare premiums and qualified out-of-pocket expenses. This includes deductibles, co-payments and co-insurance for:

- Part A (hospital and inpatient care)
- Part B (doctor and outpatient care)
- Part D (prescription drugs)

Hank keeps his HSA after he retires.

Hank gets to keep his HSA after he retires. But once he signs up for Medicare, he can no longer contribute money to his HSA. But the money he has saved has grown and gives him peace of mind for this exciting new time in his life.

His HSA offers financial flexibility.

When retired, Hank can use the money in his HSA for more than just medical expenses, without paying a penalty. He can use the money for any expense, including household items and vacations. However, he must now pay income tax on any money he takes out of his HSA.

Hank's savings add up.

| Year | Contribution limits | Catch-up contributions | Total contributions | Annual tax savings |
|--------------|---------------------|------------------------|---------------------|--------------------|
| 2009 | \$5,950 | \$1,000 | \$6,950 | \$2,617 |
| 2010 | \$6,150 | \$1,000 | \$7,150 | \$2,692 |
| 2011 | \$6,150 | \$1,000 | \$7,150 | \$2,549 |
| 2012 | \$6,250 | \$1,000 | \$7,250 | \$2,585 |
| 2013 | \$6,450 | \$1,000 | \$7,450 | \$2,805 |
| 2014 | \$6,550 | \$1,000 | \$7,550 | \$2,843 |
| Total | \$37,500 | \$6,000 | \$43,500 | \$16,091 |

Tax savings calculations assume a 25% federal rate, a 5% state rate, a 7.65% FICA rate in 2010/2013/2014 and 5.65% FICA rate in 2011/2012.

Start saving like Hank.

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



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

Optum Bank is UnitedHealthcare's health care bank of choice and is 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 welcometouhc.com or 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.

It's simple to manage your account.

You can access your HSA information from Optum Bank anytime with myuhc.com[®] and the UnitedHealthcare Health4MeSM mobile app. If you have questions, our customer care professionals are ready with answers.



Scan to get the app today.

***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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