

Managing your Disney HSA: Helpful online tools

Once you've opened a Disney health savings account (HSA) with Optum Bank®, you have access to a number of tools and resources, making it easy to manage your account online. They can help you use your HSA today and help plan for the future.



optumbank.com/disney

Log in to your account anywhere, any time to:

- Pay bills to physicians, dentists or other health care providers
- Make deposits
- Reimburse yourself for qualified medical expenses
- Set up and manage account alerts
- Upload and store receipts
- Check monthly statements
- Download account forms
- Update your email address or change your mailing address
- Manage investment activity



Health Savings Checkup

Wondering how much money you will need for health care expenses in retirement? Take the Optum Bank Health Savings Checkup at optumbank.com/disney. Answer a few questions about your health, your HSA activity and retirement goals, and you will receive a personalized snapshot of your potential health care expenses in retirement. It will show you how much Medicare will cover, what your predicted HSA balance will cover and how much more you might need to plan on saving. You'll also get ideas to help you stay healthy, spend less and save more.



HSA calculators

Visit optumbank.com/disney for calculators that can help you manage your HSA now and in the future.

- Find out your maximum contribution limit based on your coverage type (individual or family), your age and amount that Disney contributes to your account.
- Calculate your yearly tax savings based on how much you plan to contribute to your HSA.
- See what the potential future value of your HSA could be and how much it can grow over time.



Contribution tracker

Log in to your account at optumbank.com/disney to find out what your contribution limits are. See how much you have contributed to your HSA year-to-date, and how much more could be contributed according to your plan coverage (individual or family) with the contribution tracker.



Asset Allocation Calculator

If you choose to invest some of the money in your HSA, the HSA Asset Allocation Calculator can help you decide which mutual funds to select, based on asset class. Simply answer a few questions, and the calculator will show you a suggested distribution of how to spread out your investment dollars. Be sure to discuss if investing the money in your HSA is right for you with your financial advisor based on your individual goals and circumstances.

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

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 owner. 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.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.