

The background of the slide is a photograph of two men in business suits shaking hands in an office setting. The man on the left is a Black man, and the man on the right is a white man. They are both smiling. The man on the right is holding a tablet. The scene is brightly lit, suggesting a window with a view of greenery outside.

# Optum Bank User Guide

Prepared for Qualcomm



# Table of Contents

Page	Topic
<b>New 2020 Information and Tax Details</b>	
3 – 5	What’s new for 2020?
6	HSAs and tax time
7 – 9	FSA key dates and 2020 experience
<b>User Experience</b>	
10	Making payments from myuhc.com
11	Making payments from optumbank.com
12 – 14	Making payments using your health savings account (HSA)
15 – 16	Making payments using your flexible spending account (FSA)
17 – 19	Making payments using your dependent care flexible spending account (FSA)
20	Substantiation
21 – 24	Investing with your HSA
<b>Tools</b>	
25 – 26	Other helpful tools: ordering a debit card and HSA contributions
27	Optum Bank mobile app
28	Questions? Your customer service teams can help!
<b>Other Resources</b>	
29 - 42	Appendix

# What's New for 2020?



## HSA contribution limits:

2019 HSA contribution limits: **\$3,500** for individual and **\$7,000** for family coverage.

2020 HSA contribution limits: **\$3,550** for individual and **\$7,100** for family coverage

*\$1,000 catch-up contribution applies if you are 55+. Catch-up contribution can be made at anytime throughout the year in which you turn 55.*

*HSA contributions can also be updated anytime throughout the year by logging onto Bswift\*.*

*Beginning in 2020, you will have the ability to front load your HSA contribution if you are interested in maxing out your contribution in a single payroll cycle.\**

**Attention Qualcomm couples:** *The family HSA contribution limit is shared within the family unit.*



## The new Qualcomm wellbeing program allows for new opportunities to earn HSA contributions in 2020!

NEW for 2020! \$150 meQuilibrium score completion (EE and Spouse earned)

NEW for 2020! \$150 Fidelity financial assessment (EE only)

*Details about the new wellbeing program are available at [go/HRHub](#), search "Wellbeing"*



## Order a custom debit card in your spouse or dependent's name

Coming in 2020, you will have the ability to order additional debit cards in your spouse or dependent's name.



## HSA investment experience

Coming soon! Optum Bank is working on enhancements to your HSA investment experience. Stay tuned for more information about these enhancements in 2020.

# Update your HSA contributions anytime

Log into **bswift**:

internally (go/benadmin) or externally (Qualcomm.bswift.com)

The screenshot shows the Qualcomm BSWIFT portal interface. In the top left, the Qualcomm logo is visible. Below it, a navigation bar contains 'My Benefits', 'My Profile', 'Library', and 'Role'. A red arrow points to the 'Edit your HSA Contribution' link in the left-hand navigation menu. The main content area displays a 'Welcome to Your Qualcomm Benefits' banner with a family photo. Below the banner, there are sections for 'My Benefits' (Medical Plan, Dental Plan, Vision Plan) and 'Need Help?' with contact information for a Health Advocate.

**New for 2020!** Elect to make your full HSA contribution on one payroll date by following the steps below:

The screenshot shows the 'Health Savings Account' section of the BSWIFT portal. Under 'Optum Bank', the 'HSA Estimator' tool is selected. The question 'How often would you like to make contributions into your Health Savings Account?' is displayed. The radio button for 'Deduct my full contribution on a specific date (1-time deduction)' is selected, and a red arrow points to it. Below this, there is a date dropdown menu set to '1/3/2020' and a dollar amount input field. At the bottom, the 'Minimum Annual Contribution Amount' is \$0.00 and the 'Maximum Annual Contribution Amount' is \$6,100.00.

# Wellness Activity Completion

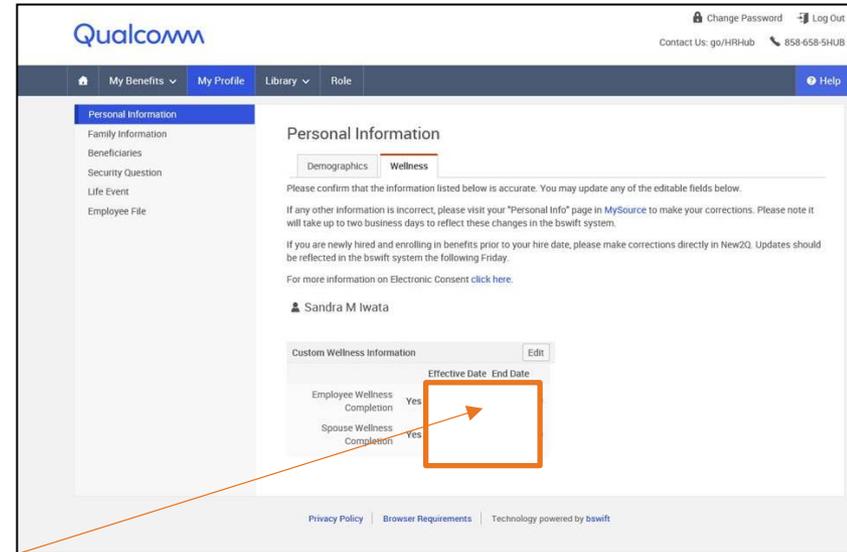
## Bswift - My Profile

### Wellness tab

- Sample categories that will appear:
  - Employee Health Incentive (Quest)
  - Spouse Health Incentive (Quest)
  - Employee Self Incentive (meQ)
  - Spouse Self Incentive (meQ)
  - Employee Wealth Incentive (Fidelity)

### – End Date

- 8/31/20 = 2020 activity completed; 2020 incentive earned
- 8/31/19 = 2019 activity completed; 2019 incentive earned
- Blank = activity not completed; incentive not earned



# HSA's and tax time

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## IRS tax forms:

- **Form 1099-SA** shows the amount of money that you withdrew from your HSA during the tax year. If you have distributions in 2019, Optum Bank will send you this form in January. If you do not have distributions, you will not receive a Form 1099-SA.
- **Form 5498-SA\*** shows the amount of money that was deposited into your HSA for the tax year. Optum Bank submits this form to the IRS, and will also send to you in February. If you make additional contributions, you will receive a second form in May.
- **Form 8889** is the form that you fill out and submit with your tax return. This is a form you will obtain from your tax advisor or on the [www.IRS.gov](http://www.IRS.gov) website.

*Note: Optum will report investment gains for the state of CA for 2019 tax reporting purposes. This report will be mailed to participants in February 2020.*

*Sample tax documents included in appendix.*

*\*Optum Bank will accept contributions for 2019 up to April 15, 2020. Prior year contributions can be made online at [optumbank.com](http://optumbank.com) or via check with the Contribution/Deposit Form, also available on [optumbank.com](http://optumbank.com). Mailed forms must be postmarked by April 15, 2020.*

# Key FSA Dates

- Deadline to submit 2019 LPFSA, GPFSA or DCFSA claims is 3/31/2020.
- As of 1/1/2020, Optum Bank payment card will pull from your 2020 FSA funds.
- \$500 or below remaining in your 2019 LPFSA or GPFSA will rollover and become available in your new 2020 FSA account on 4/1/2020.
- Unused DCFSA balances and unused LPFSA/GPFSA balances above \$500 will be forfeited.

## New 2020 FSA election and rollover transaction register:

### View All Transactions

Description	Amount
Scheduled Payroll Deduction	\$38.46
Rollover Contribution	\$500.00
New Election	\$1,000.00

### Example Provided:

- 2020 FSA election amount is \$1,000.00.
- Rollover Contribution of \$500 applied.

# 2020 Account Holder Experience

**Viewing as Customer**  
[Return to the Service Dashboard](#)

**Expense type**

Payment - request a payment.

Reimbursement - pay yourself.

Expense - add an expense without initiating a payment request.

**Account to reimburse from**

HSA (Available Balance: \$1 [redacted])

FSA General Purpose 1/1/2019 – 12/31/2019 (Available Balance: \$[redacted])

Dependent Care FSA 1/1/2019 – 12/31/2019 (Available Balance: \$[redacted])

Dependent Care FSA 1/1/2020 – 12/31/2020 (Available Balance: \$0.00)

Limited Purpose FSA 1/1/2019 – 12/31/2019 (Available Balance: \$0.00)

Limited Purpose FSA 1/1/2020 – 12/31/2020 (Available Balance: \$0.00)

**Expense amount**

\$ 0.00

**Amount to reimburse now**

**Example provided:**

Employee elected LPFSA for 2019 and met 2019 plan deductible, while also electing LPFSA again for 2020 plan year. This employee also enrolled in DCFSA and HSA.

**Account Rules:**

**FSA and deductible met date:**

- Vision or dental expenses associated with dates before you meet plan's deductible should be claimed against LPFSA. Medical, dental and vision claims (incurred after meeting deductible) should be filed against GPFSA.

**FSA transition 2019 to 2020:**

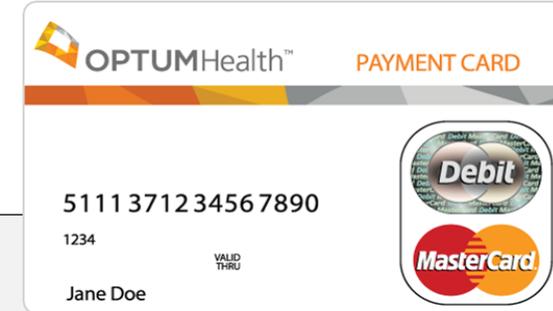
- Deadline to submit 2019 FSA claims is 3/31/2020.
- \$500 or below remaining in your 2019 LPFSA or GPFSA will rollover and become available in your new 2020 FSA account on 4/1/2020.
- Balances will rollover into LPFSA until you meet 2020 plan deductible. If you elected GPFSA for 2020, funds will rollover into your 2020 GPFSA.
- If you did not enroll in the LPFSA/GPFSA for 2020 but have a rollover of \$500 or less, a LPFSA/GPFSA will automatically be opened on 4/1/2020 to support the rollover balance.

**DCFSA transition 2019 to 2020:**

- Deadline to submit 2019 DCFSA claims is 3/31/2020.
- Remaining funds in DCFSA will not rollover to new plan year and are forfeited.

# GPFSA Account Holder Experience

(After reaching medical deductible)



## GPFSA Payment Card Rules:

**Remember!** Vision or dental expenses associated with dates before you meet plan's deductible should be claimed against the LPFSA. Medical, dental and vision claims (incurred after meeting deductible) should be filed against GPFSA.

**Did you know?** Use of your Optum Bank debit card will pull funds from the FSA account first before your HSA.

If you are submitting payment for **medical** claims associated **with dates of service before your plan's deductible was met**, it is recommended to submit payment in the following ways:

- **Option 1:** Facilitate payment to your provider from your HSA via [optumbank.com](http://optumbank.com). (Refer to slide #10 for more information).
- **Option 2:** If you've paid for the expense with an alternative payment method, you can reimburse yourself from your HSA via [optumbank.com](http://optumbank.com). (Refer to slide #10 for more information).

If you've already used your Optum Bank debit card to submit payment for a **medical** expense associated with services dates before you met your plan's deductible, you may contact Optum Bank to reallocate the transaction from the GPFSA to the HSA.

# Make a payment on myUHC.com

## Using your HSA

Qualcomm

The Optum Bank routing number can also be found by searching "routing number" on [www.optumbank.com](http://www.optumbank.com)

The screenshot shows the UnitedHealthcare myUHC.com interface. At the top, there are navigation tabs for HOME, FIND CARE & COSTS, CLAIMS & ACCOUNTS, COVERAGE & BENEFITS, PHARMACIES & PRESCRIPTIONS, and HEALTH RESOURCES. Below these are sub-tabs for SUMMARY, PLAN BALANCES, CLAIMS, FORMS, STATEMENTS, and DOCUMENTS. The main content area displays two medical claims. Each claim card shows the claim date of service, status (PROCESSED), and a table with columns for Amount Billed, Plan Paid, and You May Owe. The first claim has a 'You May Owe' amount of \$12.38, and the second has \$146.77. A red circle highlights the 'PAY NOW' button on the second claim.

### STEP 2:

- Enter Account Holder Name
- Enter Routing Number: 124384877
- Enter your HSA account number (upper left hand of your Optum Bank dashboard)
- Re-enter/confirm account number
- Enter address
- Save payment information

The screenshot shows the InstaMed payment form. At the top, it says 'You may pay this provider using a bank account (including HSAs)'. Below this is a section titled 'BANK ACCOUNT' with a blue underline. The form includes fields for First Name, Last Name, Routing Number, Account Number, Confirm Account Number, Street Address, Apt/Unit Number, City, State, and Zip Code. There is a checkbox for 'Save payment method on file'. At the bottom, there are 'CANCEL' and 'NEXT' buttons. A red arrow points from the 'PAY NOW' button in the previous screenshot to the 'BANK ACCOUNT' section.

### STEP 1:

- Go to myuhc.com
- Select "Claims and Accounts"
- Identify Claim
- Select "Pay Now"

After you pay the claim, this prompt disappears and you will see "You Paid" with the amount

### Why does a payment fail?

*Most often - due to an incorrect provider address.*

*Always validate the payment address from your invoice before submitting.*

**Questions about a payment made from myuhc.com?**  
Call UHC directly at (866) 467-8263



# Make a payment on optumbank.com

Qualcomm

## View your claim information

The screenshot shows the Optum Bank dashboard for user Hi Jacob! The 'Payments' menu item in the top navigation bar is circled in red. Below the navigation bar, there are sections for 'Accounts' (totaling \$6,753.64), 'Needs Your Attention' (no items), 'HSA Balance Summary as of September 18, 2017' (Current Balance: \$5,140.71, Available Balance: \$5,140.71), 'Contributions' (Total Contributions: \$10.00, Contribution Limit: \$6,750.00, Left to contribute: \$6,740.00), and 'Your HSA Investments as of September 18, 2017' (Last Quarter: 2.41% ↑, YTD: 8.46% ↑, One Year: 8.00% ↑, All: 1.88% ↑).

- Access claim information by going to the “**expense journal**” under payments tab
- Click “**Pay**”
- Once completed, “**Pay**” will update to display “**submitted**”

**REMINDER!** Mark your expenses as paid in expense journal.

The screenshot shows the 'Expense Journal' page for the HSA account. It displays a table of 'Unpaid Expenses' totaling \$2,593.39. A red arrow points from the 'Pay' button in the first row of the table to the 'Pay' button in the second row. The table columns are Date, Category, Patient/Recipient, Payee/Provider, Amount, Status, and Receipt. The 'Status' column shows 'Unpaid' for all entries.

Date	Category	Patient/Recipient	Payee/Provider	Amount	Status	Receipt
9/6/2017	Dental	Jane	Dr. Paul Kaldor	\$10.00	Unpaid	Add Pay
8/16/2017	Dental	Jane	John Johnson	\$500.00	Unpaid	Add Pay
8/7/2017	Medical	John	Dr John Smith	\$549.39	Unpaid	Add Pay
8/4/2017	None	-	Dr. Paul Kaldor	\$1.00	Unpaid	Add Pay
8/2/2017	None	-	Ian Winder	\$50.00	Unpaid	Add Pay
8/1/2017	Dental	Jane	Dr. Paul Kaldor	\$200.00	Unpaid	Add Pay
7/27/2017	None	-	Dr. Paul Kaldor	\$1.00	Unpaid	Add Pay
7/26/2017	None	-	Dr John Smith	\$2.00	Unpaid	Add Pay
7/25/2017	None	-	Dr. Paul Kaldor	\$500.00	Unpaid	Add Pay
7/20/2017	Medical	John	Dr. Paul Kaldor	\$100.00	Unpaid	Add Pay
7/18/2017	Vision	Jane	Dr John Smith	\$500.00	Unpaid	Add Pay
7/5/2017	Dental	John	Dr. Paul Kaldor	\$100.00	Unpaid	Add Pay
4/4/2017	Medical	Jane	Dr John Smith	\$80.00	Unpaid	View Pay

# Make a payment on optumbank.com

## Health Savings Account (HSA)

Access payment information by going to:

- “Payments” tab -> “Pay an expense”

### HSA payment options:

Choose “**Payment**” under expense type to **pay provider** directly.

Or choose “**Reimbursement**” under expense type to **reimburse yourself** for an HSA expense paid out of pocket.

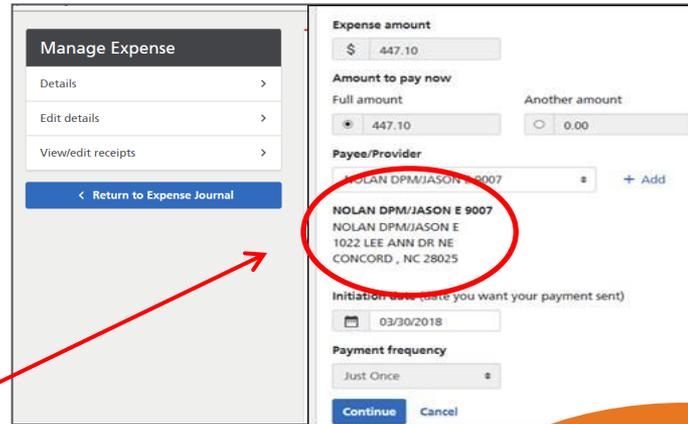
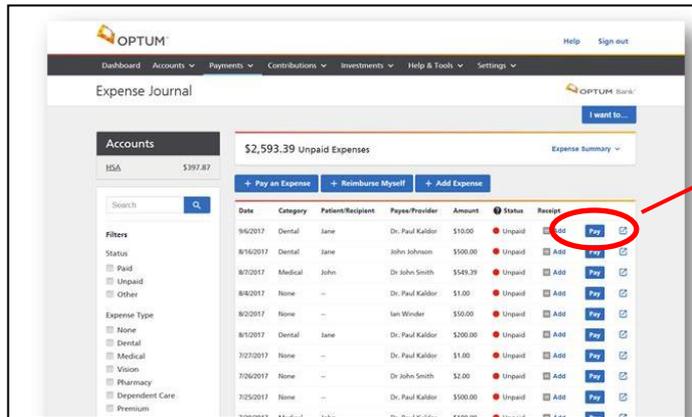
Or choose “**Expense**” under expense type to simply track an HSA payment that was paid for out of pocket and you are not requesting reimbursement at this time.

The screenshot displays the OPTUMBank website interface for making an HSA payment. The main navigation bar includes 'Dashboard', 'Accounts', 'Payments', 'Contributions', 'Investments', and 'Help & Tools'. The page title is 'Pay or Reimburse an Expense'. The process is broken down into three numbered steps: 1. Payment Information, 2. Expense Information, and 3. Confirmation. The 'Expense type' section offers three radio button options: 'Payment - request a payment', 'Reimbursement - pay yourself', and 'Expense - add an expense without initiating a payment request'. The 'Expense amount' field is currently set to '\$ 0.00'. The 'Account to pay from' section has three radio button options: 'HSA (Available Balance)', 'FSA (Available Balance)', and 'FSA Dependent Care'. The 'Continue' button is highlighted in blue.

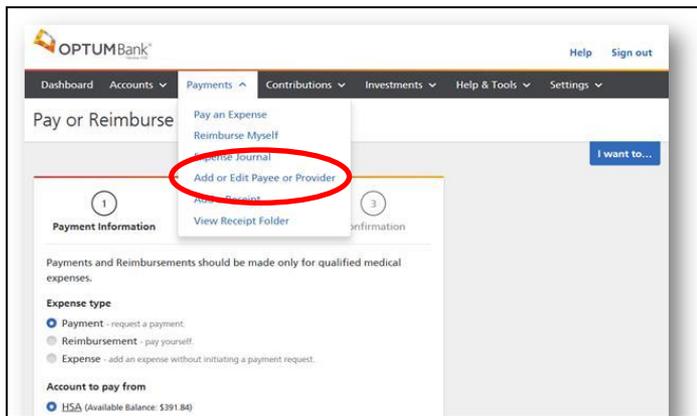
# Make a payment on optumbank.com

## Health Savings Account (HSA)

It's recommended to validate the accuracy of the remittance address before you pay your claim.



What if the address in my claim does not match the payment remittance address?



**Step 1:** Go to the “**Payments**” tab and select “**add or edit payee or provider**”

**Step 2:** From here you can **add** a new payee or **edit** a payee from your current list.

**Step 3:** Once complete, return to the **expense journal** to facilitate payment.

**NOTE!** Once you’ve added or updated payee information, this payee is retained for future payments. Within the payee screen, the “account number” field can be utilized to distinguish provider payments by patient. See appendix for more details.

# Make a payment on optumbank.com

## Health Savings Account (HSA)

Follow the steps below to update the provider bill payment to distinguish the patient. This information can be useful for the payee's reference in applying payment correctly.

**Step 1:** Go to the “**Payments**” tab and select “**add or edit payee or provider**”

**Step 2:** From here you can **add** a new payee or **edit** a payee from your current list.

**Step 3:** Within the payee selected, update the **account number** that is assigned to the patient referenced on the claim invoice. This information will print on the check memo line for payee's reference.

The screenshot shows a payment form for 'Aesthetic Derm & Cos Surgury Medica'. The form includes fields for 'Payee name', 'Account number', 'Street Address', 'City', 'Zip code, plus four (optional)', 'Unit or Suite', and 'State'. A red arrow points to the 'Account number' field, which is highlighted with a tooltip that reads: 'This information will print on the check memo line for your payee's reference.' The 'Account number' field is currently empty. The 'Street Address' field contains 'PO Box 31001-2279', the 'City' field contains 'Pasadena', and the 'State' dropdown menu is set to 'California'. The 'Zip code, plus four (optional)' field is split into two boxes containing '91110' and '2279'. At the bottom of the form are 'Submit' and 'Cancel' buttons.

# Reimburse yourself on optumbank.com

## Healthcare Flexible Spending Account (FSA)

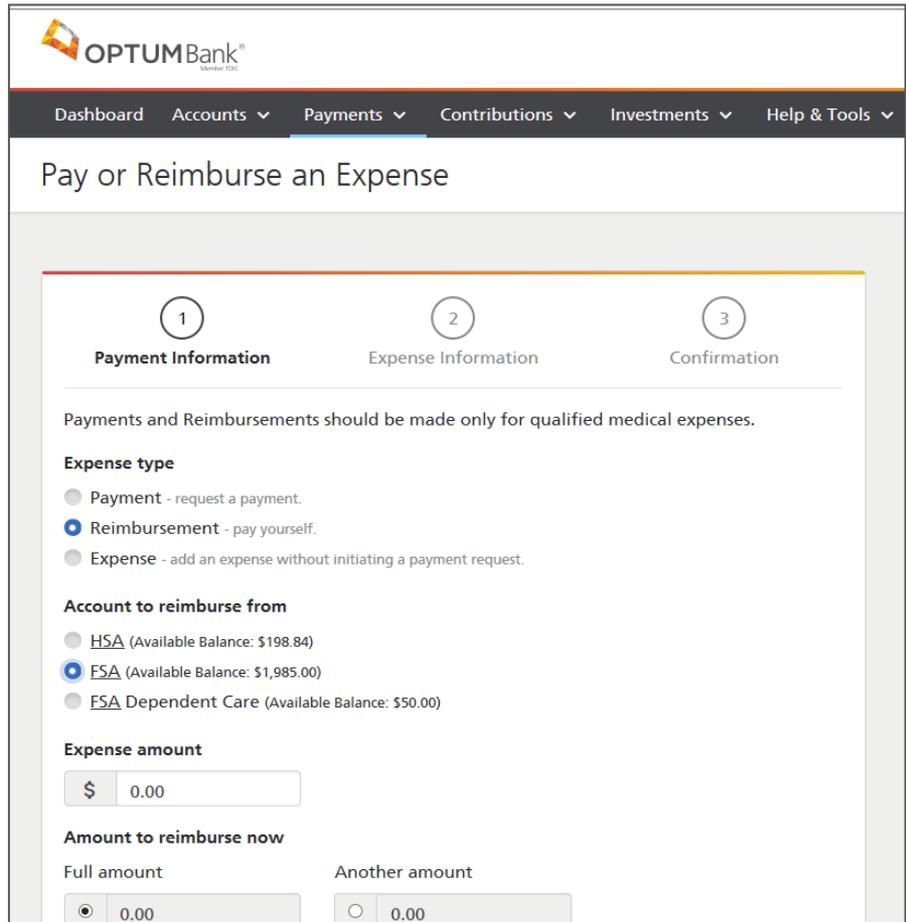
Access payment information by going to:

- “Payments” tab -> “Pay an expense”, OR
- “File a claim” under the I want to section

### FSA payment options:

Choose “**Reimbursement**” under expense type to **reimburse yourself** for an expense paid out of pocket.

***Note:** Most FSA payments will be made with the Optum payment card at the point of purchase. You also have the option to reimburse yourself if you’ve paid for something out of pocket. Future enhancements will allow for provider payments from FSA.*



The screenshot shows the OptumBank website interface for the 'Pay or Reimburse an Expense' form. The page has a navigation bar with 'Dashboard', 'Accounts', 'Payments', 'Contributions', 'Investments', and 'Help & Tools'. The main heading is 'Pay or Reimburse an Expense'. Below this is a progress indicator with three steps: 1. Payment Information, 2. Expense Information, and 3. Confirmation. The first step is active. A note states: 'Payments and Reimbursements should be made only for qualified medical expenses.' The form includes sections for 'Expense type' (with radio buttons for Payment, Reimbursement, and Expense), 'Account to reimburse from' (with radio buttons for HSA, FSA, and FSA Dependent Care), 'Expense amount' (with a text input field showing \$ 0.00), and 'Amount to reimburse now' (with radio buttons for Full amount and Another amount, both showing 0.00).

# Reimburse yourself on optumbank.com

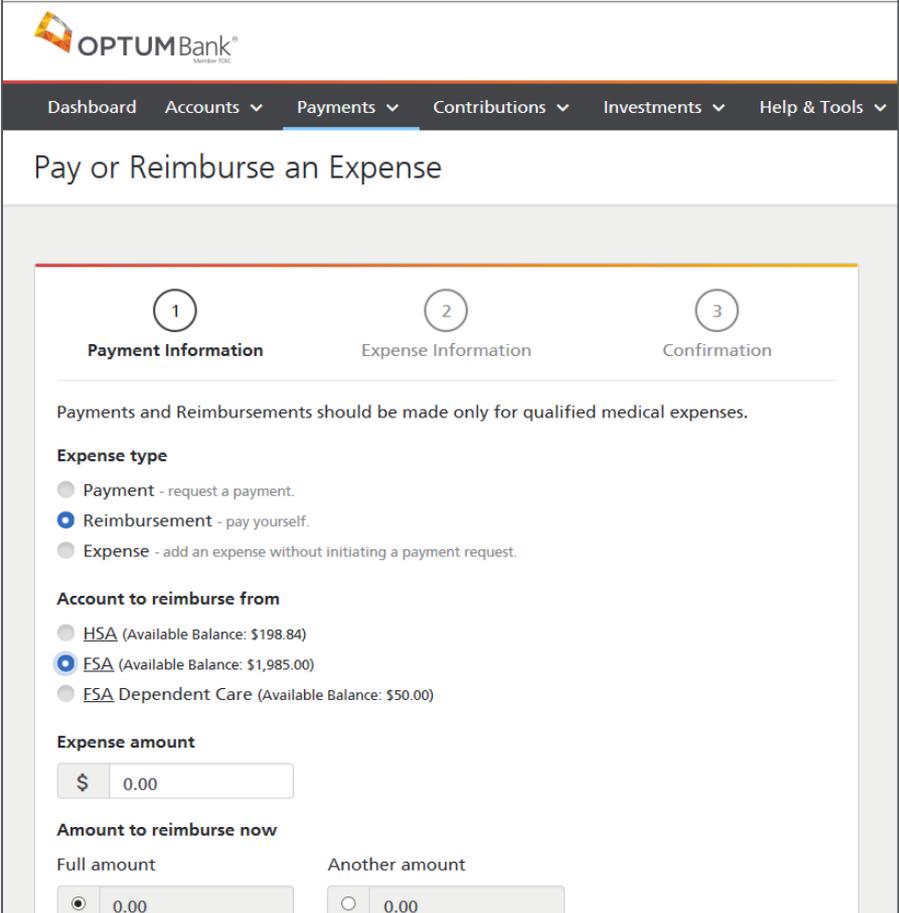
## Healthcare Flexible Spending Account (FSA)

### Access payment information by going to:

- “Payments” tab -> “Pay an expense”, OR
- “File a claim” under the I want to section

1. Select Reimbursement from the **Expense Type**
2. Select the **FSA account**
3. Enter the amount of the expense under **Expense amount**
4. Select either the full amount of the expense to reimburse or enter another amount in **Amount to reimburse now**
5. Select “None” in the **Provider field**
6. Click **Continue**
7. Enter the appropriate service dates in **Dates of Service**
8. Select the appropriate category in **Expense category**
9. Select “Me (customer name)” under **Patient/Recipient**
10. Enter a description of the **Service/Expense** \* *this states optional but is required\**
11. Click **Continue**
12. Review the information provided in steps 1 and 2
13. Click Upload from your computer under Receipts to enter the receipt
14. Enter your First and Last Name in the Digital signature fields
15. Click **Submit**

**Note:** We recommend that you reimburse yourself by going to the payments tab. If you are reimbursing yourself from your FSA through the expense journal, please refer to slide 13 to edit the provider address on the claim. Select “none” as payee/provider and “me” under the “patient/recipient” field.



**OPTUMBank**  
Member FDIC

Dashboard Accounts Payments Contributions Investments Help & Tools

### Pay or Reimburse an Expense

1 Payment Information 2 Expense Information 3 Confirmation

Payments and Reimbursements should be made only for qualified medical expenses.

**Expense type**

- Payment - request a payment.
- Reimbursement - pay yourself.
- Expense - add an expense without initiating a payment request.

**Account to reimburse from**

- HSA (Available Balance: \$198.84)
- FSA (Available Balance: \$1,985.00)
- FSA Dependent Care (Available Balance: \$50.00)

**Expense amount**

\$ 0.00

**Amount to reimburse now**

Full amount Another amount

0.00  0.00

# Reimburse yourself on optumbank.com

## Dependent Care Flexible Spending Account (DCFSA)

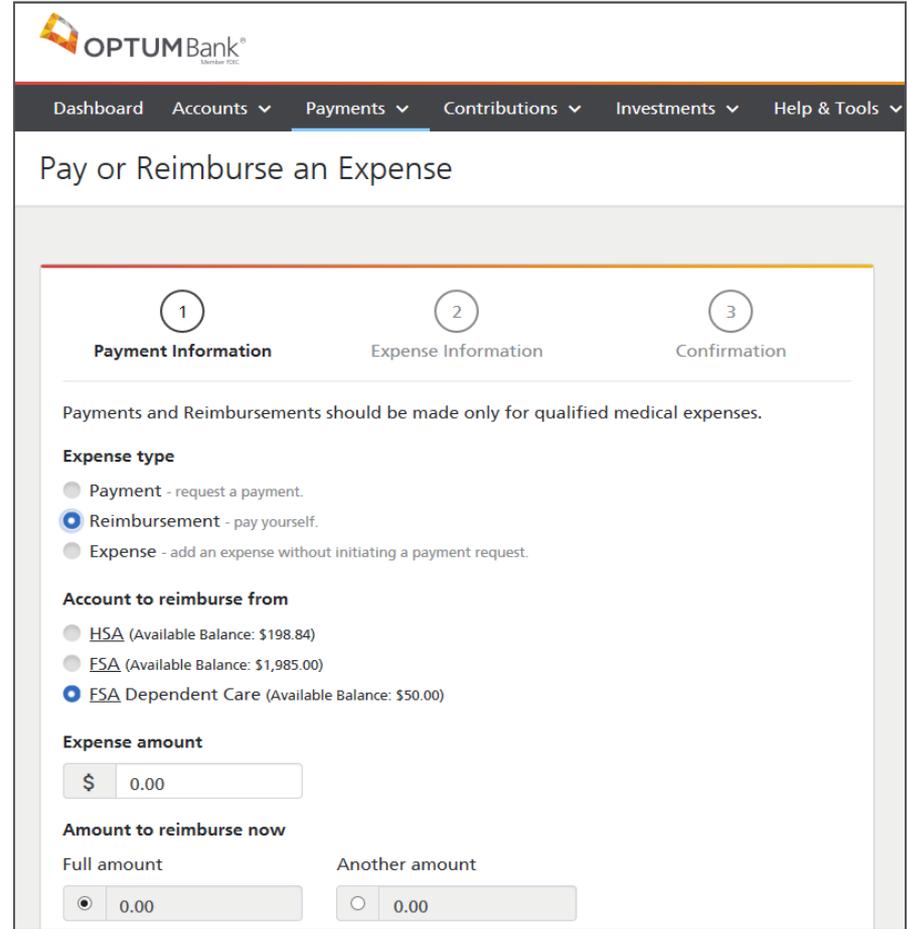
Access payment information by going to:

- “Payments” tab -> “Pay an expense”, OR
- “File a claim” under the **I want to** section

### DCFSA payment options:

Choose “**Reimbursement**” under expense type to **reimburse yourself** for an expense paid out of pocket.

You may also reimburse yourself by submitting the FSA claim reimbursement form found online under “**Help & Tools**” tab, then “**Forms & Documents**”.



**OPTUMBank**  
Member FDC

Dashboard Accounts Payments Contributions Investments Help & Tools

### Pay or Reimburse an Expense

- Payment Information**
- Expense Information
- Confirmation

Payments and Reimbursements should be made only for qualified medical expenses.

**Expense type**

- Payment - request a payment.
- Reimbursement - pay yourself.
- Expense - add an expense without initiating a payment request.

**Account to reimburse from**

- HSA (Available Balance: \$198.84)
- FSA (Available Balance: \$1,985.00)
- FSA Dependent Care (Available Balance: \$50.00)

**Expense amount**

\$ 0.00

**Amount to reimburse now**

Full amount  0.00      Another amount  0.00

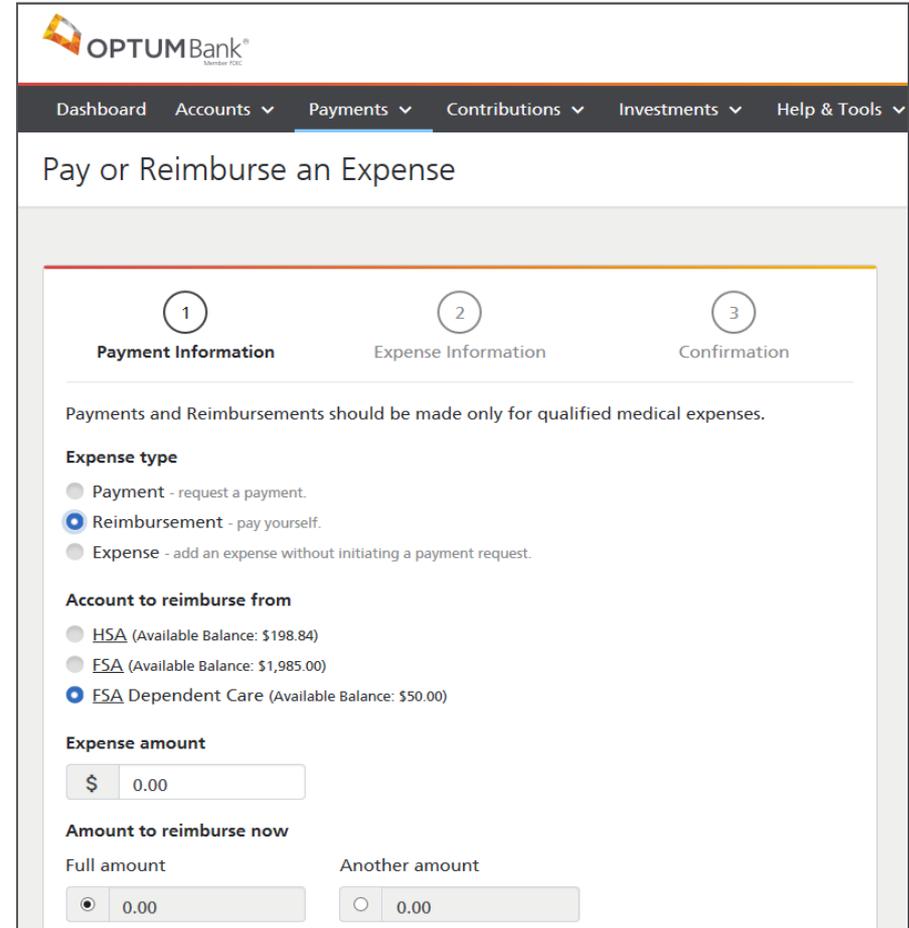
# Reimburse yourself on optumbank.com

## *Dependent Care Flexible Spending Account (DCFSA)*

Access payment information by going to:

- “Payments” tab -> “Pay an expense”, OR
- “File a claim” under the **I want to** section

1. Select Reimbursement from the **Expense Type**
2. Select the **Dependent Care FSA Account**
3. Enter the amount of the expense in **Expense amount**
4. Select either the full amount of the expense to reimburse or enter another amount in **Amount to reimburse now**
5. Select “None” in the **Provider** field
6. Click **Continue**
7. Enter the appropriate service dates in **Dates of Service**
8. Select the appropriate category in **Expense Category**
9. Select “Me (customer name)” in **Patient/Recipient**
10. Enter the merchant name and patient/dependent in **Description**
11. Click **Continue**
12. Review the information for accuracy
13. Click **Upload from your computer** under **Receipts** to enter the receipt
14. Enter your First and Last Name in the **Digital signature** fields
15. Click **Submit**



**OPTUMBank**  
Member FIC

Dashboard Accounts Payments Contributions Investments Help & Tools

### Pay or Reimburse an Expense

1 Payment Information 2 Expense Information 3 Confirmation

Payments and Reimbursements should be made only for qualified medical expenses.

**Expense type**

- Payment - request a payment.
- Reimbursement - pay yourself.
- Expense - add an expense without initiating a payment request.

**Account to reimburse from**

- HSA (Available Balance: \$198.84)
- FSA (Available Balance: \$1,985.00)
- FSA Dependent Care (Available Balance: \$50.00)

**Expense amount**

\$ 0.00

**Amount to reimburse now**

Full amount  0.00 Another amount  0.00

# Other Payment Methods

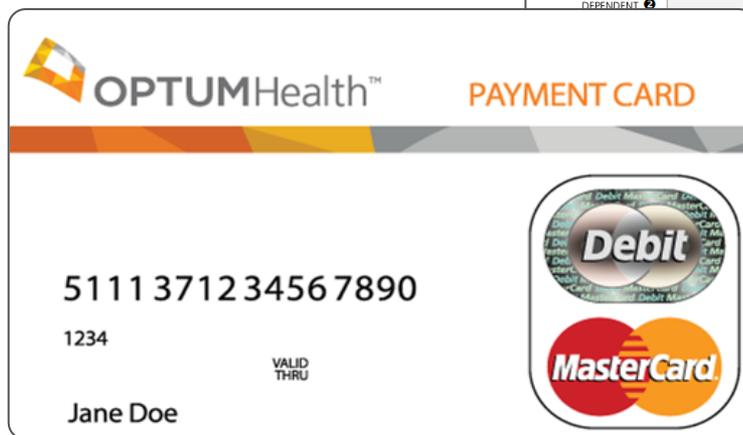
## Dependent Care Flexible Spending Account (DCFSA)

What if you have a recurring DCFSA expense?

Use the Recurring Dependent Care Reimbursement Request form found under the **“Help & Tools”** tab, then **“Forms & Documents”**.

You can also choose to pay with your Optum Bank payment card.

Available at Merchants that are **coded as dependent care** and accept Mastercard®



**OPTUMBank®**  
Recurring Dependent Care Reimbursement Request

Please complete this form to establish a Recurring Dependent Care Reimbursement Request. If your provider contract extends past the current plan year and you wish to have the remaining payments reimbursed in a subsequent plan year, you will need to be actively enrolled in an FSA plan. In addition, you must send in a new Recurring Dependent Care Reimbursement Request Form for the new plan year. Customer service professionals can be reached by calling the number on the back of your card if you have any questions while completing this form.

1017 HA DEPCARE

**1 Participant Information**

Participant Name: \_\_\_\_\_ Last 4 of SSN: \_\_\_\_\_  
Employer/Plan Sponsor Name: \_\_\_\_\_ Provider Name: \_\_\_\_\_  
Name of Dependent Receiving Services: \_\_\_\_\_

**2 Information about your Recurring Reimbursement Request**

Please provide the information below about your recurring reimbursement request:

1. Which months would you like to be reimbursed? \_\_\_\_\_ through \_\_\_\_\_  
(Month/Year – Example: Jan 2017) (Month/Year – Example: Dec 2017)

2. What is the amount you would like to be reimbursed each month? \$ \_\_\_\_\_

**Important Note:** The amount you are reimbursed each month cannot exceed your monthly contract payment amount. The amount you request each month will be deducted from your FSA until one or more of the following happen:

- Your available funds are used up
- The calendar year ends
- You drop/add/change your existing coverage
- You notify Optum Bank in writing to stop the monthly recurring reimbursements

**3 Required Documentation**

Please obtain provider certification prior to submitting the request for recurring reimbursements from your Dependent Care plan. If we are unable to read the documents due to the quality of the copy, we may need to request additional information.

Dependent Care Expenses	Date of service MM/DD/YYYY	Expense Amount	Name of Service Provider	Dependent Receiving Service		Provider Certification (Required)		
				Age	Name	Amount	Signature	Tax ID #
DEPENDENT ①		\$				\$		
DEPENDENT ②		\$				\$		
		\$				\$		

I am submitting for reimbursement were incurred by me, or another individual eligible under my plan, and that none of the expenses have been reimbursed from any other source. I understand that I am responsible for the accuracy of information on, and that if an expense claimed is subsequently determined to be ineligible under my Plan, I may be liable of all related taxes, including federal, state, or local income tax, on amounts paid from the Plan. I am submitting this form as an opportunity to consult with my tax advisor prior to submitting this form.

\_\_\_\_\_ Date \_\_\_\_\_

Thank you for allowing us to serve you.

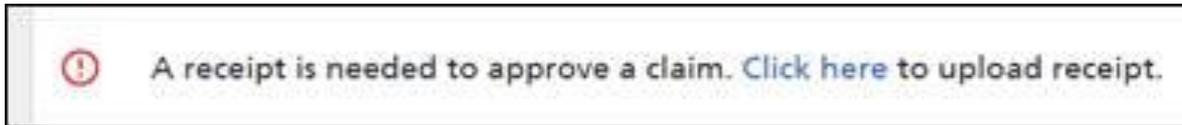
**Where to return your form?**  
By Mail: Optum Bank, P.O. Box 30516, Salt Lake City, UT 84130  
By Email: [optumclaims@prod.sourcehov.com](mailto:optumclaims@prod.sourcehov.com)  
By Fax: 1-855-244-5016

-112017

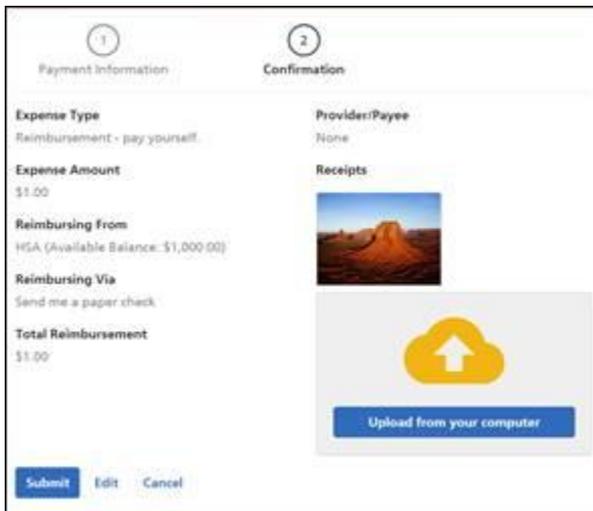
# Substantiation

**STEP 1: Upload a receipt** for a denied claim or unsubstantiated debit card transaction on the portal.

Account holder will see a notification with a link in the **“Needs Your Attention”** section for each claim/card transaction that requires additional documentation to be uploaded. Please note, your substantiation documents must be attached to the claim. Only loading receipts to the receipt vault is not sufficient to substantiate the claim.



**STEP 2:** The links will bring the user to the specific page to **upload documentation**.



**STEP 3:** Once the documentation has been reviewed by Claim Operations, the notification and link will no longer appear. Please allow 5-7 business days for substantiation processing.

## When will you need to substantiate a claim?

- Expenses that are purchased at an IIAS approved pharmacy, or match a standard copay amount will not require a receipt. All other expenses will require substantiation.
- You will receive a notification from Optum Bank within 7 days letting you know that a receipt is required.
- The notification will be mailed or emailed if there is an email address on file.
- Once you get the notification, log into [www.optumbank.com](http://www.optumbank.com) to get more details and upload a receipt.
- Current receipt limit is **7MB** for single receipts and **12MB** for multiple images.
- If you only substantiate part of the total card swipe, the Optum Bank system will reflect the original charge as well as the remaining balance that requires substantiation.

## What information is required by the IRS?

- ✓ Date of service
- ✓ Type of service (prescription, copayment, dental, etc.)
- ✓ Name of provider and name of individual serviced
- ✓ Cost of item or service

**TIP!** An explanation of benefits (EOB) meets these IRS requirements.

# Investing your HSA

**Triple tax savings** opportunity! No federal income taxes on contributions made, investment earnings or withdrawals (when used for qualified medical expenses). (NOTE: Certain states, including AL, CA, NJ consider contributions to the account as taxable state income.)

## Investment features:

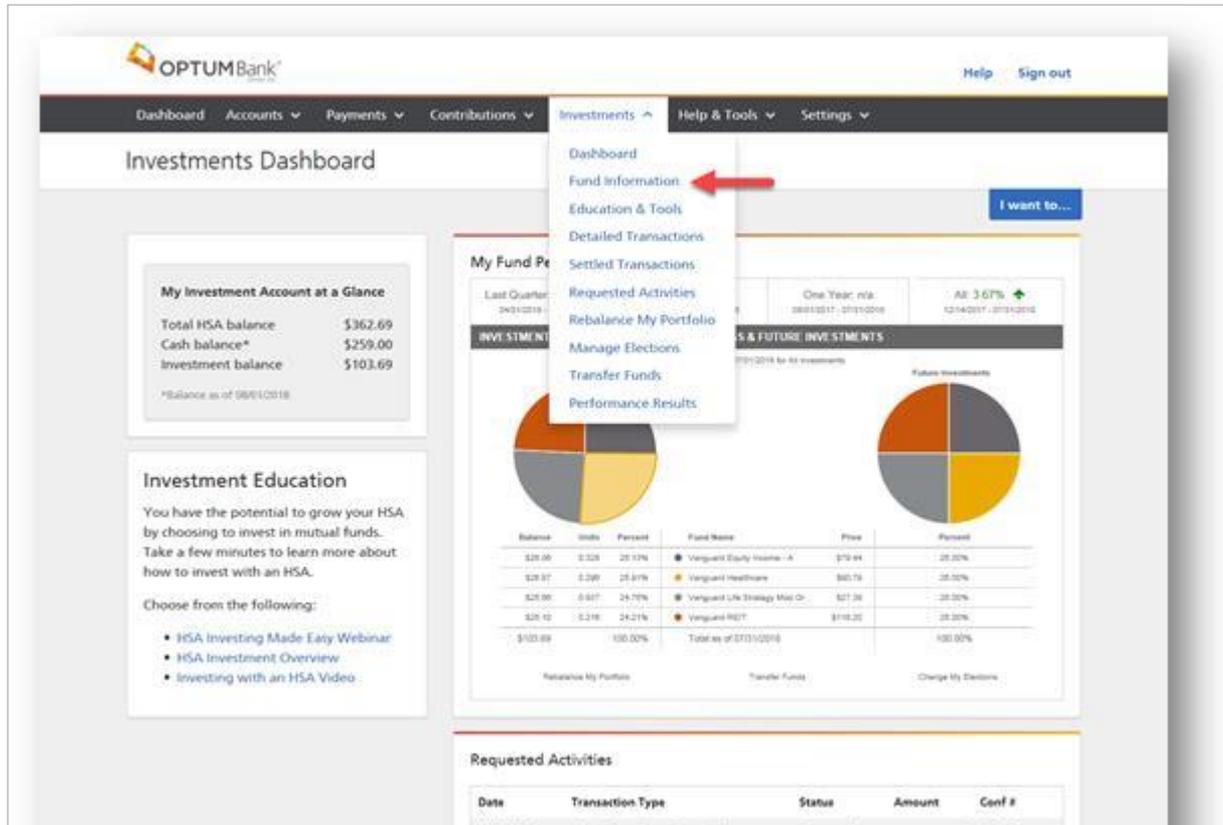
- 32 mutual funds available
- No cost to invest
- \$1,000 minimum balance required to invest
- Set up automatic sweeps in \$100 increments



HSA

MUTUAL FUNDS

# Access your investments online



- Confirm that you have met the minimum to invest (\$1,000) and click **“Fund Information”** from the Investments drop down

**Share purchase:** If submitted before 4pm ET the trade will settle the next day and be visible online. One settled, the shares are visible on the website and available to transfer.

**Liquidating:** If submitted before 4pm EST, the trade will settle the following day and the funds will be available in the HSA the next day after trading settles (which would be 2 days after submitted).

★ New! Learn more about investing through the **“Investment Education”** section

# Access your investments online

The first screenshot shows the 'Transfer Funds' page. It features a three-step process: 1. Choose options, 2. Review and submit, and 3. Confirmation. Under 'Choose options', there are radio buttons for 'Transfer' (selected) and 'Frequency'. The 'Transfer' section includes options like 'Use HSA to purchase funds' and 'Transfer funds from investments to HSA cash account'. A text box shows a transfer amount of \$1000 from an HSA Cash account balance of \$4,259.47. A 'Continue' button is visible at the bottom.

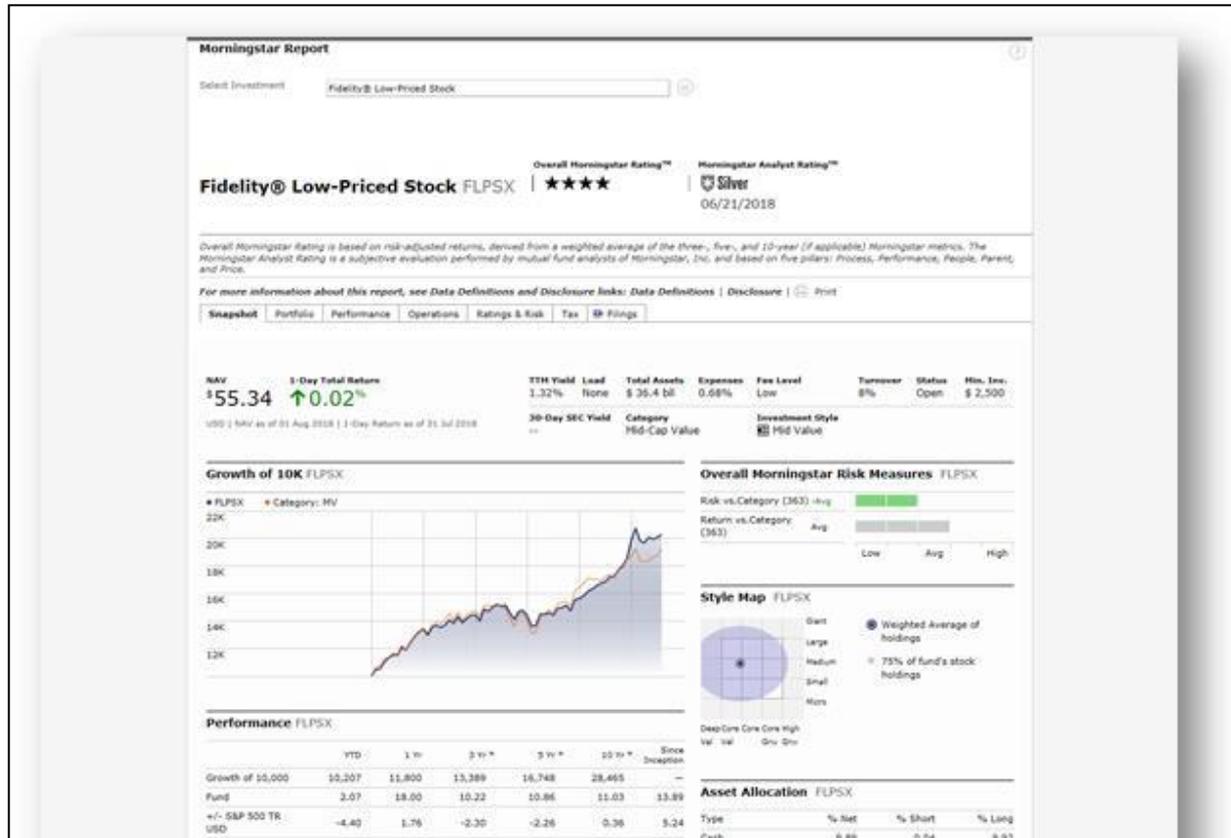
The second screenshot shows the 'Manage Elections' page. It also has a three-step process. It includes a pie chart for 'Edit your fund elections below' and a table for 'Change your elections'. The table lists various funds with their current and new election percentages.

Fund name	Current Election %	New Election %
SP Morgan Prime Money Market	-	5 %
Goldman Sachs Balanced Inst	-	-
Goldman Sachs Gr & Inc Stret	-	-
Goldman Sachs Growth Storage	-	35 %
Saban Hancock High Yield A	-	20 %
Fidelity Real Return Fund	-	-
Vanguard S&P 500 Index - A1	100.00%	25 %
Amer Cap World Green & Inc 1	-	-
Vanguard Global Equity 1	-	-
Keefe Small Cap Value	-	-
Newberger German Growth - 1	-	-
Mutual Mid Cap Core Growth	-	-

- Click on “Investments”, then “Transfer Funds”.
- Make a one-time transfer, or set up automatic sweeps from your cash to investments.
- Choose from the 32 different mutual funds available
- Confirmation email is sent to the account holder once a purchase is submitted or a recurring transfer is activated.

Note: Minimum to invest is \$1,000 and minimum amount to sweep into investments is \$100 for a total of \$1,100.

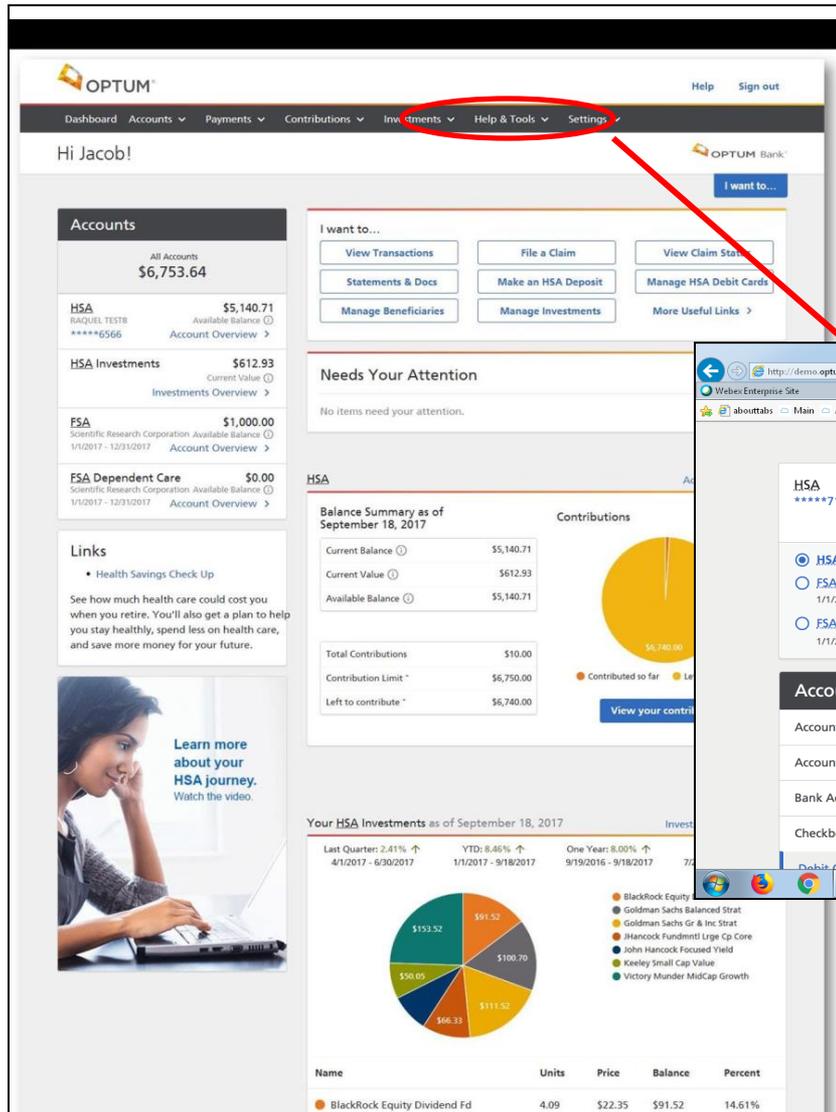
# Access your investments online



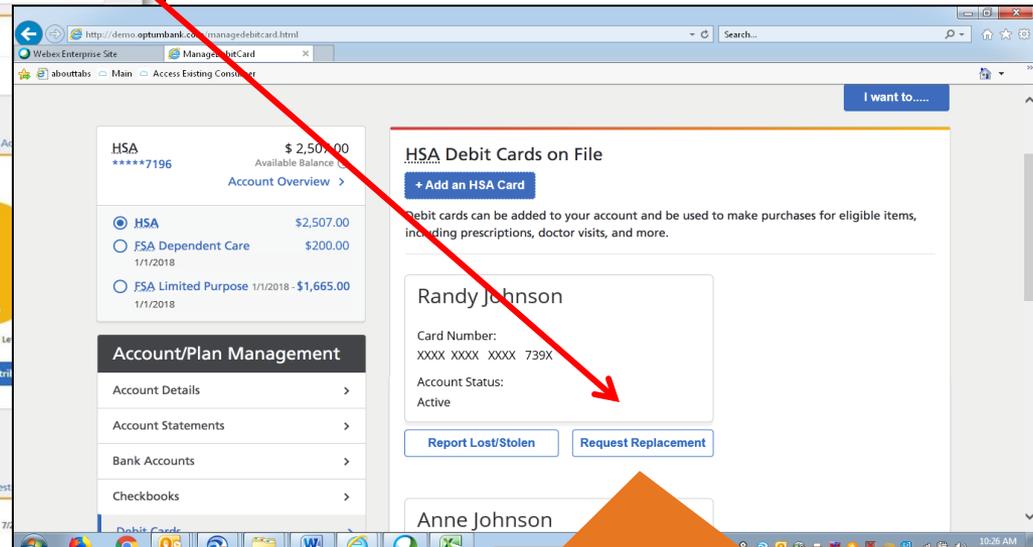
- View fund performance by clicking on each fund

# Other helpful tools

## Order new debit card



Click **“help & tools”** from the top bar, then **“useful links”** or by **“manage debit cards”** in the I want to section. Then select **“request replacement”**.



Use **“Request Replacement”** for replacement or additional debit cards. All cards will be issued under the name and card number of the accountholder.

**Coming in 2020**, you will have the option to order debit cards in the name of your spouse or dependent.

# Other helpful tools

## Make an HSA Deposit

**Reminder!** You can make 2019 HSA contributions until the tax deadline (4/15/2020).

The screenshot shows the OPTUM Bank dashboard for user Jacob. The top navigation bar includes 'Dashboard', 'Accounts', 'Payments', 'Contributions', 'Investments', 'Help & Tools', and 'Settings'. The main content area is divided into several sections:

- Accounts:** A summary of all accounts with a total balance of \$6,753.64. Individual accounts listed include HSA (\$5,140.71), HSA Investments (\$612.93), FSA (\$1,000.00), and FSA Dependent Care (\$0.00).
- I want to...:** A central navigation hub with buttons for 'View Transactions', 'File a Claim', 'View Claim Status', 'Statements & Docs', 'Make an HSA Deposit', 'Manage HSA Debit Cards', 'Manage Beneficiaries', 'Manage Investments', and 'More Useful Links'. The 'Make an HSA Deposit' button is highlighted with a red box and an arrow pointing to the right.
- Needs Your Attention:** A section indicating that no items need attention.
- HSA Summary:** A section titled 'Balance Summary as of September 18, 2017' showing a current balance of \$5,140.71, current value of \$612.93, and available balance of \$5,140.71. It also includes a 'Contributions' pie chart showing \$10.00 total contributions, with \$6,750.00 contributed so far and \$6,740.00 left to contribute.
- Your HSA Investments:** A section showing investment performance as of September 18, 2017, with a pie chart and a table of holdings.

The screenshot shows the 'Make a Contribution' page on the OPTUM Bank website. The page is titled 'Make a Contribution' and features a three-step process: 1. Contribution Information, 2. Instructions, and 3. Confirmation. The 'Contribution Information' step is active, showing options to 'Select a Method to Contribute With':

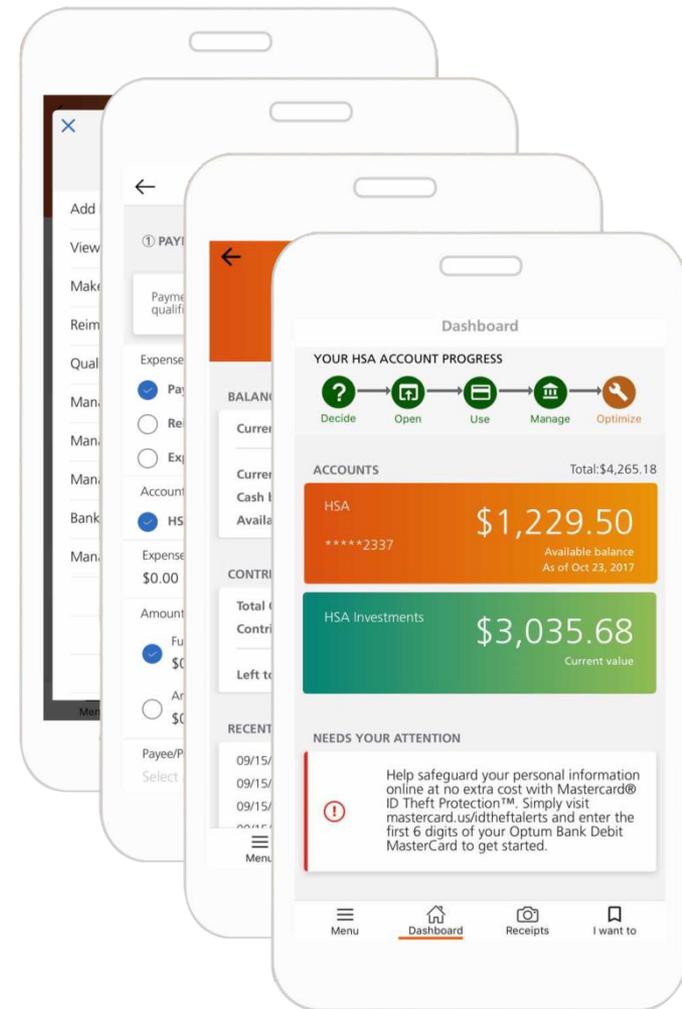
- Transfer from a bank account
- Rollover/transfer from another custodian
- Payroll deduction / direct deposit

Buttons for 'Continue' and 'Cancel' are visible. To the right, a 'Maximize Your Contributions' box displays the remaining amount to contribute for 2019 as \$6,478.00, with scheduled and projected contributions for 2017 totaling \$1,375.00. A 'Launch Contributions Calculator' button is also present. At the bottom, there are links for 'Privacy Policy', 'Contact Us', 'Terms of Use', and 'Glossary of Terms', along with a 'SECURITY' badge.

# Optum Bank mobile app

Access your Optum Bank accounts on the go, easily with the Optum Bank mobile app!

Look for it in the app store under “Optum Bank”.



# What if you have more questions?

Call Qualcomm's Dedicated  
Optum Bank Customer Service  
Team

(800) 243-5543

[service.Qualcomm@optumbank.com](mailto:service.Qualcomm@optumbank.com)

Call Qualcomm's Dedicated UHC  
Customer Service Team  
(800) 861-8417

Visit [optumbank.com](http://optumbank.com)

Contact the HR Hub at [go/HRHub](http://go/HRHub)

# Appendix

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank, 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. Flexible spending arrangements (FSAs) and health reimbursement arrangements (HRAs) are administered by OptumHealth Financial Services. 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.

Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owners. Optum Bank is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.



**Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.**

# Sample HSA tax documents

## 1099-SA and 5498-SA

Optum Bank  
PO Box 271629  
Salt Lake City, UT 84127

Jane Doe  
1234 Main Street  
Anywhere, USA 12345

### Important: IRS tax form 1099-SA for your health savings account (HSA)

Dear JANE:

This enclosed IRS tax form 1099-SA shows your 2018 distributions from your Optum Bank health savings account (HSA). Please use this information to fill out IRS tax form 8889 which is what you'll need to submit your taxes. To download the IRS tax form 8889 log in at [irs.gov](#) access your HSA then navigate to Forms and Publications.

#### Here's what you need to know:

- Box 1 includes your total distributions for 2018.
- Box 2 shows any earnings on the excess while it was in the account.
- Box 3 shows the distribution code. Different codes will display depending on the situation. Code 1 summarizes all reportable distributions made in 2018. This does not include fees or investment losses as these are not reportable. Code 2 reports any excess contribution corrected that were processed against your account. For all other code descriptions please contact a tax professional.
- Any corrections processed before 1/1/2019 are reflected on this form. However, any corrections processed in 2019 will cause a corrected tax document to be generated.
- If you had any contributions that apply to 2018, you'll also get tax form 5498-SA.

**Ready to say goodbye to printed forms?** Log in to your account to access your HSA, click "Accounts" from menu bar, select "Account Management" and update your Communications preference to "Online."

**Questions?** Please log in at [www.optumbank.com](#) to access your HSA or call 1-800-791-9361.

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  Optum Bank PO Box 271629 Salt Lake City, UT 84127		OMB No. 1545-1517 <b>2018</b> Form <b>1099-SA</b>	
PAYER'S federal identification number 47-085834	RECIPIENT'S identification number XXX-XXX-0000	1 Gross distribution \$5,000.00	2 Earnings on excess contribution \$0.00
RECIPIENT'S name JANE DOE	Street address (including apt. no.) 1234 MAIN STREET	3 Distribution code 1	4 FMV on date of death \$
City or town, state or province, country, and ZIP or foreign postal code	5 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA <input type="checkbox"/> MSA <input type="checkbox"/>		
Account number (see instructions) 00000000 Form <b>1099-SA</b> (keep for your records) <a href="#">www.irs.gov/form1099sa</a> Department of the Treasury - Internal Revenue Service © 2019 Optum Bank, Member FDIC. All rights reserved. 67440-082017			

Optum Bank  
PO Box 271629  
Salt Lake City, UT 84127

Jane Doe  
1234 Main Street  
Anywhere, USA 12345

### Important: IRS tax form 5498-SA for your health savings account (HSA)

Dear Jane:

The enclosed IRS tax form 5498-SA shows your 2018 contributions to your Optum Bank health savings account (HSA). Please use this information to fill out IRS tax form 8889 which is what you'll need to submit your taxes. To access IRS tax form 8889 log in at [irs.gov](#) and navigate to Forms and Publications.

#### Here's what you need to know:

- Box 2 shows your total contributions made for 2018 including those made in 2018 for 2017, if applicable.
- You have until the tax filing deadline of this year to submit contributions for 2018. If you make any contributions in 2019 before the tax deadline for 2018 you will receive an updated 5498-SA in May.
- To get your total contributions for 2018 add Box 2 plus Box 3. Please note you if you made any contributions in 2018 for 2017 you need to review your updated 5498 for 2017 and subtract that Box 3.
- The Fair Market Value consists of your HSA cash balance and any investment balance as of 12/31/2018
- If you had a reportable distribution for 2018, you'll also get tax form 1099-SA. If you did not use (no distributions) your HSA in 2018 you will not get a 1099-SA.

**Ready to say goodbye to printed forms?** Log in to your account to access your HSA, click "Accounts" from menu bar, select "Account Management" and update your Communications preference to "Online."

**Questions?** Please log in at [www.optumbank.com](#) to access your HSA or call 1-800-791-9361.

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  Optum Bank PO Box 271629 Salt Lake City, UT 84127		1 Employee or self-employed person's Archer MSA contributions made in 2018 and 2019 for 2018 \$		OMB No. 1545-1518 <b>2018</b> Form <b>5498-SA</b>	
TRUSTEE'S federal identification number 47-085834		PARTICIPANT'S social security number XXX-XXX-1234		2 Total contributions made in 2018 \$3,650.00	
PARTICIPANT'S name JANE DOE		Street address (including apt. no.) 1234 ANYWHERE, USA		3 Total HSA or Archer MSA contributions made in 2019 for 2018 \$0.00	
City or town, state or province, country, and ZIP or foreign postal code Anywhere, USA 12345		6 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA <input type="checkbox"/> MSA <input type="checkbox"/>		4 Rollover contributions \$0.00	
Account number (see instructions) 00000000		5 Fair market value of HSA, Archer MSA, or MA MSA \$50.00		<b>Copy B For Participant</b> This information is being furnished to the Internal Revenue Service.	
Form <b>5498-SA</b> (keep for your records) <a href="#">www.irs.gov/form5498sa</a> Department of the Treasury - Internal Revenue Service © 2019 Optum Bank, Member FDIC. All rights reserved. 70876-112017					

HSA, Archer MSA, or Medicare Advantage MSA Information

# Sample HSA tax documents

## Form 8889 and investment report

Form <b>8889</b>	<b>Health Savings Accounts (HSAs)</b>	OMB No. 1545-0074
Department of the Treasury Internal Revenue Service	▶ Attach to Form 1040 or Form 1040NR. ▶ Go to <a href="http://www.irs.gov/Form8889">www.irs.gov/Form8889</a> for instructions and the latest information.	<b>2018</b> Attachment Sequence No. <b>52</b>
Name(s) shown on Form 1040 or Form 1040NR		Social security number of HSA beneficiary. If both spouses have HSAs, see instructions

**Before you begin:** Complete Form 8853, Archer MSAs and Long-Term Care Insurance

**Part I HSA Contributions and Deduction.** See the instructions before completing and both you and your spouse each have separate HSAs, complete a separate

- 1 Check the box to indicate your coverage under a high-deductible health plan (HDHP) for 2018 (see instructions) . . . . .
- 2 HSA contributions you made for 2018 (or those made on your behalf), including those from January 1, 2019, through April 15, 2019, that were for 2018. **Do not** include employer contributions, contributions through a cafeteria plan, or rollovers (see instructions) . . . . .
- 3 If you were under age 55 at the end of 2018, and on the first day of **every** month during 2018 you were, or were considered, an eligible individual with the **same** coverage, enter the amount you contributed for 2018 (see instructions) . . . . .
- 4 Enter the amount you and your employer contributed to your Archer MSAs for 2018 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2018, also include any amount contributed to your spouse's Archer MSAs . . . . .
- 5 Subtract line 4 from line 3. If zero or less, enter -0- . . . . .
- 6 Enter the amount from line 5. But if you and your spouse each have separate HSAs with family coverage under an HDHP at any time during 2018, see the instructions for the amount to enter . . . . .
- 7 If you were age 55 or older at the end of 2018, married, and you or your spouse had family coverage under an HDHP at any time during 2018, enter your additional contribution for 2018 (see instructions) . . . . .



01/10/2019

First Name Last Name  
Street Address  
City, State, ZIP Code

Dear First Name,

We're sending you a summary of your health savings account (HSA) investments for 2018. This reflects information for each investment you owned during the year.

**Here's what you need to know for your taxes:**

- This attached summary is *not* a tax document.
- You should be able to answer state-specific questions using the federal forms you receive from your employer (Form W-2) and Optum Bank (form 1099-SA, Form 5498-SA).
- This summary by investment contains information regarding your HSA's interest, earnings or dividends from 01/01/2018 through 12/31/2018.
- Please consult with a licensed tax advisor regarding the proper reporting of your HSA earnings for your state, if applicable.

**Information about dividends:**

- Any earned dividend distribution will be on your HSA statement for the month it was paid.
- Also, the amount you are paid is determined by the number of shares owned (beginning balance minus any sells/exchanges) multiplied by the dividend rate.

**Summary by Investment**

Investment Name	Beginning Shares	Beginning Balance	Dividends/ Buys	Income	Unrealized Gains/Losses	Realized Gains/Losses	Sells / Transfers	Ending Balance	Ending Shares
Vanguard Total Bond Mkt Port	0.000	\$0.00	\$3,900.00	\$74.02	-\$19.79	\$0.00	\$0.00	\$3,954.23	378.395
Vanguard 500 Index - A	0.000	\$0.00	\$3,900.00	\$56.52	-\$349.30	\$0.00	\$0.00	\$3,607.22	15.586
Vanguard REIT	0.000	\$0.00	\$2,600.00	\$96.40	\$0.00	-\$14.52	-\$2,681.88	\$0.00	0.000
Vanguard REIT Index - I	0.000	\$0.00	\$0.00	\$0.00	-\$97.92	\$0.00	\$2,681.88	\$2,583.96	157.944



# Options to access your Optum HSA or FSA

- *UHC & Premier Plan members:*

[www.myUHC.com](http://www.myUHC.com)

- Single sign on from QualNet, or
- Single sign on from go/benadmin (bswift)

[www.OptumBank.com](http://www.OptumBank.com)

- *Kaiser members:*

[www.OptumBank.com](http://www.OptumBank.com)

- Optum Bank mobile app for Android and iOS

# Access myuhc.com through QualNet or bswift

## To access:

- From QualNet, **go/uhc**, or
- From bswift, click on link under “**Carrier Accounts**”
- Enter requested information (required only 1<sup>st</sup> time using SSO)
- Arrive at myuhc.com

- **Member ID** – found on your UHC ID card
- **Group/Account number** is **704201**

The screenshot shows the myuhc.com registration interface. At the top left is the myuhc.com logo, and at the top right is the UnitedHealthcare logo with a language toggle for 'En Español'. A 'Register' sidebar on the left lists four steps: Step 1 Identity (highlighted), Step 2 Username & Password, Step 3 Setup Secure Login, and Step 4 Registration Completed. The main content area is titled 'Identity' and contains the following text: 'See your ID card and enter the details exactly as shown. Your information is kept secure at all times. You must be 13 or older to register. You will be asked only once to enter this information. The next time you visit this Website, you will be logged in automatically. If you have prescription drug coverage and you don't have medical coverage and you're under age 18, you won't be able to register on this website. Please contact your benefit administrator for more information. Already registered? Skip this step and log in now.' Below this is a note: 'All fields are required. If you do not have your member ID card, please call the helpdesk. Click to get helpdesk information.' The form fields include: 'Name (as it appears on your ID card)' with 'First Name' and 'Last Name' input boxes; 'Date of Birth' with 'Month' (dropdown), 'Date' (dropdown), and 'Year (YYYY)' (input) fields; 'Member ID' with a 'What is this?' link and a note 'Do not include numbers after dash or space in ID (i.e. 1234567-00)'; and 'Group/Account Number' with an input box containing '704201' and a clear 'x' button. A 'Next Step' button is at the bottom right. A 'Common Questions' sidebar on the right lists: 'What if I don't have my ID card?', 'What if the system can't find my information?', and 'How do I register?'. Below that is a 'Your Privacy is Our Priority' section with a link to 'See our Privacy Policy'.

# Access your Optum accounts via myUHC.com

HOME FIND CARE & COSTS **CLAIMS & ACCOUNTS** COVERAGE & BENEFITS PHARMACIES PRESCRIPTIONS



Home view for **demo**   
 CHANGE MEMBER

MEDICAL MEMBER ID: 957109400 RX VIEW & PRINT MEMBER ID CARDS

**To Access:**

- From QualNet, go/uhc
- Enter **requested information** (required only 1<sup>st</sup> time using SSO)
- Arrive at **myuhc.com**



FIND A DOCTOR



MANAGE YOUR CLAIMS



MANAGE YOUR PRESCRIPTIONS



ACCESS FINANCIAL ACCOUNTS



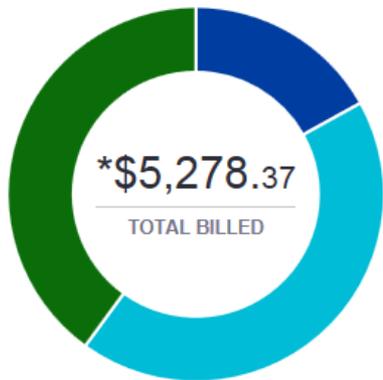
VIEW YOUR SAVED DOCTORS & FACILITIES

COMMON SERVICES & COSTS

VIEW ALL BENEFITS

**VIEW ACCOUNTS & CLAIMS**

TIPS TO SAVE MONEY

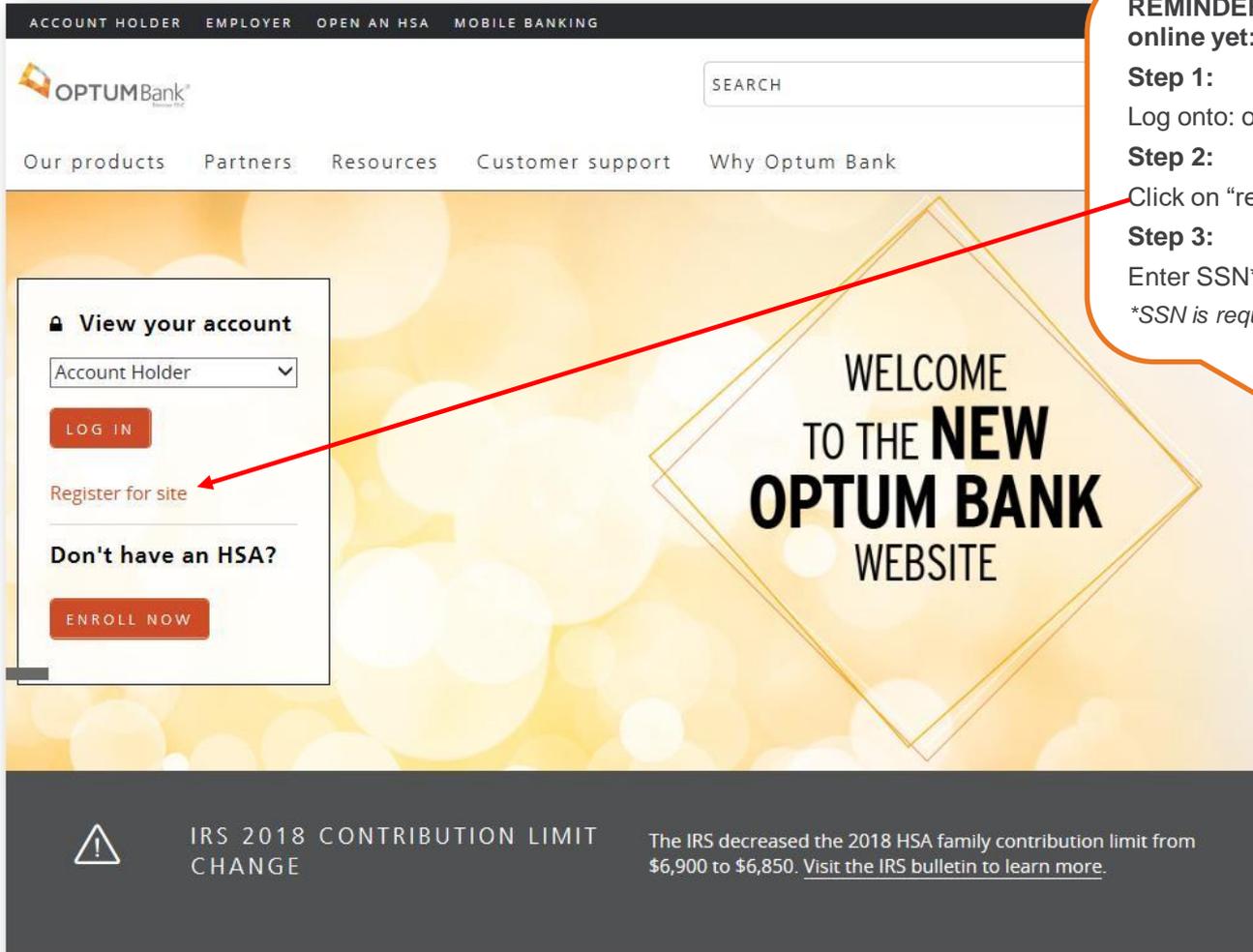


TOTAL BILLED	\$5,278.37
Health Plan Discount	\$937.08
Health Plan Pays	\$1,404.00
Patient Responsibility	\$1,309.00

DEMO'S BALANCES	
Health Savings Account (HSA)	\$2,802.24
Healthcare Flexible Spending Account (FSA)	\$0.00
Healthcare Flexible Spending Account - Dependent Care (FSA-DC)	\$4,000.00

\*Total Billed for Chrisdemo as of 01/24/2017

# Access your Optum accounts via optumbank.com



**REMINDER!** If you have not viewed your account online yet:

**Step 1:**

Log onto: [optumbank.com](http://optumbank.com)

**Step 2:**

Click on "register for site"

**Step 3:**

Enter SSN\*, DOB, last name and Optum card number

*\*SSN is required rather than alternate ID or employee ID*

# Your Optum Bank dashboard

- See all your current HSA/FSA balances
- Reimburse yourself
- Pay health care bills
- Track bill pays, reimbursements and out-of-pocket expenses via expense journal
- View, pay and store claims
- Manage your contributions
- Get answers to FAQs
- Connect with customer support
- Find forms and investment tools

**Please Note:** The Optum Bank website is dynamic and information in the "I Want To" section is customized based on the accounts that you have.

The screenshot displays the Optum Bank dashboard for a user named Jacob. The dashboard is organized into several sections:

- Accounts:** A summary of all accounts with a total balance of \$6,753.64. It lists three accounts:
  - HSA:** Available Balance \$5,140.71
  - HSA Investments:** Current Value \$612.93
  - FSA:** Available Balance \$1,000.00
  - FSA Dependent Care:** Available Balance \$0.00
- I want to...:** A section with buttons for various actions: View Transactions, File a Claim, View Claim Status, Statements & Docs, Make an HSA Deposit, Manage HSA Debit Cards, Manage Beneficiaries, and Manage Investments.
- Needs Your Attention:** A section indicating that no items need attention.
- HSA Balance Summary:** As of September 18, 2017, showing Current Balance (\$5,140.71), Current Value (\$612.93), and Available Balance (\$5,140.71). It also includes a pie chart for contributions, showing Total Contributions of \$10.00 and a Contribution Limit of \$6,750.00, with \$6,740.00 left to contribute.
- Your HSA Investments:** As of September 18, 2017, showing performance metrics for the last quarter, YTD, one year, and all time. It includes a pie chart of investments and a table below:
 

Name	Units	Price	Balance	Percent
BlackRock Equity Dividend Fd	4.09	\$22.35	\$91.52	14.61%

# Optum Bank Academy

The Academy serves up fun and engaging videos, and they're all designed to show you how to take charge of your health finances. Log into your account on [optumbank.com](http://optumbank.com) to learn more.

### Links



[Optum Bank Academy](#)  
Unlock the full potential of your HSA – visit the Optum Bank Academy today to learn more.

[Health Savings Check Up](#)  
See how much health care could cost you when you retire. You'll also get a plan to help you stay healthy, spend less on health care, and save more money for your future.

### HSA [Account Overview >](#)

**Balance Summary as of January 18, 2019**

Current Balance ⓘ	\$6,585.20
Current Value ⓘ	\$2,245.98
Available Balance ⓘ	\$6,585.20

Total Contributions	\$0.00
Contribution Limit *	\$3,500.00
Left to contribute *	\$3,500.00

**Contributions**



\$3,500.00

● Contributed so far   ● Left to contribute

[View your contributions](#)

# InstaMed and Virtual Payments



**InstaMed**  
Healthcare Payments Simplified

InstaMed  
P.O. Box 58750  
Philadelphia, PA 19102

0000260 03 SA    \*\*UNCLP T7 3 1001 36301

**PROVIDER NAME**  
ADDRESS 1  
ADDRESS 2  
CITY, STATE ZIP

536301096765801092

**Patient Payment Enclosed**

You have been paid by a UnitedHealthcare member!  
See instructions on the reverse side.

**Patient Payment Summary**

<b>Patient Name:</b> John Smith	<b>Payment Amount:</b> \$100.00	<b>Member ID:</b> 999999999
<b>Address 1:</b> 777 Street Road	<b>Patient Account Number:</b> 123456	<b>Group Number:</b> GRP123456
<b>Address 2:</b> Apartment 7	<b>Service Date From/To:</b> 10/10/13-10/10/13	
<b>City/State/Zip:</b> Philadelphia, PA 19103		

**Information Regarding This Patient Payment**

This patient has elected to pay for the above service electronically using a Virtual Card obtained through InstaMed, an agent of Integrated Payment Systems, a licensed money transmitter. InstaMed is presenting the Virtual Card to you for payment on behalf of the patient.

Payment will be credited to your merchant account when you accept the Virtual Card as payment using your credit card terminal. By accepting the Virtual Card as payment, you are agreeing to be paid by this means.

The only permitted use of the Virtual Card is to make a payment to the account of the Provider listed on this statement in payment of the service designated. If used for any other purpose, the transaction will be reversed.

Interchange fees will be deducted from your payment amount. Instructions for processing Virtual Card payment on reverse side.

This is a one-time use card payment for the claim listed above. The payment must be processed for the exact amount issued. No plastic will be issued, please use the information included on the card image to the right.

If you have questions about this payment, please call InstaMed at (866) 467-8263.

To receive future payments directly, visit <https://register.instamed.com/uhc>

PROVIDER NAME  
ADDRESS 1  
ADDRESS 2  
CITY, STATE ZIP

**Amount: \$100.00**  
**Date: 11/11/13**



The InstaMed Virtual Prepaid MasterCard is issued by MetaBank™, Member FDIC, pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

**Instructions for Processing This Payment**

Insert Virtual Card payment into your credit card terminal.  
For the claim listed on the reverse side.  
For the card listed on the reverse side.

At the terminal, enter the zip code of the merchant.  
At the terminal, enter Credit Card type, enter Credit Card number, enter the exact amount of payment on the reverse side.  
The date of the valid thru month listed on the reverse side (e.g., if the card is valid thru 12/13).  
If you have any questions, please contact InstaMed at (866) 467-8263.  
For more information on our payment amount.

For each payment, certify that the payment is deposited into an authorized bank account for your merchant. You must correctly key in the Virtual Card information as provided above.

For more information, call (866) 467-8263, or email [support@instamed.com](mailto:support@instamed.com).

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**Easier with InstaMed Member Payments.**

To receive future payments directly, visit <https://register.instamed.com/uhc>

For more information on our payment amount, visit <https://register.instamed.com/uhc> directly.

InstaMed is committed to the highest industry standards of security and compliance for healthcare claims processing, including HIPAA, PCI and EHNAC.



**InstaMed**  
Healthcare Payments Simplified

- Virtual payment is sent if the provider is not registered to receive electronic payments.
- If payment is not facilitated within 60 days, funds will be returned to the HSA.
- This is a process happening behind the scenes and not something the member will receive.

# InstaMed and Virtual Payments

If a provider has chosen not to accept payments from Instamed, a pop up message appears. When the member chooses 'I Prefer to Pay Online', data is used for Instamed to inform this provider that members are seeking to send payments via Instamed.

The image shows a composite screenshot of the InstaMed website. On the left, a portion of the UnitedHealthcare website is visible, showing a claims summary for 'Quest' with a 'PAY NOW LD' button. A red arrow points from this button to a 'Payment Options' pop-up dialog on the right. The pop-up dialog is titled 'Payment Options' and is for 'Quest DIAGNOSTICS-WOOD DALE (LAB)'. It contains the following text: 'We're sorry. This provider doesn't currently accept online payments through this site. Do you prefer paying online? Click the button below and we'll send an anonymous request to alert the provider.' There is a checked checkbox for 'Send me an email when this provider starts accepting online payments through this site.' and an email input field. At the bottom of the dialog are two buttons: 'CANCEL' and 'I PREFER TO PAY ONLINE'.

# Other helpful tools

## Review qualified medical expenses

The screenshot shows the OPTUM Bank dashboard for user Jacob. The top navigation bar includes 'Help' and 'Sign out'. A red circle highlights the 'Help & Tools' menu item in the top bar, with a red arrow pointing to the 'Useful Links' page on the right. The dashboard displays account balances for HSA (\$5,140.71), HSA Investments (\$612.93), FSA (\$1,000.00), and FSA Dependent Care (\$0.00). It also shows a balance summary for September 18, 2017, and a pie chart of HSA investments.

Name	Units	Price	Balance	Percent
BlackRock Equity Dividend Fd	4.09	\$22.35	\$91.52	14.61%

The screenshot shows the 'Useful Links' page on the OPTUM Bank website. The 'Help & Tools' menu is expanded, and the 'Useful Links' sub-menu is selected. The 'Expenses' section is highlighted, and the 'Add or Edit a Payroll Qualified Expense' link is circled in red. Other sections include Accounts, Contributions, and Investments.

Click **“help & tools”** from the top bar, then **“useful links”**

# Other helpful tools

## Forms and Documents

The screenshot shows the OPTUM website dashboard for user Jacob. The top navigation bar includes 'Dashboard', 'Accounts', 'Payments', 'Contributions', 'Investments', 'Help & Tools', and 'Settings'. The 'Help & Tools' menu is circled in red. The main content area displays account balances for HSA, HSA Investments, FSA, and FSA Dependent Care. It also features a 'Balance Summary as of September 18, 2017' with a pie chart for contributions and a 'Your HSA Investments as of September 18, 2017' section with another pie chart and a table of investment holdings.

Name	Units	Price	Balance	Percent
BlackRock Equity Dividend Fd	4.09	\$22.35	\$91.52	14.61%

The screenshot shows the 'Forms & Documents' page on the OPTUM website. The page is divided into several sections: 'Help & Tools' (with a sub-menu for 'Forms & Documents'), 'Account Statements', 'Tax Documents', 'HSA Forms', 'Other Forms', 'Contributions', 'Qualified Expenses', and 'Guides, Agreements and Worksheet'. A red arrow points from the 'Help & Tools' menu in the dashboard screenshot to the 'Forms & Documents' sub-menu in this screenshot.

## Transition of LPFSA to GPFSA

The screenshot shows the Optum website interface. On the left, under 'Accounts', the 'Limited Purpose FSA' balance is \$0.00. A callout box points to this entry with the text: 'This amount is your election amount minus total reimbursements.' The main content area shows a 'Balance Summary as of September 18, 2017' for the HSA, with a current balance of \$5,140.71 and an available balance of \$5,140.71. Below this is a 'Your HSA Investments' section with a pie chart and a table of investments.

Name	Units	Price	Balance	Percent
BlackRock Equity Dividend Fd	4.09	\$22.35	\$91.52	14.61%

The callout box displays two FSA accounts. The 'FSA General Purpose' has an available balance of \$243.29. The 'Limited Purpose FSA' has an available balance of \$0.00. A callout box points to the \$0.00 balance with the text: 'This amount is your election amount minus total reimbursements.'

### NOTE:

If you have elected the Limited Purpose FSA (and once you meet your plan's deductible) your **Limited Purpose FSA (LPFSA)** will transition to a **General Purpose FSA (GPFSA)**.

### When this transition occurs:

- The balance in your LPFSA will display as \$0 and any remaining funds available will move from your LPFSA into the GPFSA.
- Your annual election amount will be split between the LPFSA and GPFSA, viewable in your account overview.
- Remember! When you meet your plan deductible, Optum will automatically pull funds from the FSA before the HSA.