Qualcomm

Optum Bank User Guide

Prepared for Qualcomm

OPTUM®

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

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

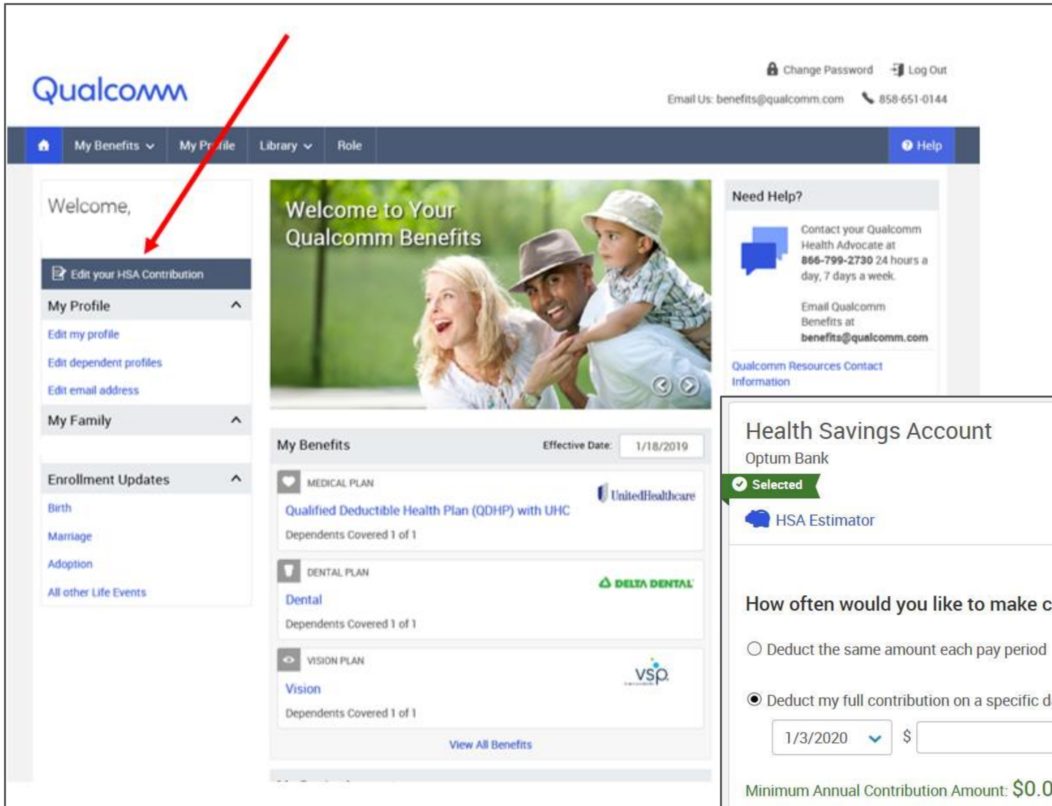
Coming soon! Optum Bank is working on enhancements to your HSA investment experience. Stay tuned for more information about these enhancements in 2020.

*Additional details provided in the appendix.

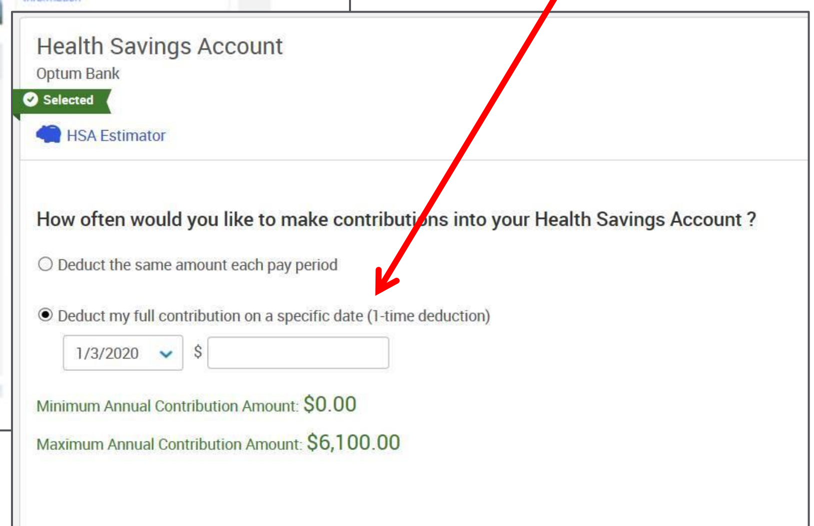
Update your HSA contributions anytime

Log into **bswift:**

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



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

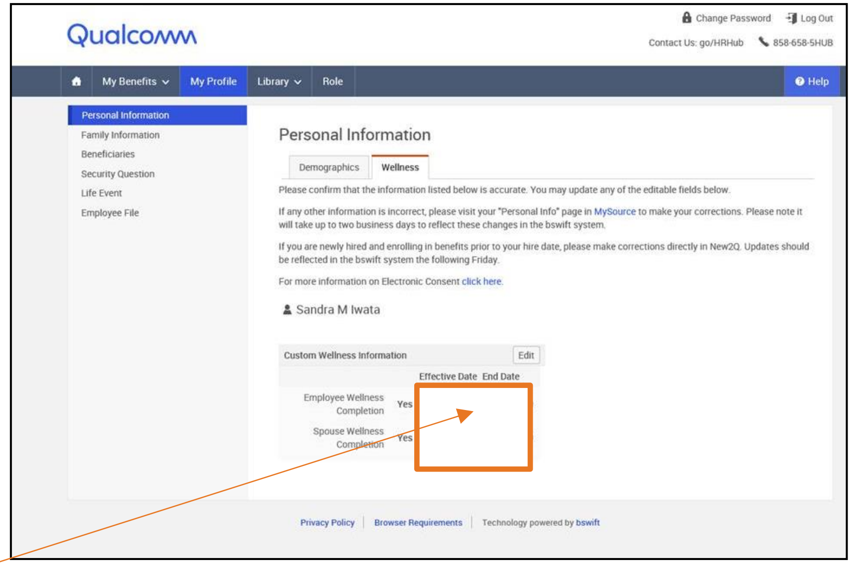


Wellness Activity Completion

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



HSAs and tax time

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 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 or via check with the Contribution/Deposit Form, also available on optumbank.com. Mailed forms must be postmarked by April 15, 2020.*

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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.

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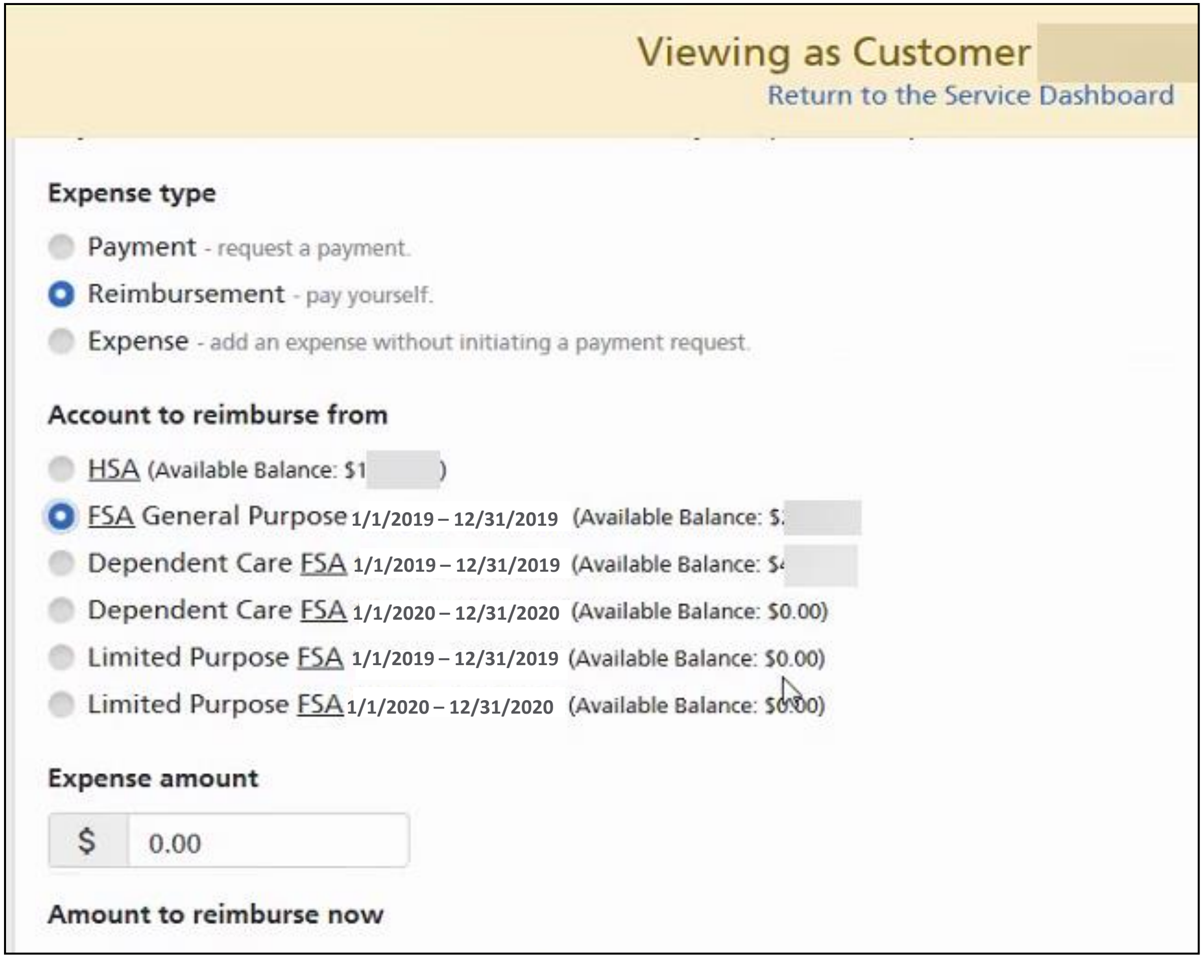
2020 Account Holder Experience



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:

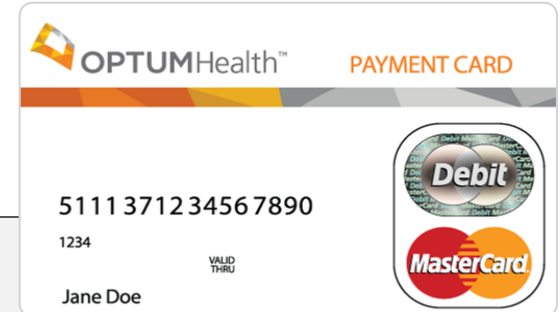
- Deadline to submit 2019 FSA claims is 3/31/2020.
- $500 or below remaining in your 2019 LPFSA or GPFSA will rollover and become available in your new 2020 FSA account on 4/1/2020.
- Balances will rollover into LPFSA until you meet 2020 plan deductible. If you elected GPFSA for 2020, funds will rollover 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. (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. (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

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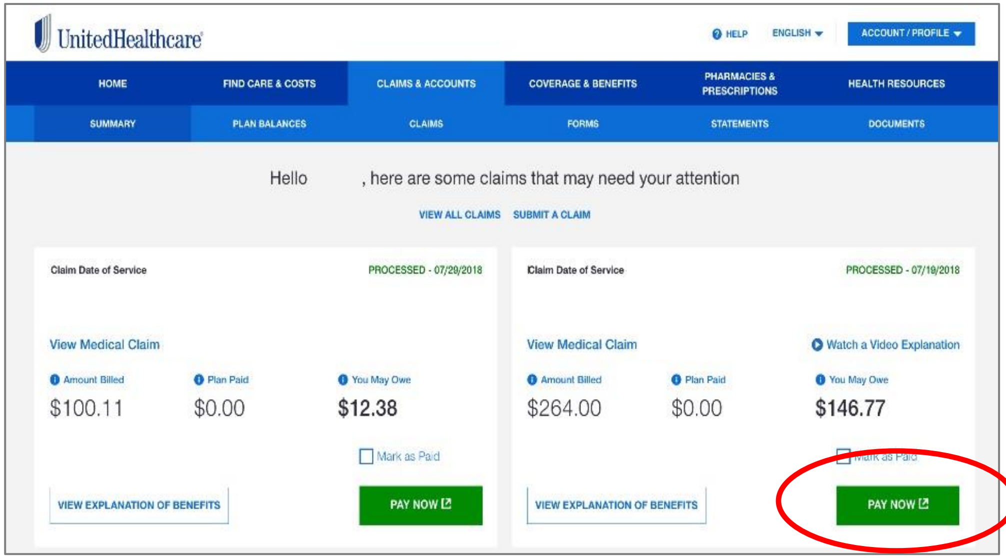
The Optum Bank routing number can also be found by searching **“routing number”** on www.optumbank.com



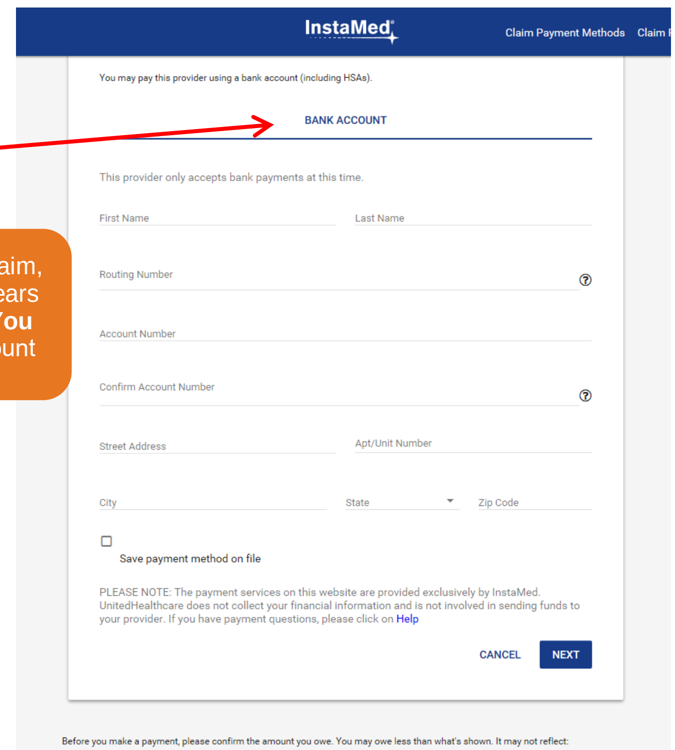
After you pay the claim, this prompt disappears and you will see “**You Paid**” with the amount

STEP 1:

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

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



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

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Make a payment on optumbank.com

View your claim information

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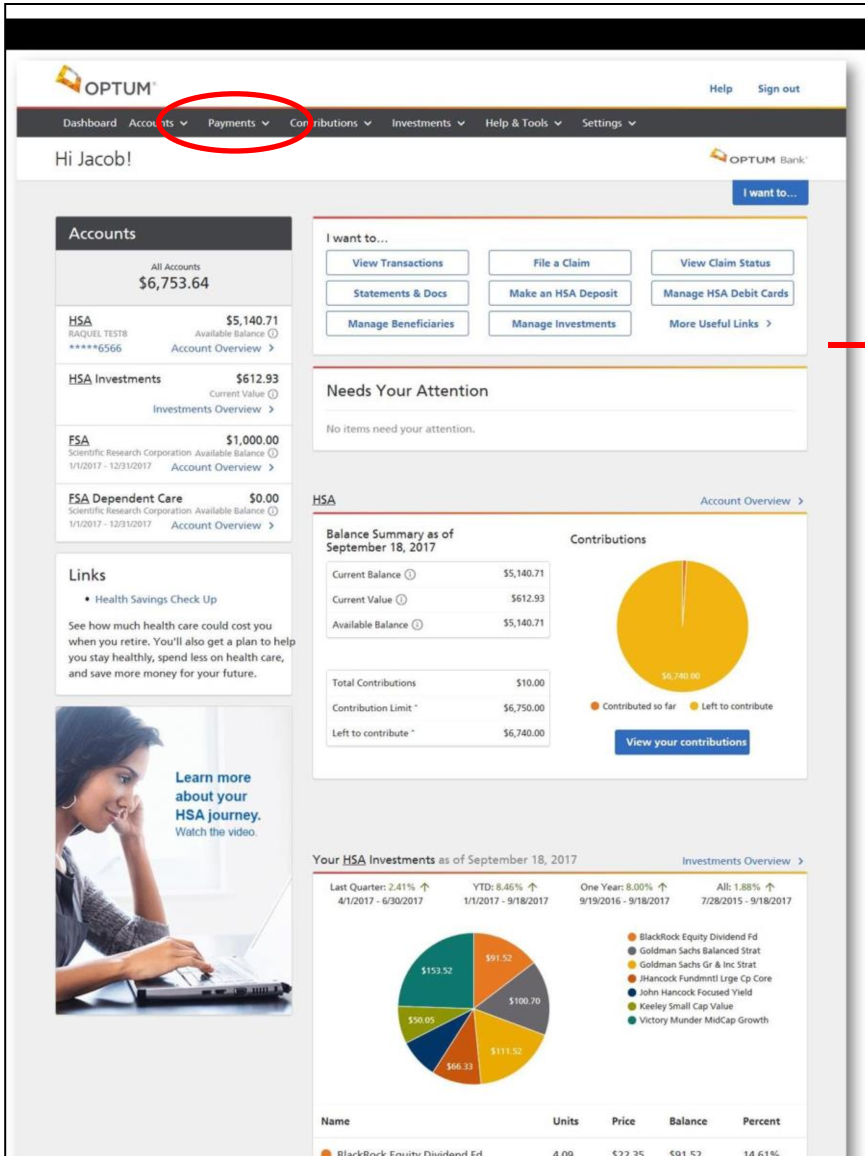
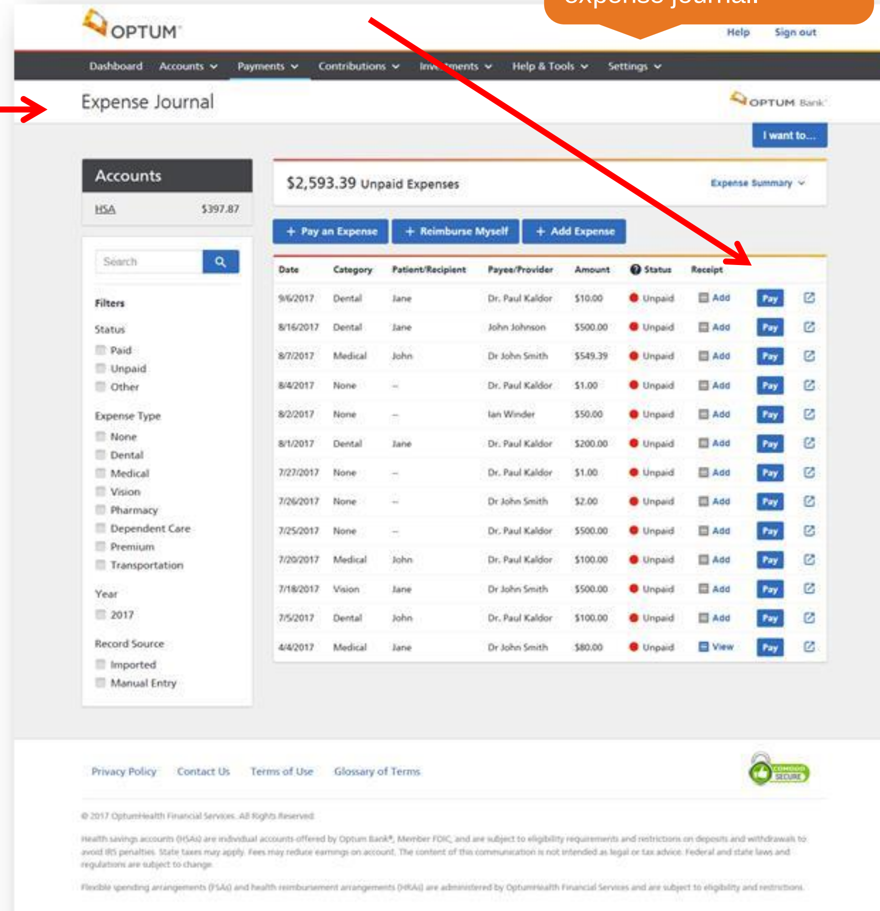


- Access claim information by going to the **"expense journal"** under payments tab
- Click **"Pay"**
- Once completed, **"Pay"** will update to display **"submitted"**

REMINDER! Mark your expenses as paid in expense journal.



Make a payment on optumbank.com

Health Savings Account (HSA)

Access payment information by going to:

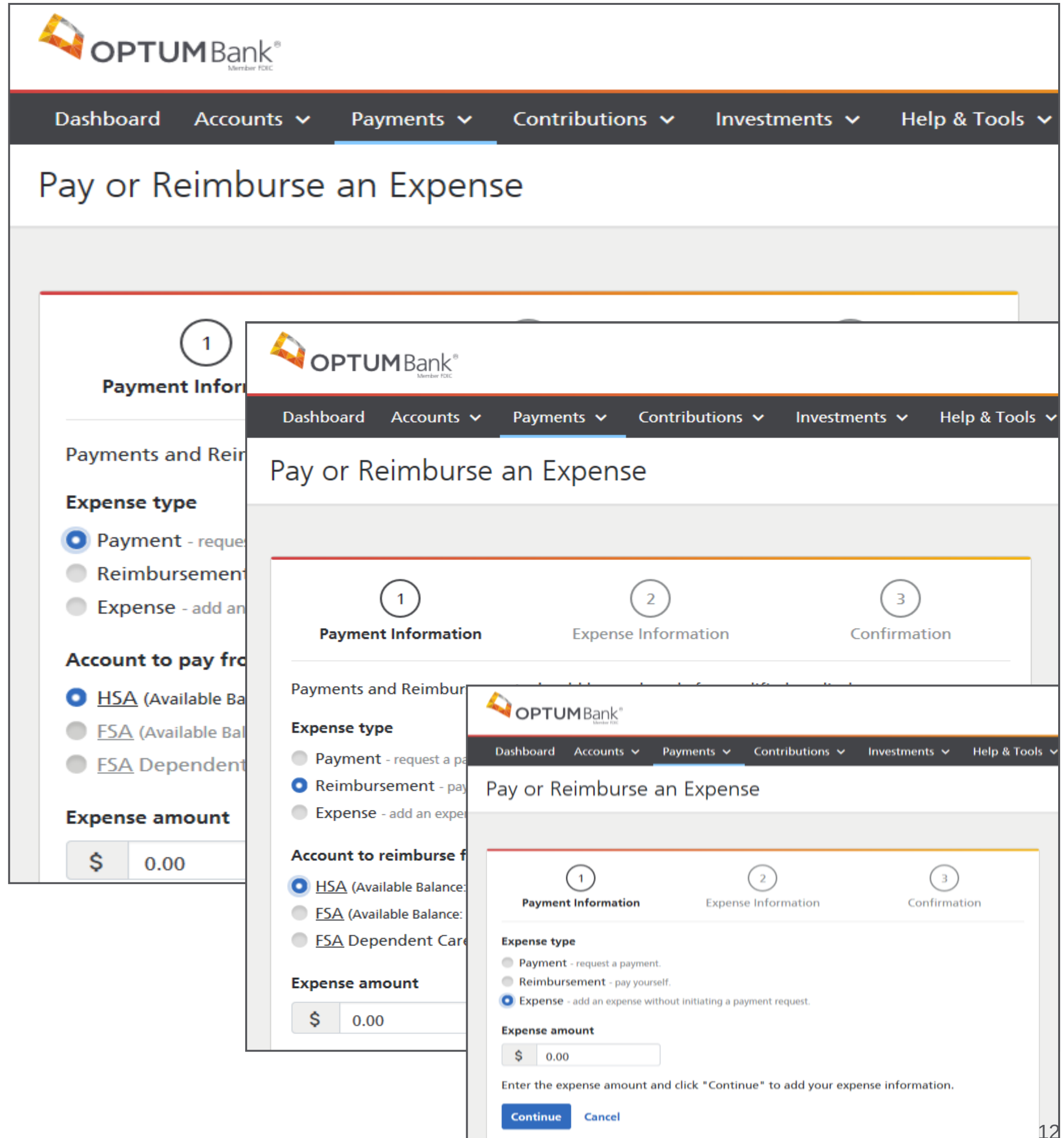
- “Payments” tab -> “**Pay an expense**”

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.



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Make a payment on optumbank.com

Health Savings Account (HSA)

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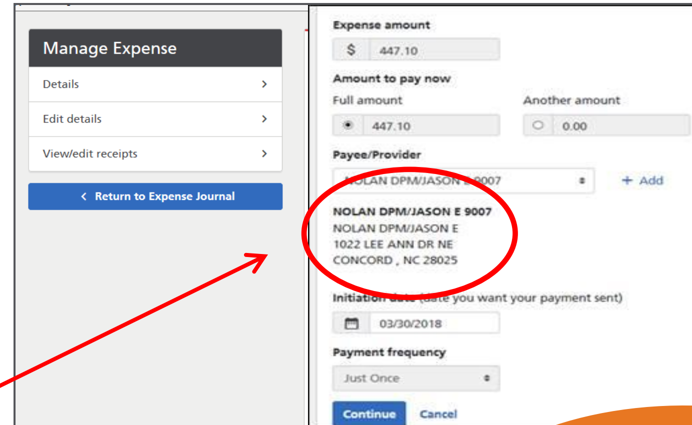
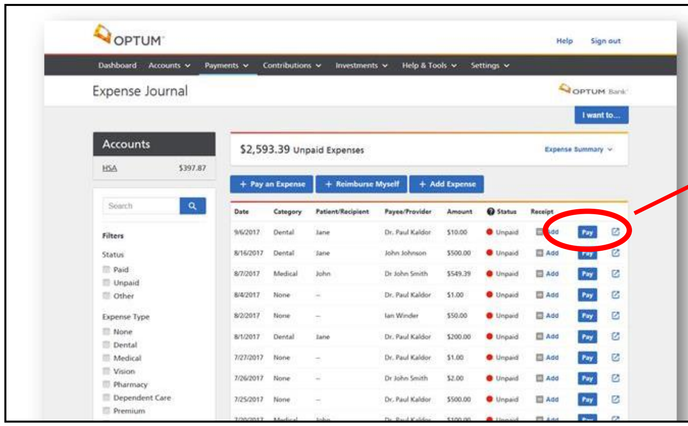
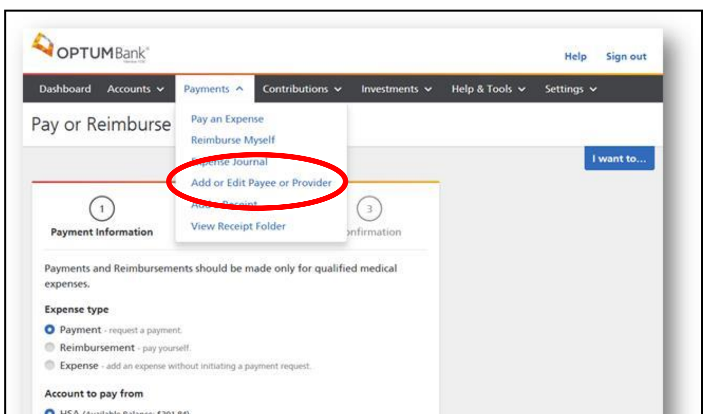
It's recommended to validate the accuracy of the remittance address before you pay your claim.





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.

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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.

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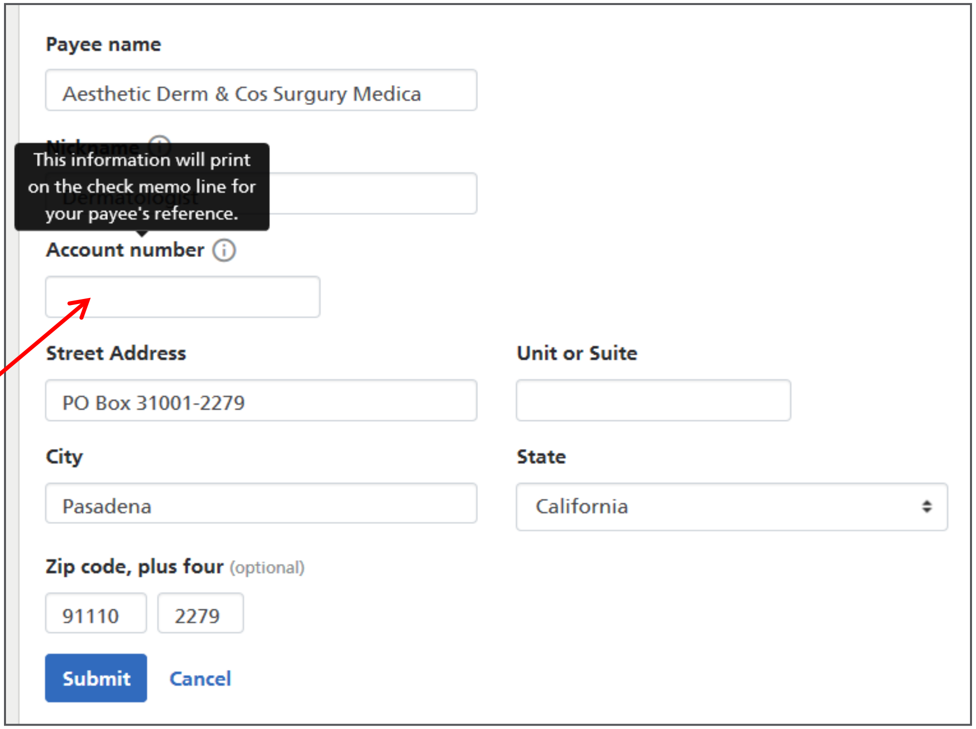
Step 1: Go to the **"Payments"** tab and select **"add or edit payee or provider"**

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.



Reimburse yourself on optumbank.com

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Healthcare Flexible Spending Account (FSA)

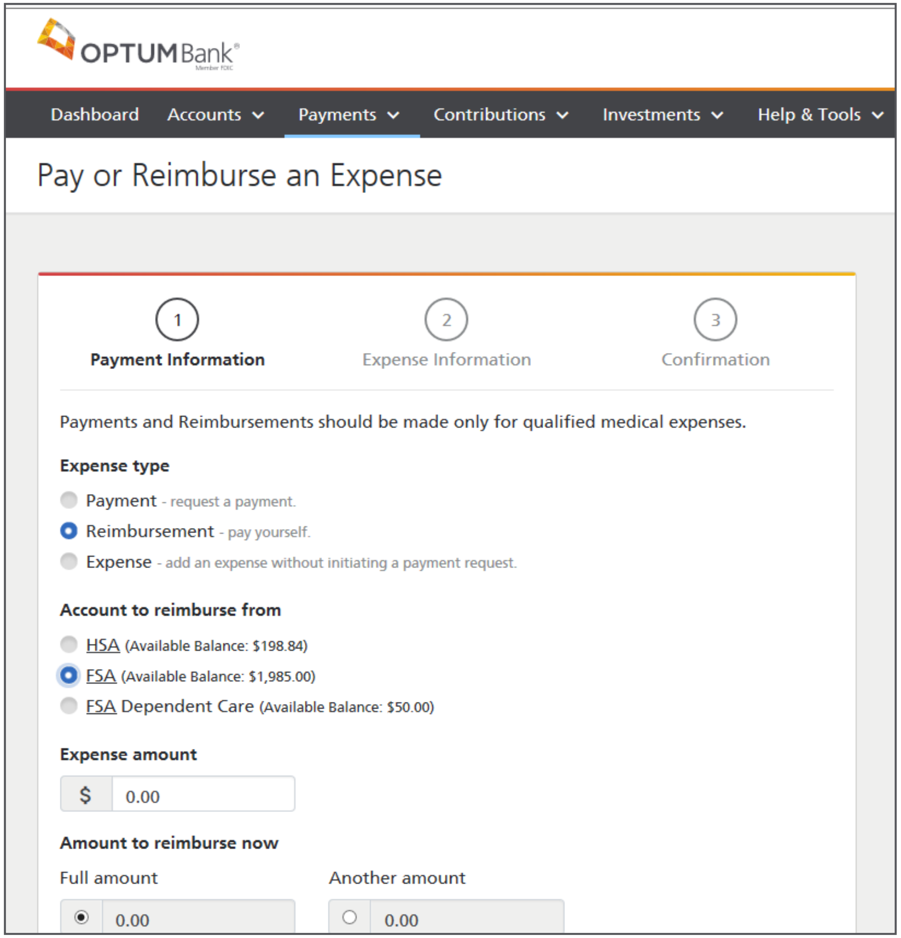
Access payment information by going to:

- "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.*



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Reimburse yourself on optumbank.com

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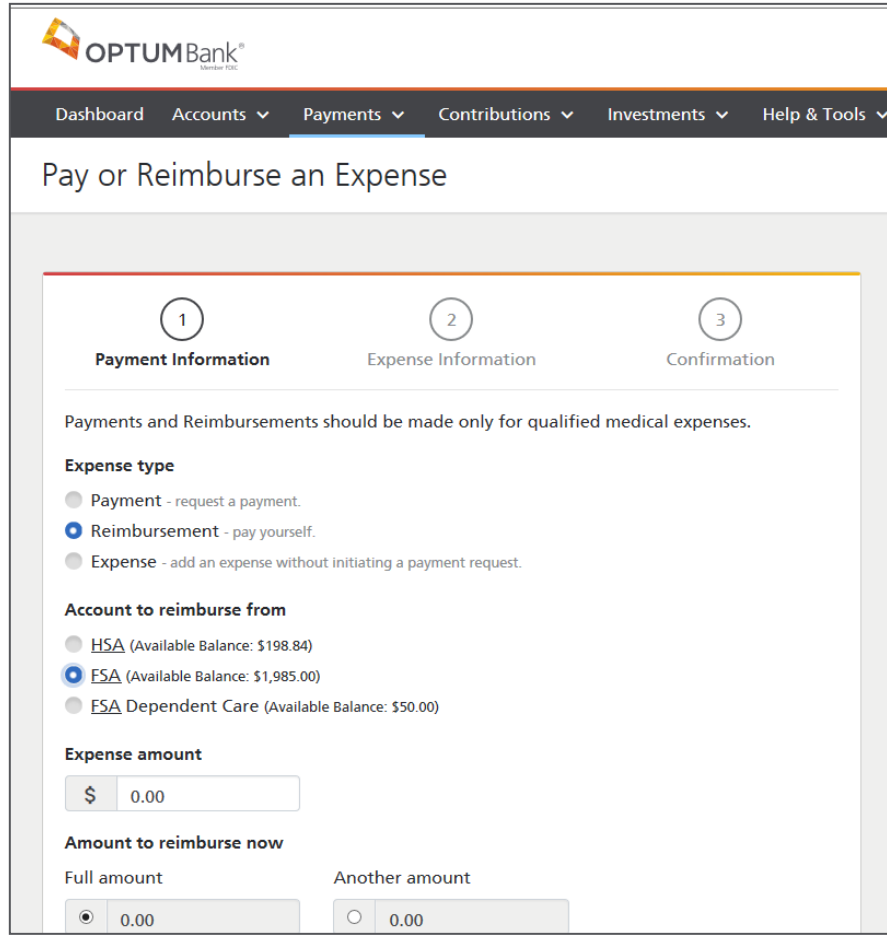
Healthcare Flexible Spending Account (FSA)

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.

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Reimburse yourself on optumbank.com

Dependent Care Flexible Spending Account (DCFSA)

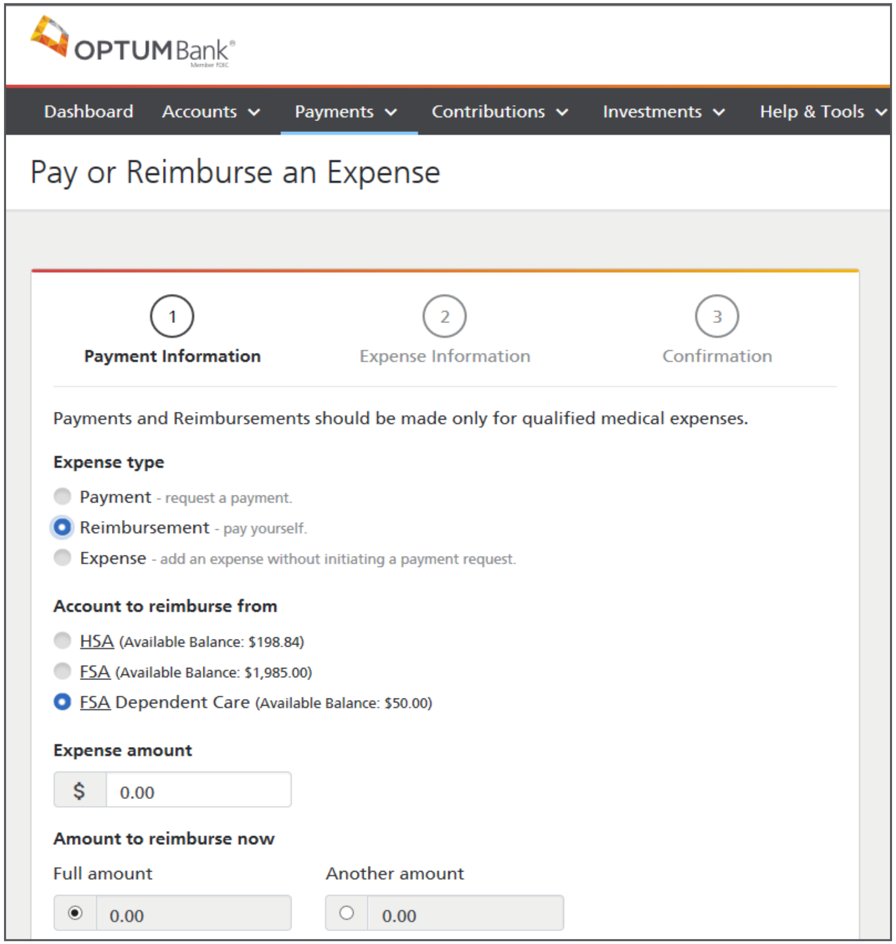
Access payment information by going to:

- "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".**



Reimburse yourself on optumbank.com

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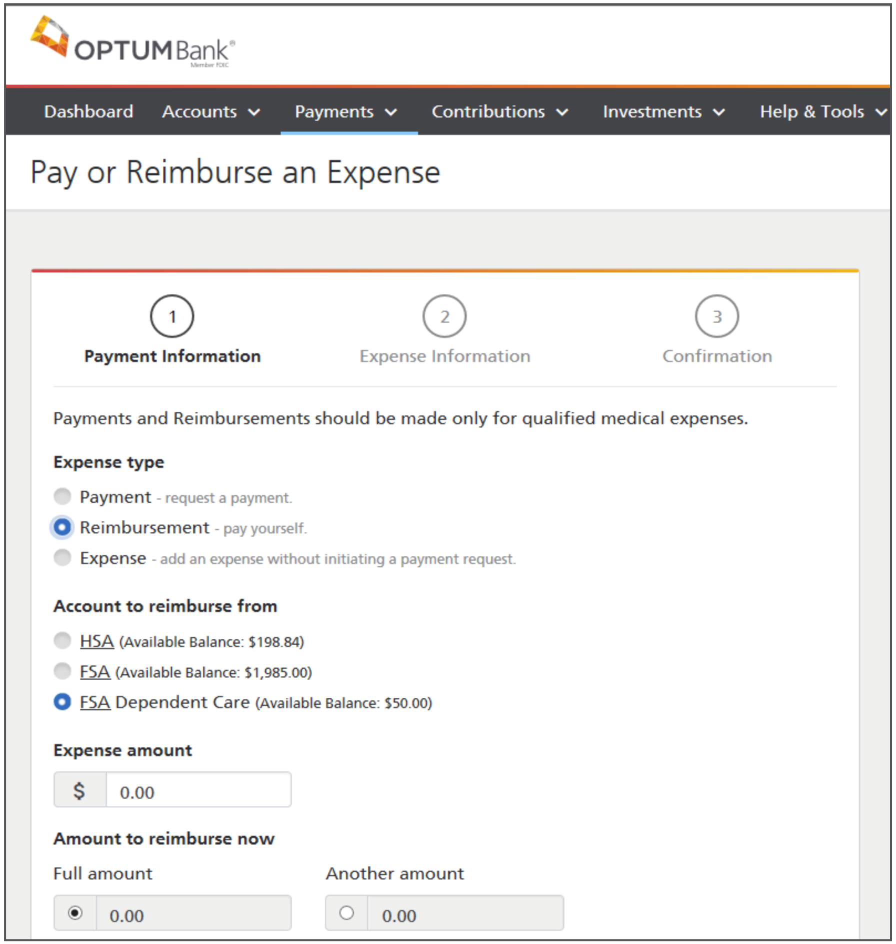
Dependent Care Flexible Spending Account (DCFSA)

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**



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Other Payment Methods

Dependent Care Flexible Spending Account (DCFSA)

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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®

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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? ______ (Month/Year – Example: Jan 2017) through ______ (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/YY	Expense Amount	Name of Service Provider	Dependent Receiving Service		Provider Certification (Required)		
				Age	Name	Amount	Signature	Tax ID #
DEPENDENT ❶		$				$		
DEPENDENT ❷		$				$		
		$				$		

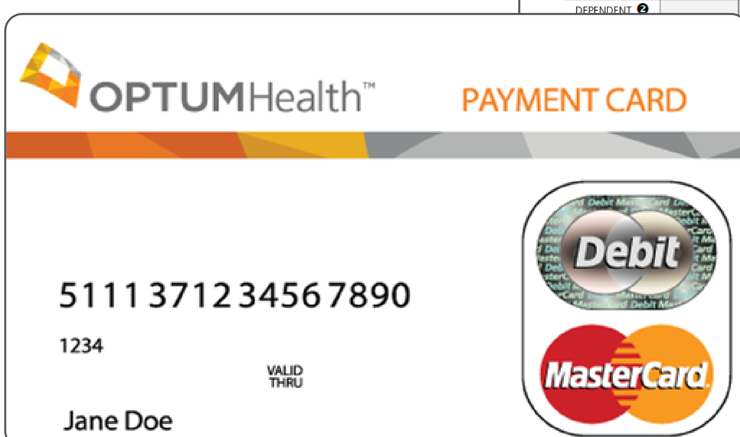
...ses I am submitting for reimbursement were incurred by me, or another individual eligible under my ...were incurred during a period I was covered by the company's Plan, and that none of the expenses have been ...n, are reimbursable from any other source. I understand that I am responsible for the accuracy of information ...n, 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 ...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
By Fax: 1-855-244-5016

-112017



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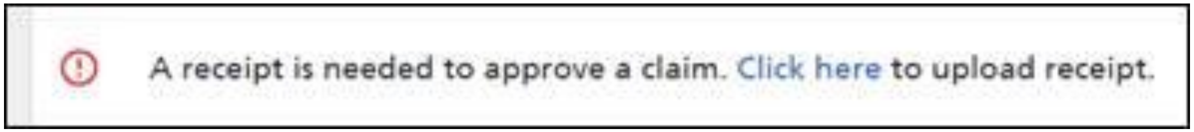
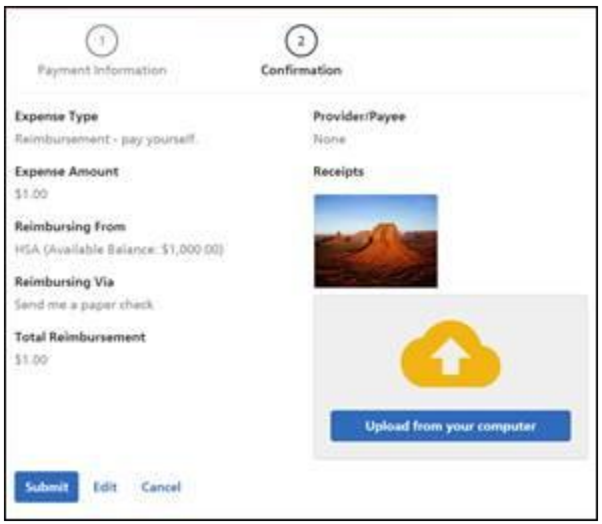
Substantiation

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 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

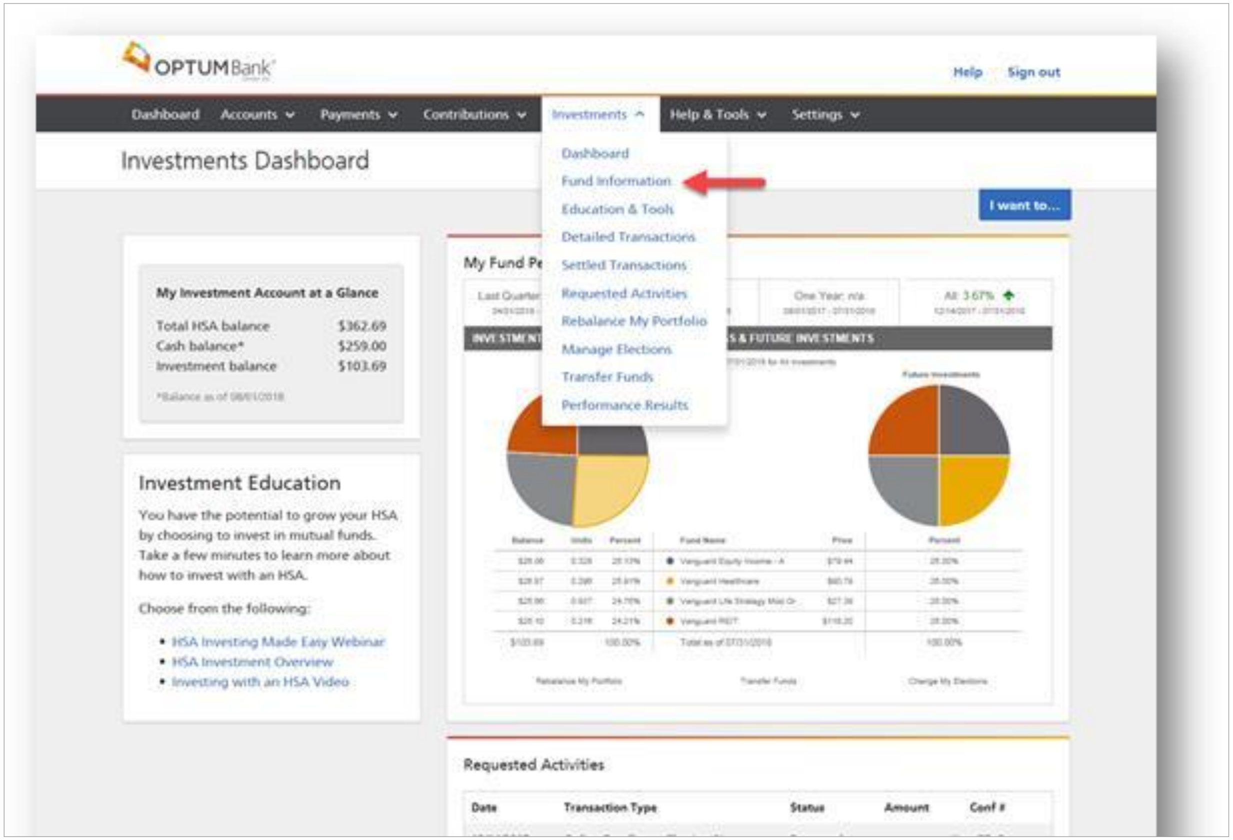
Triple tax savings opportunity! No federal income taxes on contributions made, investment earnings or withdrawals (when used for qualified medical expenses). (NOTE: Certain states, including AL, CA, NJ consider contributions to the account as taxable state income.)

Investment features:

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

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

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

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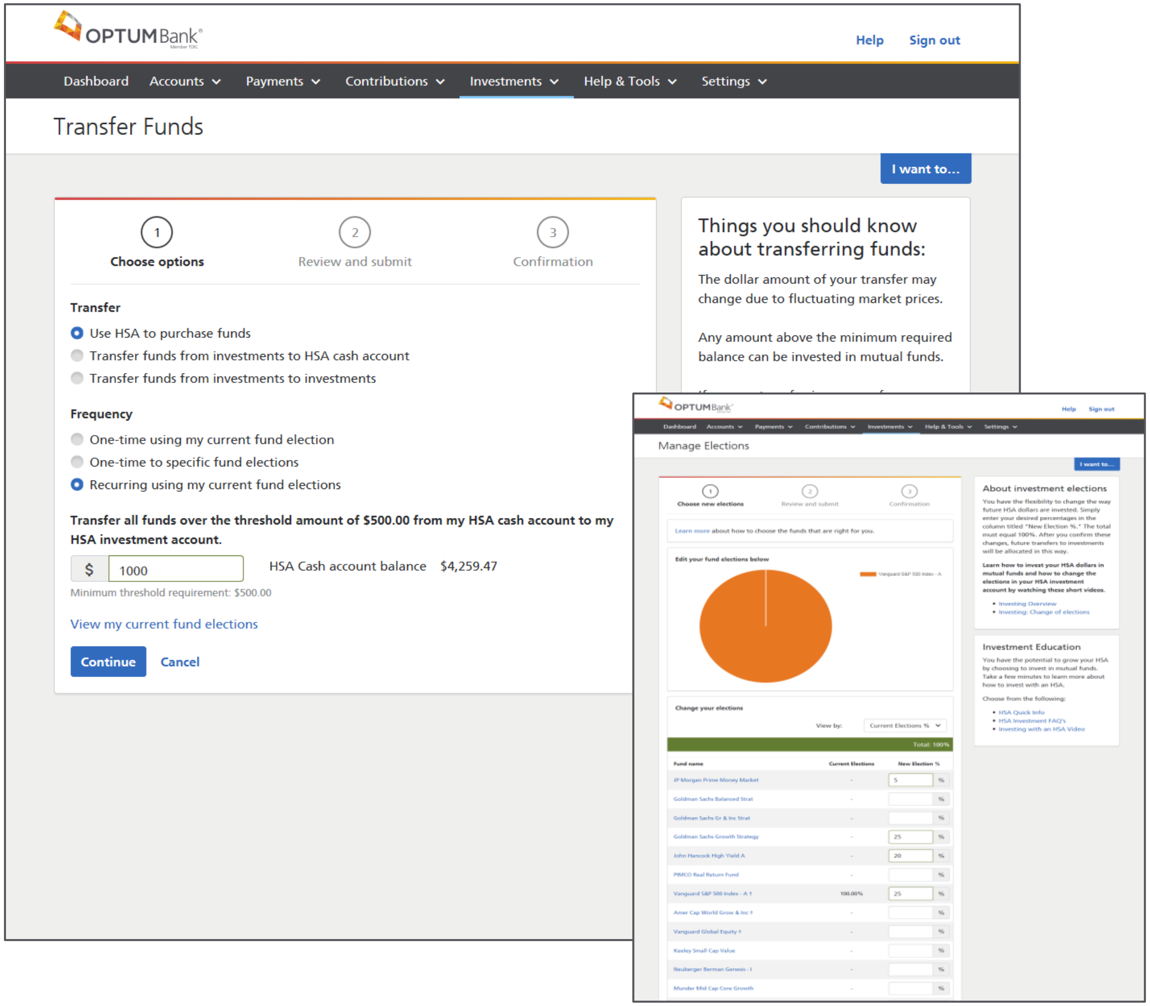
Access your investments online



- 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.

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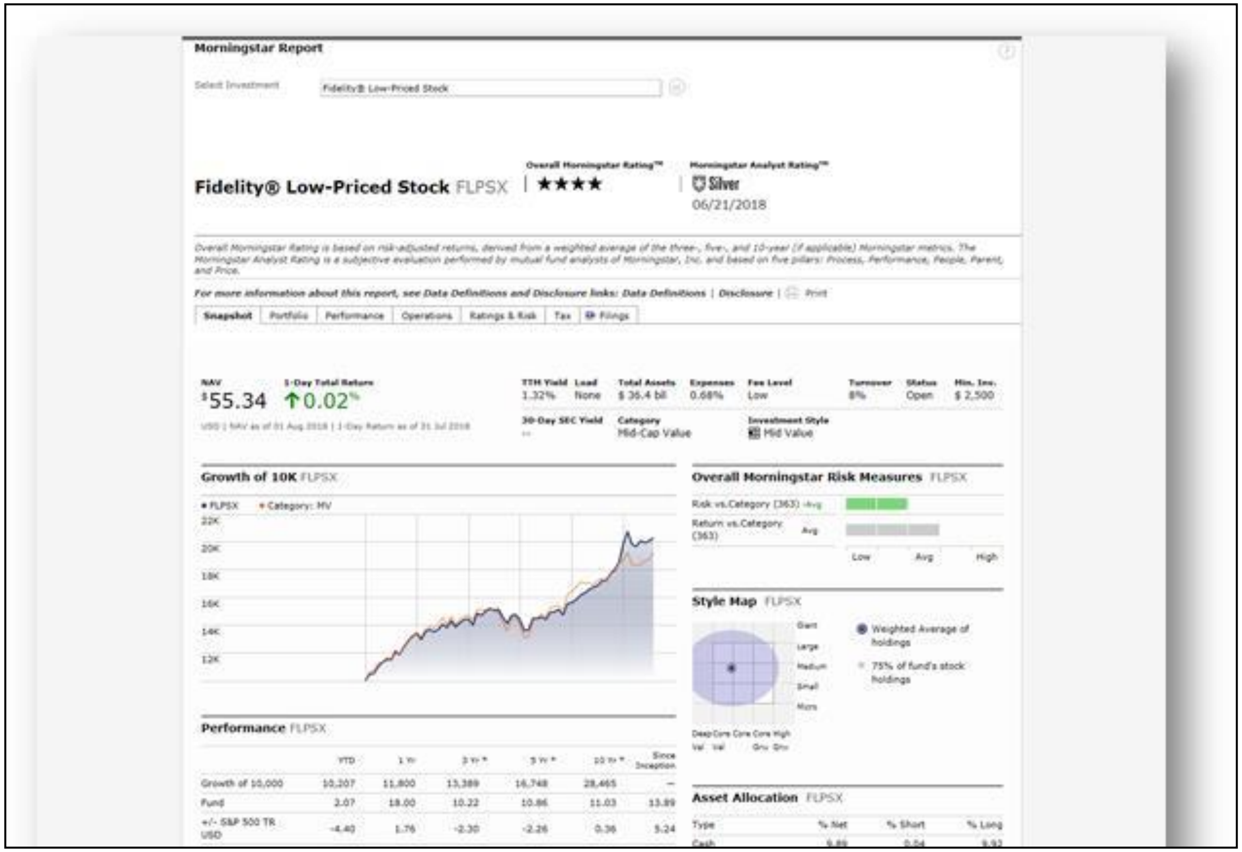
Access your investments online



- View **fund performance** by clicking on each fund

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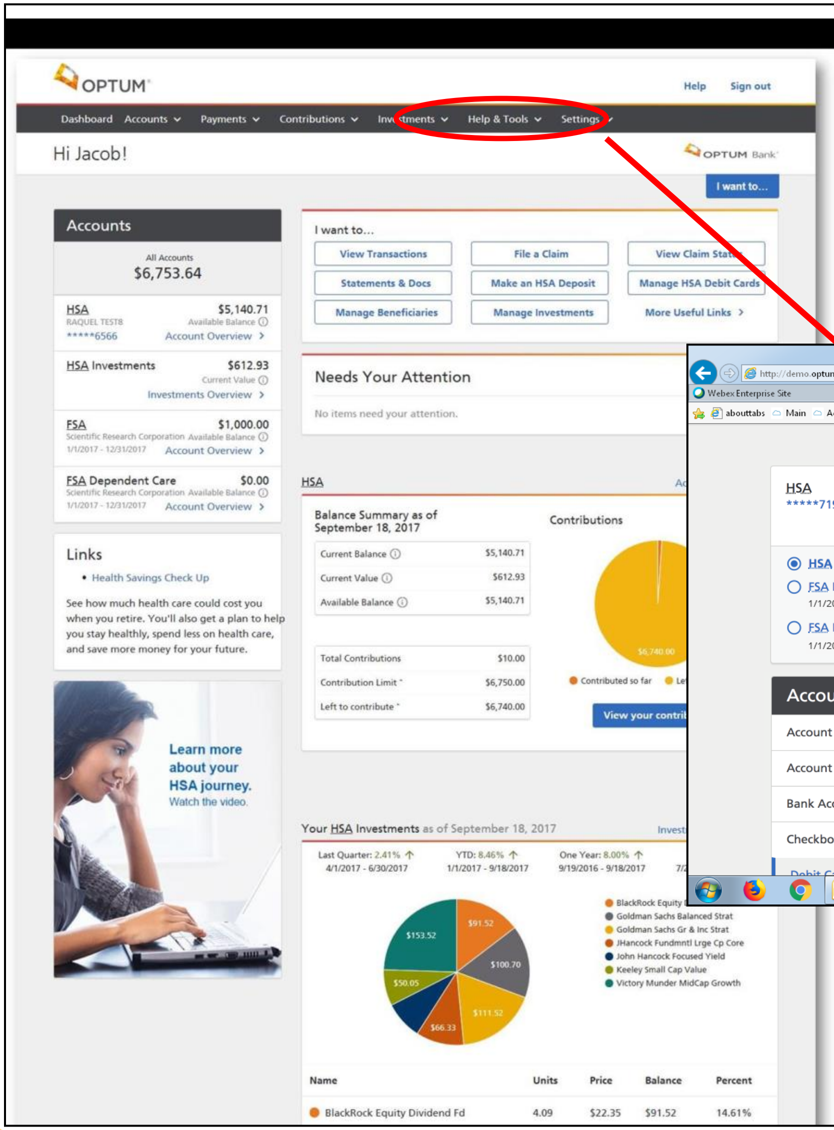
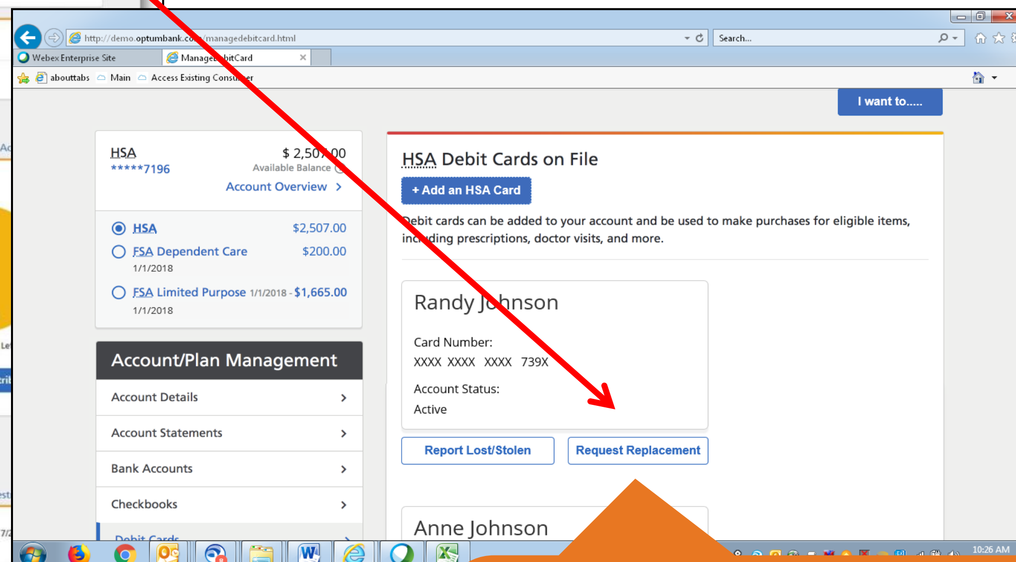
Other helpful tools

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".**

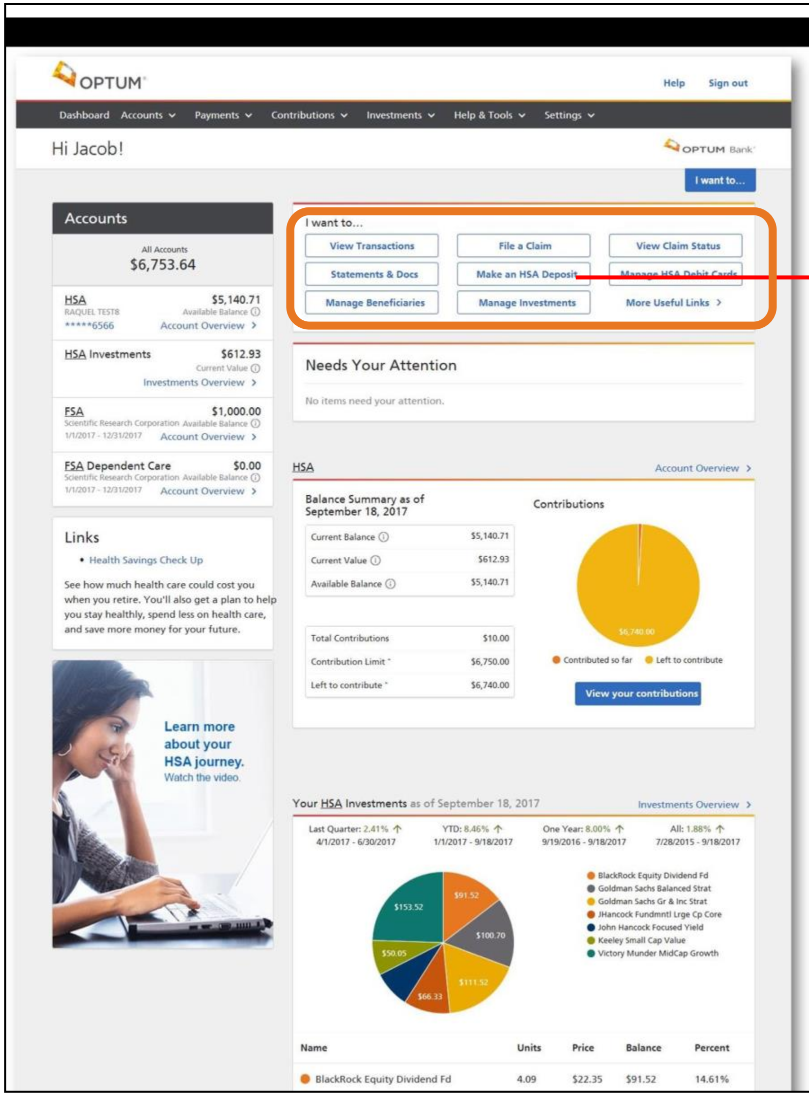
Use "**Request Replacement**" for replacement or additional debit cards. All cards will be issued under the name and card number of the accountholder.

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

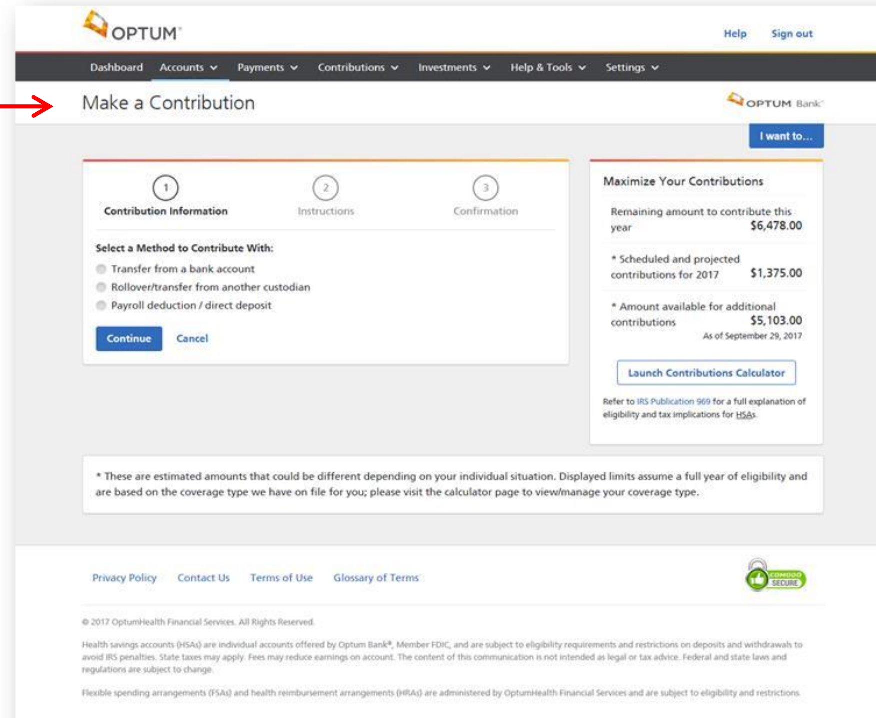
Other helpful tools

Make an HSA Deposit

Qualcomm



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

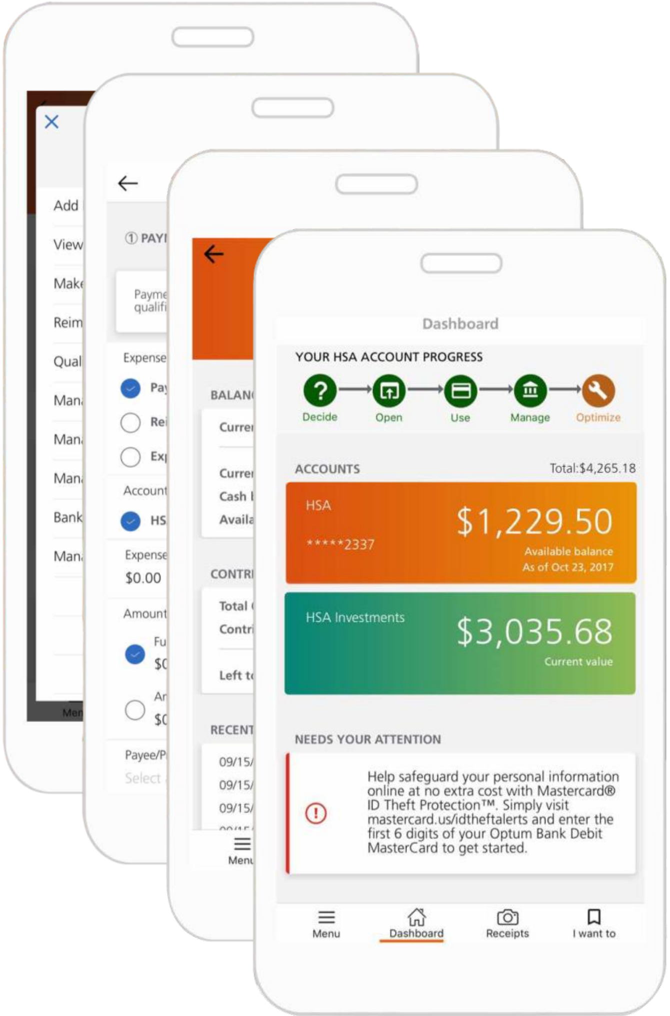


OPTUM®

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”.



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

What if you have more questions?

Call Qualcomm's Dedicated Optum Bank Customer Service Team

(800) 243-5543

service.Qualcomm@optumbank.com

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

Visit optumbank.com

Contact the HR Hub at 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

Qualcomm

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 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 2018 Form **1099-SA**
PAYER'S federal identification number 47-0858534	RECIPIENT'S identification number XXX-XXX-0000	**1** Gross distribution $5,000.00	**2** Earnings on excess cont $0.00
RECIPIENT'S name JANE DOE Street address (including apt. no.) 1234 MAIN STREET City or town, state or province, country, and ZIP or foreign postal code ANYWHERE, USA 1234		**3** Distribution code 1 **5** HSA ■ Archer MSA ☐ MA MSA ☐	**4** FMV on date of death $
Account number (see instructions) 000000000			

Form **1099-SA** (keep for your records) www.irs.gov/form1099sa Department of t

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 $ **2** Total contributions made in 2018 $3,450.00	OMB No. 1545-1518 20 18 Form **5498-SA**	**HSA, Archer MSA, or Medicare Advantage MSA Information**
TRUSTEE'S federal identification number 47-0858534	PARTICIPANT'S social security number XXX-XXX-1234	**3** Total HSA or Archer MSA contributions made in 2019 for 2018 $0.00		**Copy B For Participant** This information is being furnished to the Internal Revenue Service.
PARTICIPANT'S name JANE DOE Street address (including apt. no.) 1234 ANYWHERE, USA City or town, state or province, country, and ZIP or foreign postal code Anywhere, USA 12345		**4** Rollover contributions $0.00 **6** HSA ■ Archer MSA ☐ MA MSA ☐	**5** Fair market value of HSA, Archer MSA, or MA MSA $50.00	
Account number (see instructions) 000000000				

Form **5498-SA** (keep for your records) www.irs.gov/form5498SA Department of the Treasury - Internal Revenue Service

OPTUM®

Sample HSA tax documents

Form 8889 and investment report

Form **8889**

Department of the Treasury
Internal Revenue Service

Health Savings Accounts (HSAs)

▶ Attach to Form 1040 or Form 1040NR.
▶ Go to *www.irs.gov/Form8889* for instructions and the latest information.

OMB No. 1545-0074

2018

Attachment
Sequence No. **52**

Name(s) shown on Form 1040 or Form 1040NR

Social security number of HSA beneficiary. If both sp... HSAs, see instructions

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

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

1 Check the box to indicate your coverage under a high-deductible health plan (HDHF 2018 (see instructions) . . . .

2 HSA contributions you made for 2018 (or those made on your behalf), including thos from January 1, 2019, through April 15, 2019, that were for 2018. **Do not** include e 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 duri you were, or were considered, an eligible individual with the **same** coverage, ente ($6,900 for family coverage). **All others,** see the instructions for the amount to enter .

4 Enter the amount you and your employer contributed to your Archer MSAs for 2018 fr 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at a 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 family coverage under an HDHP at any time during 2018, see the instructions for the ar enter . . . .

7 If you were age 55 or older at the end of 2018, married, and you or your spouse ha coverage under an HDHP at any time during 2018, enter your additional contribution (see instructions) . . . .

OPTUM Bank®
Member FDIC

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*	*Buys*	*Dividends/ 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

OPTUM®

Options to access your Optum HSA or FSA

- *UHC & Premier Plan members:*
  www.myUHC.com
  - Single sign on from QualNet, or
  - Single sign on from go/benadmin (bswift)

  www.OptumBank.com

- *Kaiser members:*
  www.OptumBank.com

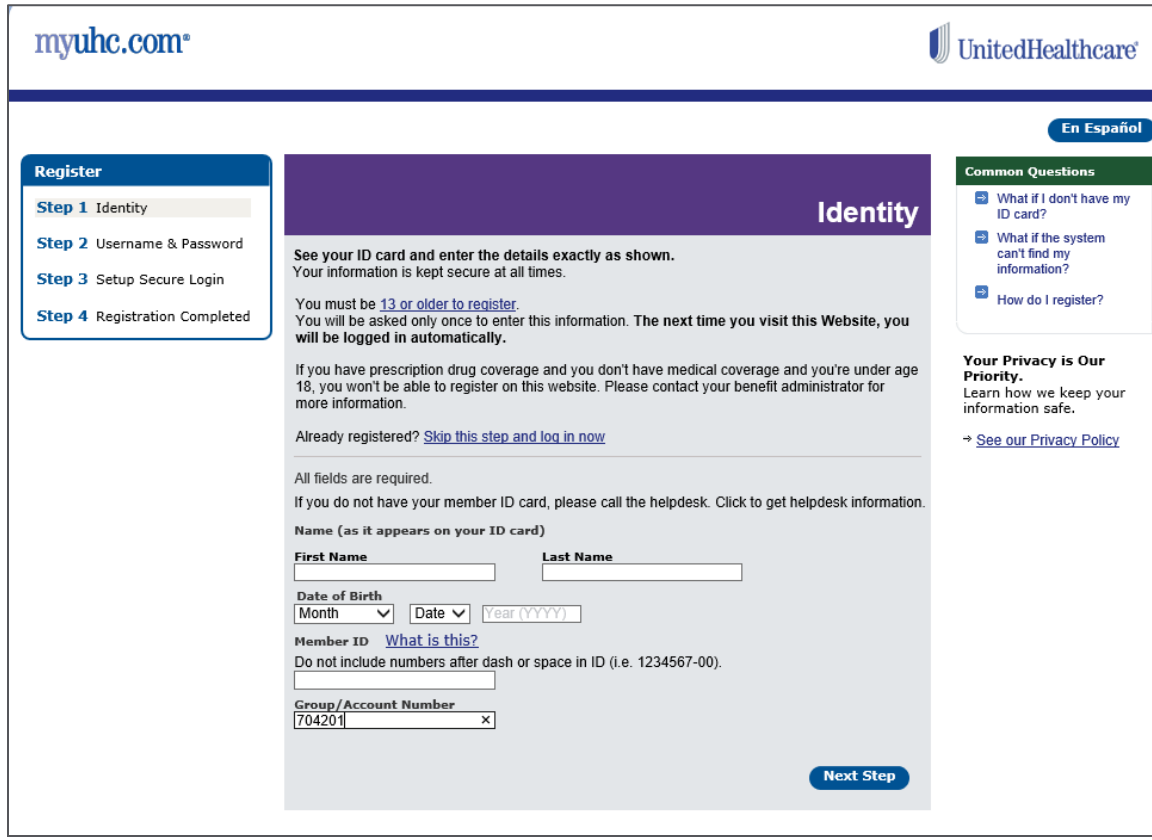
- Optum Bank mobile app for Android and iOS

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 1st time using SSO)
- Arrive at myuhc.com

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



Qualcomm

Access your Optum accounts via myUHC.com

HOME | FIND CARE & COSTS | CLAIMS & ACCOUNTS | COVERAGE & BENEFITS | PHARMACIES & PRESCRIPTIO

To Access:

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

UnitedHealthcare

Home view for demo

CHANGE MEMBER

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

FIND A DOCTOR

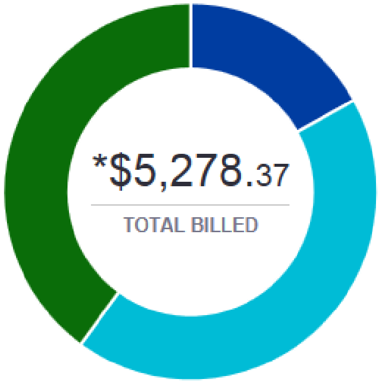
MANAGE YOUR CLAIMS

MANAGE YOUR PRESCRIPTIONS

ACCESS FINANCIAL ACCOUNTS

VIEW YOUR SAVED DOCTORS & FACILITIES

COMMON SERVICES & COSTS | VIEW ALL BENEFITS | VIEW ACCOUNTS & CLAIMS | TIPS TO SAVE MONEY



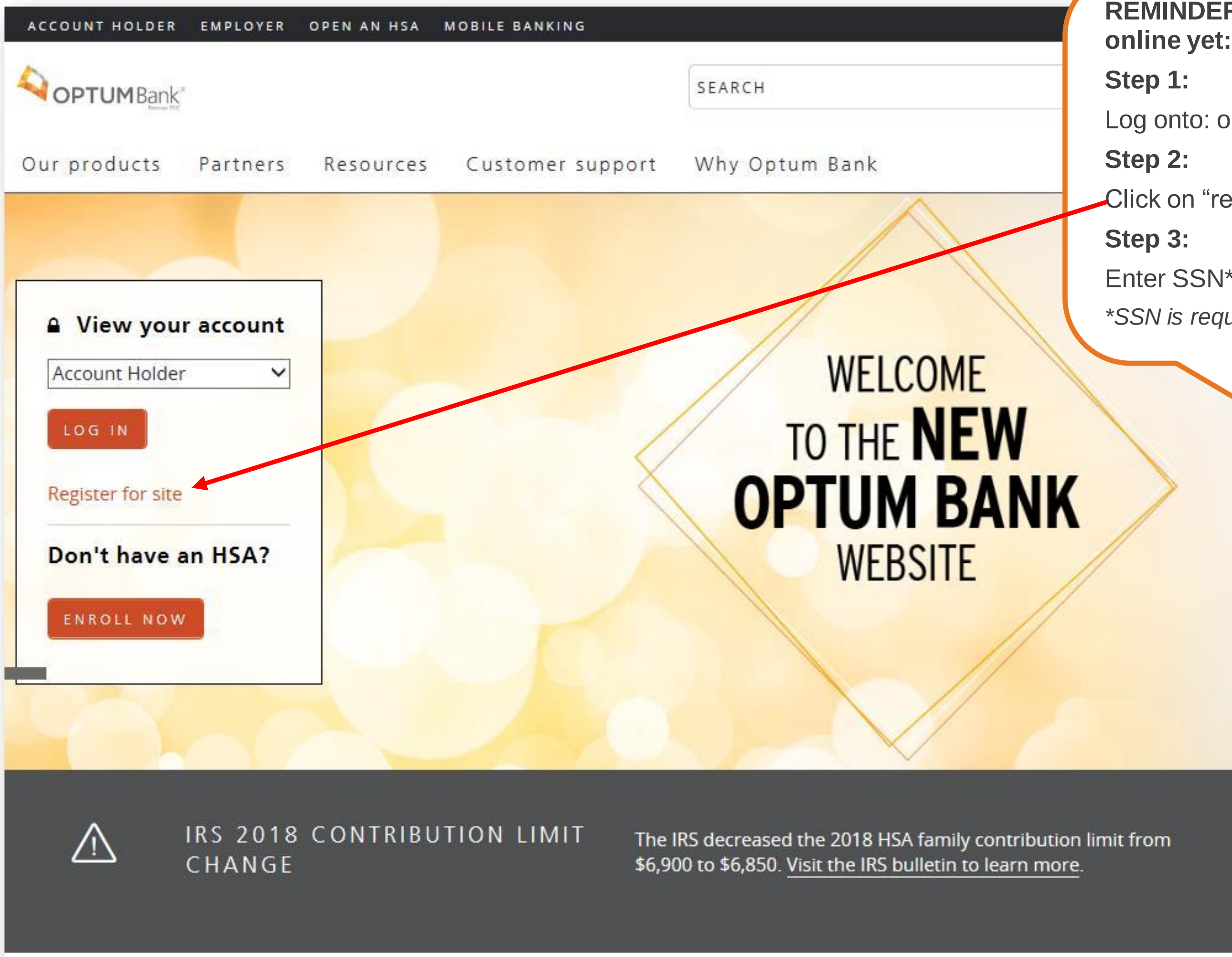
TOTAL BILLED	$5,278.37
Health Plan Discount	$937.08
Health Plan Pays	$1,404.00
Patient Responsibility	$1,309.00

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

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

OPTUM®

Access your Optum accounts via optumbank.com



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

Step 1:

Log onto: optumbank.com

Step 2:

Click on "register for site"

Step 3:

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

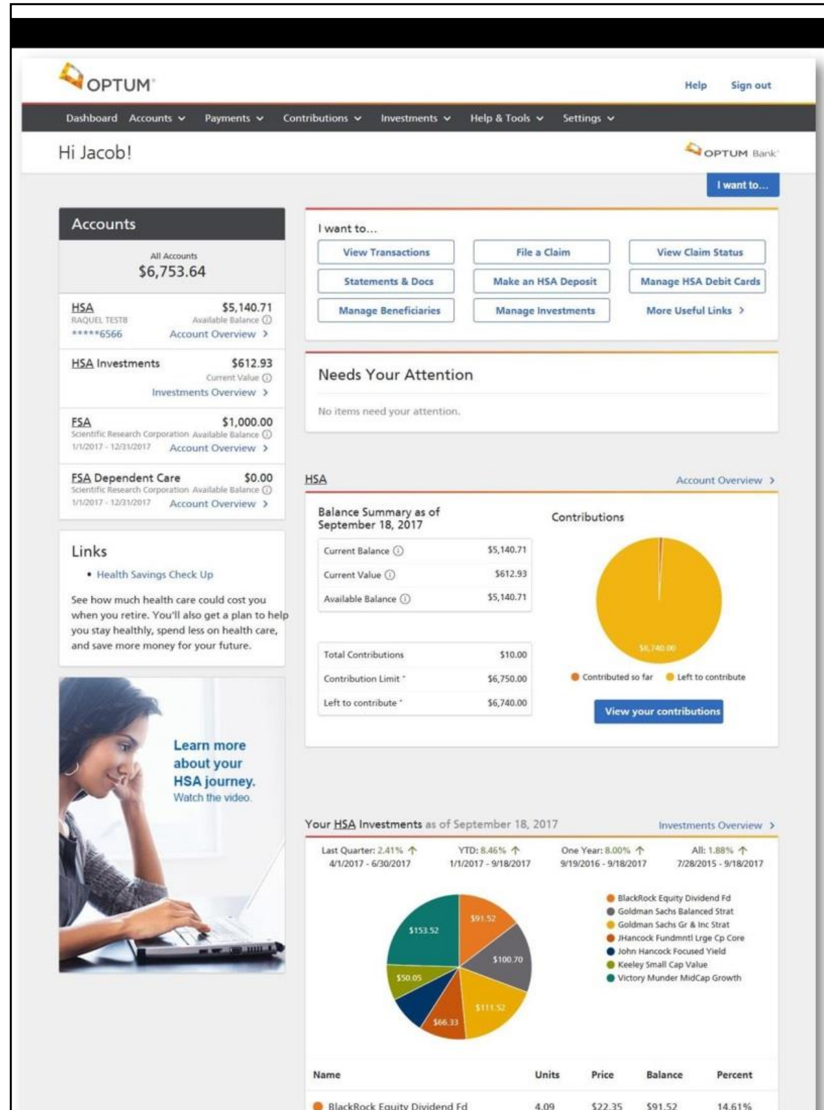
**SSN is required rather than alternate ID or employee ID*

www.optumbank.com

Qualcomm

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



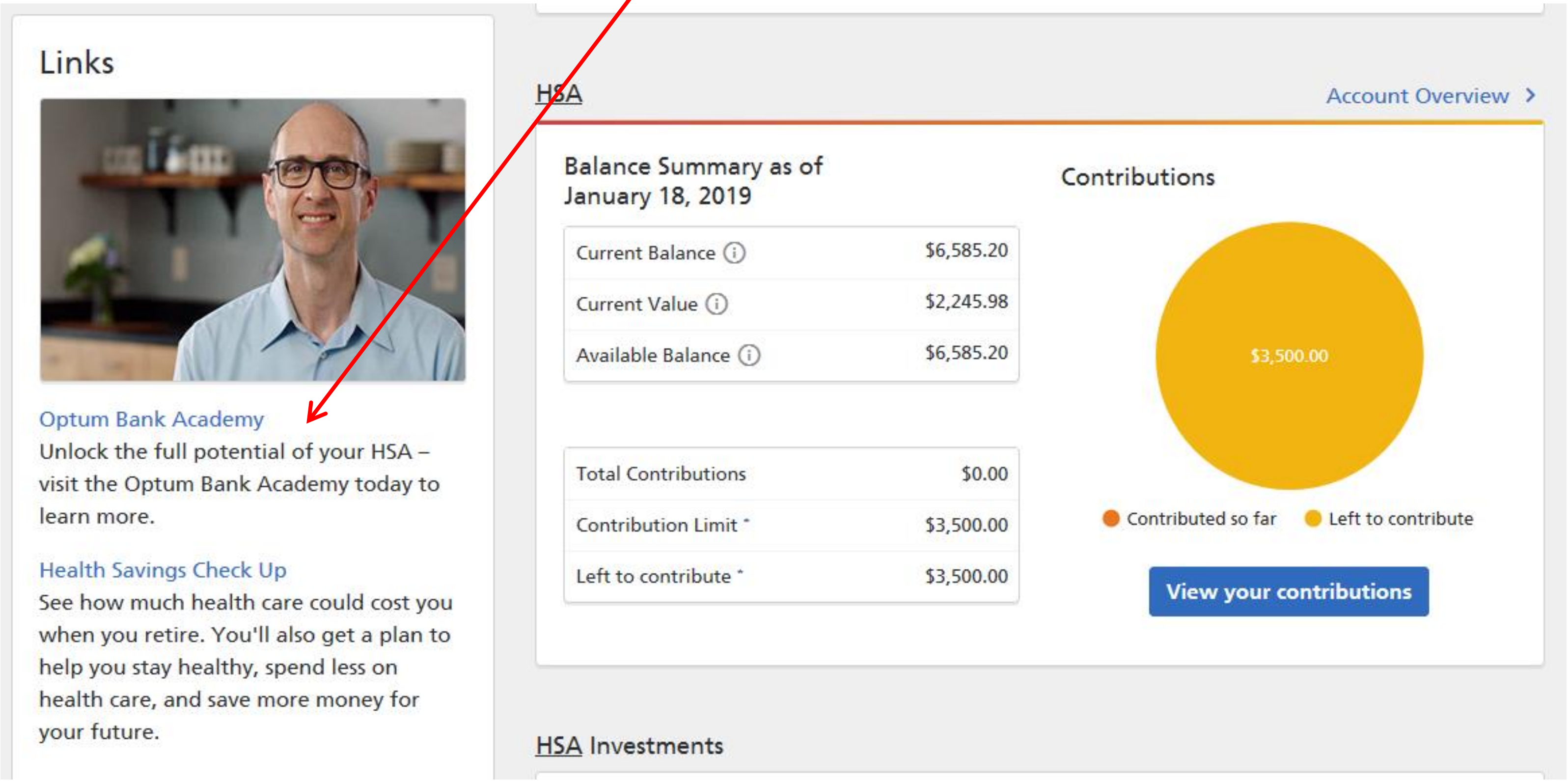
Please Note: *The Optum Bank website is dynamic and information in the "I Want To" section is customized based on the accounts that you have.*

OPTUM®

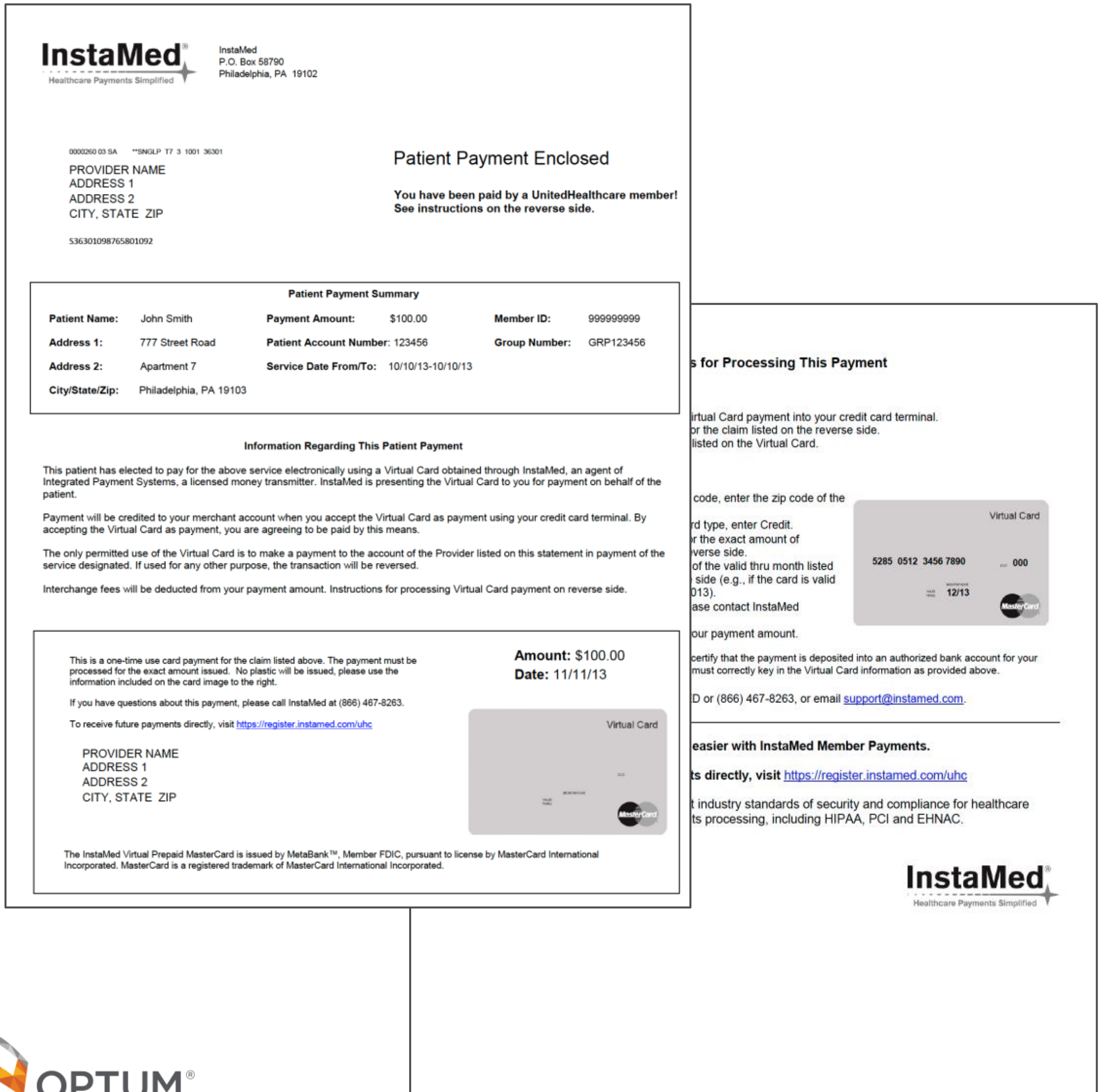
Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

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 to learn more.



InstaMed and Virtual Payments



InstaMed
P.O. Box 58790
Philadelphia, PA 19102

0000260 03 SA **SNGLP T7 3 1001 36301
PROVIDER NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

S36301098765801092

Patient Payment Enclosed

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

Patient Payment Summary

Patient Name:	John Smith	**Payment Amount:**	$100.00	**Member ID:**	999999999
Address 1:	777 Street Road	**Patient Account Number:**	123456	**Group Number:**	GRP123456
Address 2:	Apartment 7	**Service Date From/To:**	10/10/13-10/10/13		
City/State/Zip:	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.

Amount: $100.00
Date: 11/11/13

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

Virtual Card

PROVIDER NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

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.

s for Processing This Payment

irtual Card payment into your credit card terminal.
or the claim listed on the reverse side.
listed on the Virtual Card.

code, enter the zip code of the
rd type, enter Credit.
r the exact amount of
verse side.
of the valid thru month listed
side (e.g., if the card is valid
013).
ase contact InstaMed

Virtual Card
5285 0512 3456 7890 000
12/13

our payment amount.

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

D or (866) 467-8263, or email support@instamed.com.

easier with InstaMed Member Payments.

ts directly, visit https://register.instamed.com/uhc

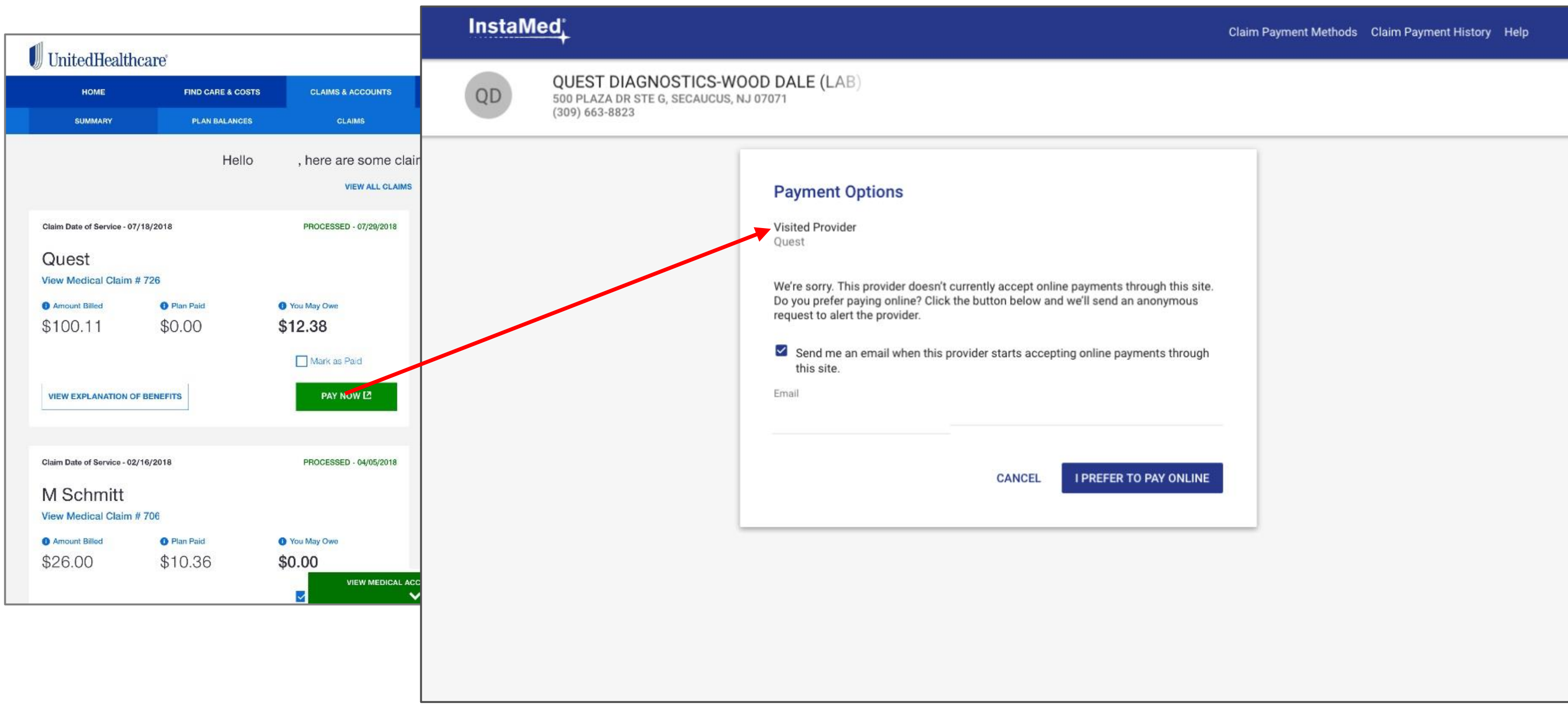
t industry standards of security and compliance for healthcare
ts processing, including HIPAA, PCI and EHNAC.

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.

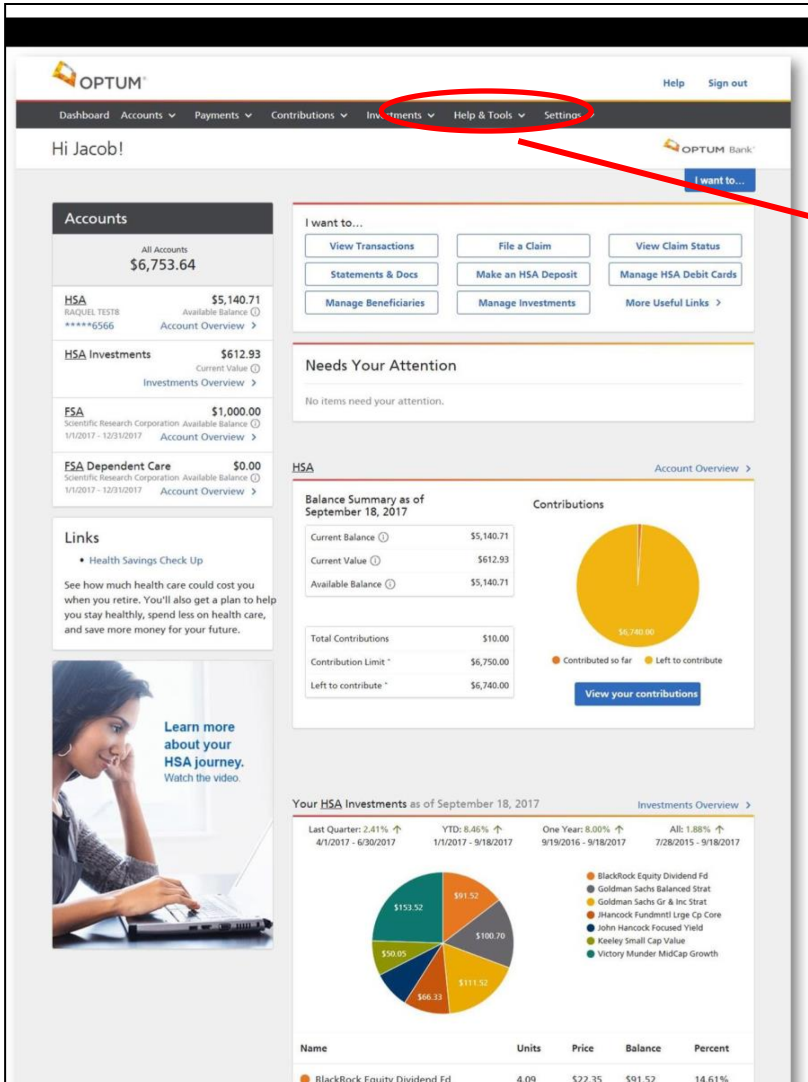
InstaMed and Virtual Payments

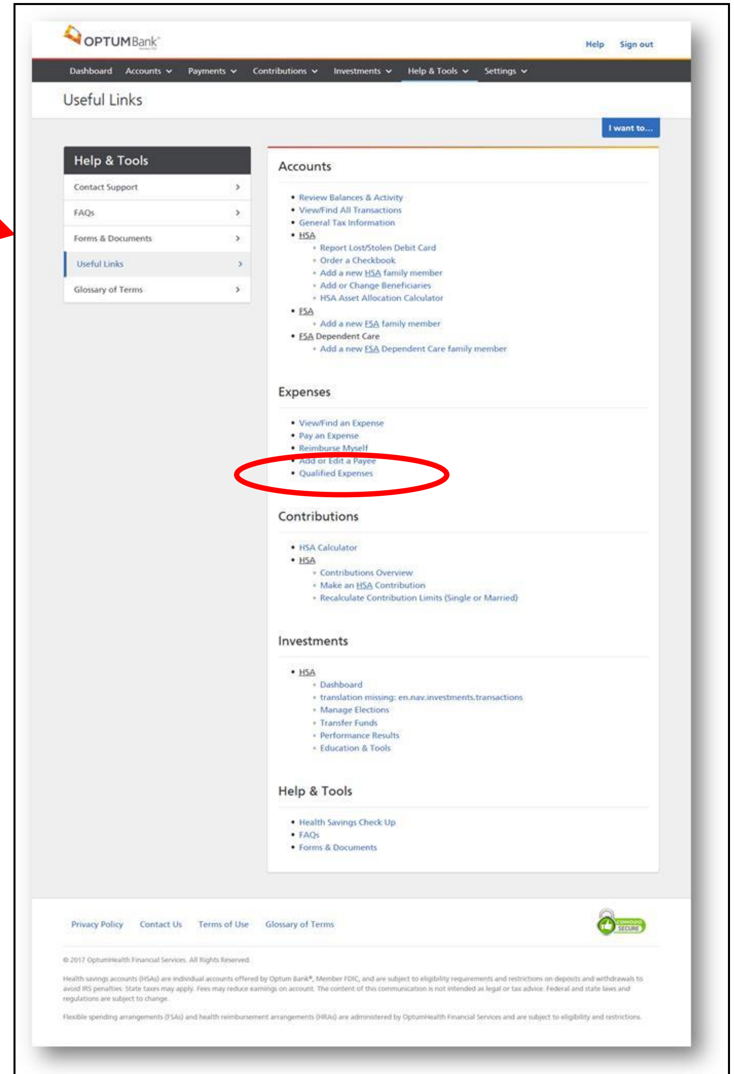
If a provider has chosen not to accept payments from Instamed, a pop up message appears. When the member chooses ‘I Prefer to Pay Online’, data is used for Instamed to inform this provider that members are seeking to send payments via Instamed.



Other helpful tools

Review qualified medical expenses

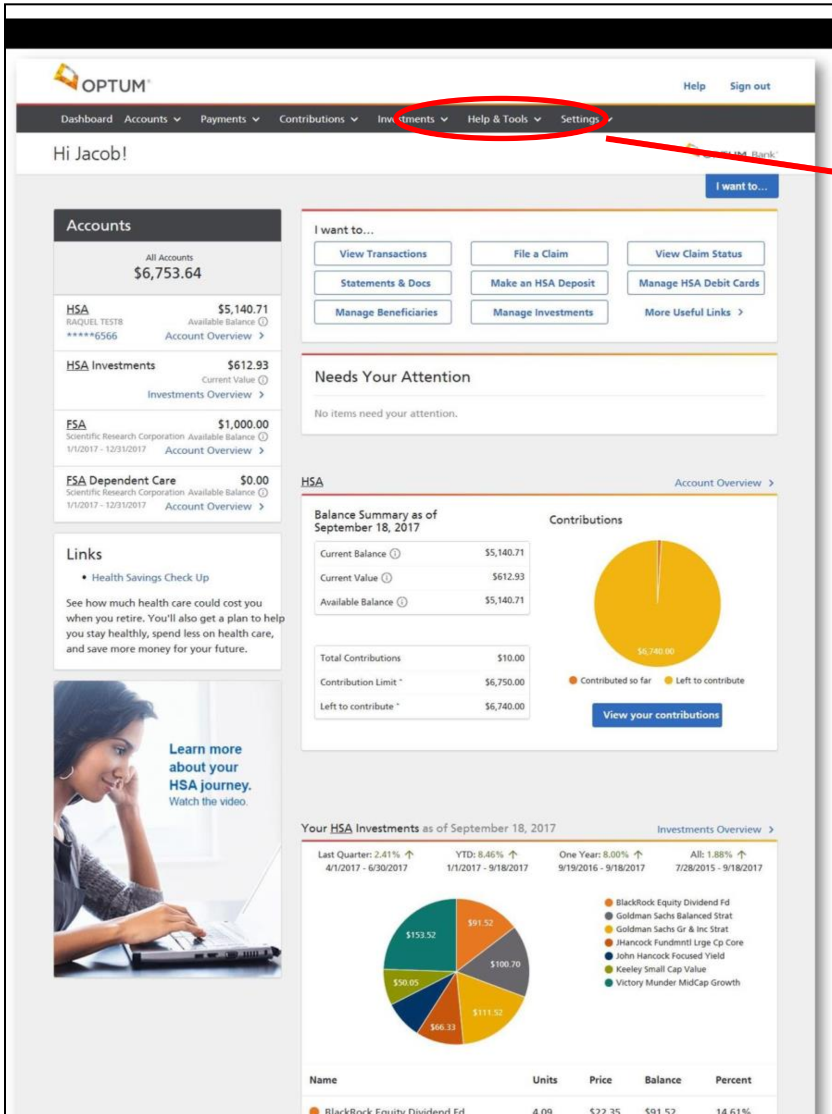


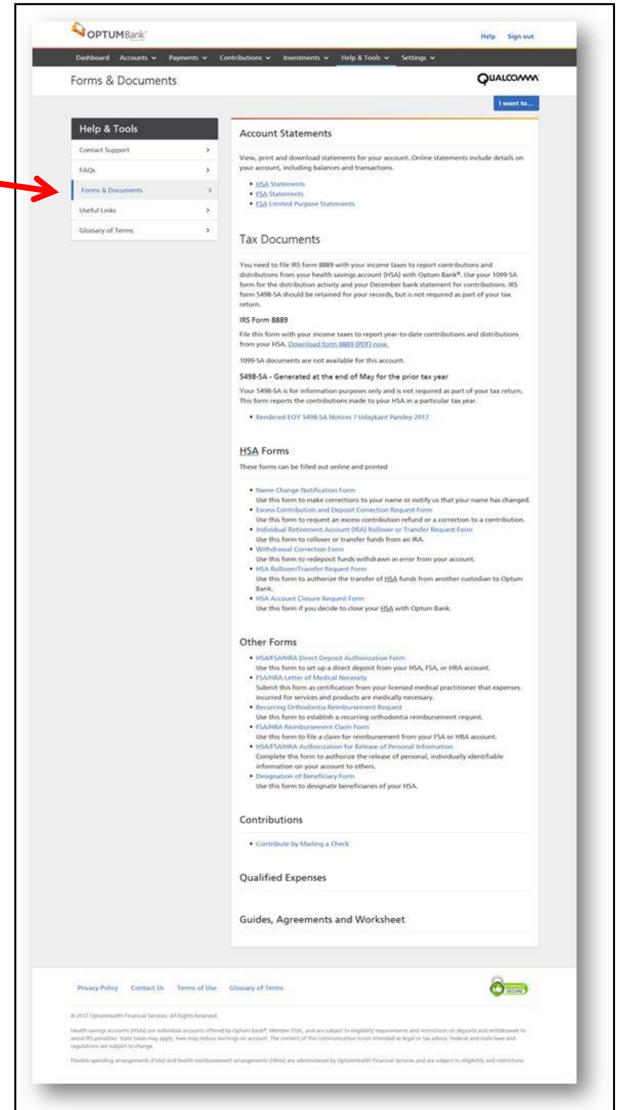


Click **"help & tools"** from the top bar, then **"useful links"**

Other helpful tools

Forms and Documents



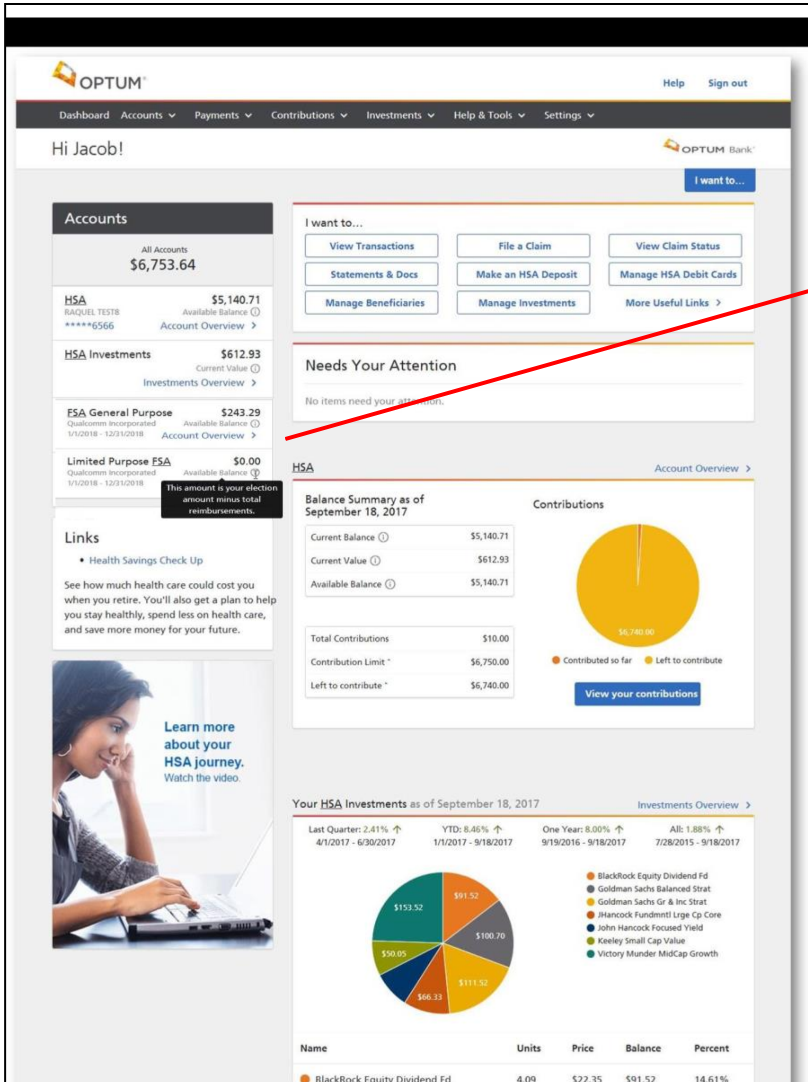


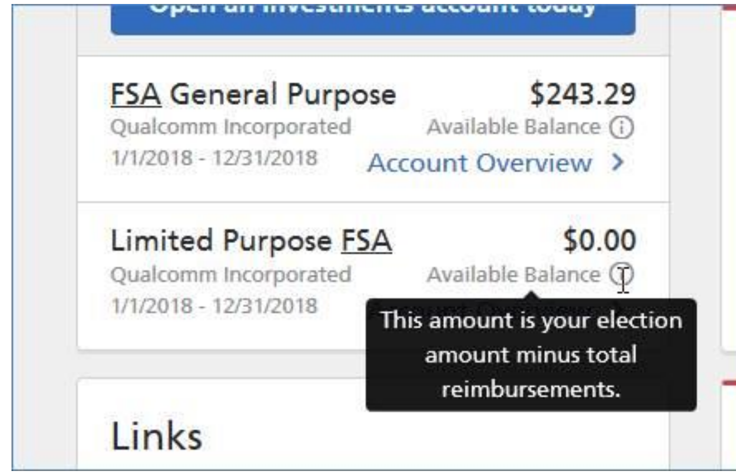
Click **"help & tools"** from the top bar, then **"forms and documents"**

OPTUM®

Other helpful tools

Transition of LPFSA to GPFSA





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.