

Health Advantage Account Suite

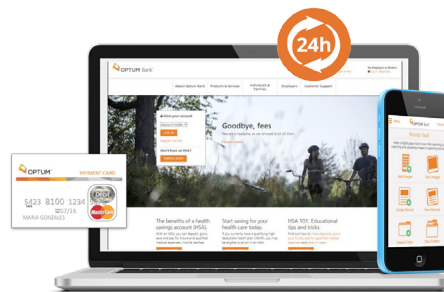
Bringing multiple accounts — HSA, HRA and FSA — into one easy-to-use offering



One simplified solution enables you to choose the health savings and spending account that best aligns with your current health plan offering—and to adapt and change accounts as needed.

One platform, one portal, one login, one payment card and one data source

Our Health Advantage Account Suite delivers a single unified solution with a variety of account options to meet your needs — now and as your plans evolve. All accounts are fully integrated: there is one platform, one portal, one login, one payment card, and one data source.



Key features include:

- **Consultation** to help you choose the right account for your company
- **Implementation and data migration** support to ensure prompt set-up
- **Reporting options** and dashboard analytics
- **Cloud computing** model to keep IT costs to a minimum
- **Security monitoring** to ensure trusted data custody
- **Carrier-neutral** approach to retain accounts even if you change carriers
- **Dedicated customer service** initially and through ongoing administration
- **Turnkey communications** to engage and educate employees

Choose your accounts:

- **Health Savings Account (HSA):** An employee-funded, tax-advantaged savings account, aligned with a high-deductible health plan, to cover qualified out-of-pocket medical expenses.
- **Health Reimbursement Arrangement (HRA):** An employer-funded account that reimburses employees for qualified medical expenses.
- **Flexible Spending Account (FSA):** A tax-advantaged account, funded by employer and/or employee, enabling employees to pay for qualified medical expenses with pre-tax dollars.
- **Retirement Reimbursement Arrangement (RRA):** An employer-funded account for retirees, primarily used to reimburse their Medicare Supplement premiums.
- **Health Incentives Arrangement (HIA):** An employer-funded account, designed to contribute funds into the HSA to incent employees for completing wellness programs.
- **Limited Purpose Flexible Spending Account (LPFSA):** A tax-advantaged account offered alongside an HSA, so employees can pay for dental and vision expenses with pre-tax dollars without having to dip into the HSA.

Employers:

A seamless journey to consumer-driven health plans

Employers are in different places on the consumer-driven health care continuum. Some continue to offer traditional plans, others are testing the waters with one high-deductible health plan option, while still others have fully migrated to only offering high-deductible plans alongside health savings accounts, employee wellness programs and other cost-savings measures.

Most likely, your company is in process of adapting to consumer-driven health care. As such, you may be looking for one or more health savings and spending account options as you transition. For example:

Employer A offers a traditional plan	Employer B is introducing a high-deductible option	Employer C only offers a high-deductible plan
<p>Consider these accounts:</p> <ul style="list-style-type: none"> • FSA • HRA 	<p>Consider these accounts:</p> <ul style="list-style-type: none"> • HSA with LPFSA • Keep HRA 	<p>Consider these accounts:</p> <ul style="list-style-type: none"> • HSA with LPFSA • HIA to incent wellness • RRA for retirees

Accounts at a glance	Health Advantage HSA	Health Advantage HRA	Health Advantage FSA
Definition:	Tax-advantaged savings account	Employer-funded plan	A tax-advantaged account
Owned by:	Employee	Employer	Employee
Contribution from:	Employee	Employer	Employer or employee
Funds held by:	Qualified financial institution	Employer	Employer
Pre-tax dollars:	Yes	No	Yes
Rollover/Portability:	Yes	Maybe (per employer)	Maybe
Related accounts:	HIA: Provides incentives to employees for participating in wellness programs	RRA: An HRA for retirees	Limited-purpose FSA: For select expenses, such as dental and vision

Employees:

An engaging journey at various stages of plan adoption

We've researched consumers to ensure we know how to deliver the right message at the right time. Our wide variety of communications and educational tools help enhance employee understanding, encourage account usage, and maximize value, as they move from stage to stage.

5 Stages of Health Savings and Spending

STAGE OF ADOPTION	DECIDE whether to enroll	»» OPEN an account	»» USE the account	»» MANAGE the account	»» OPTIMIZE the account
EMPLOYEE EXPERIENCE	<ul style="list-style-type: none"> Learn how it works 	<ul style="list-style-type: none"> Enroll in account Set user name/ password Activate payment card 	<ul style="list-style-type: none"> Make contributions Pay for qualified expenses 	<ul style="list-style-type: none"> Increase contributions Transfer funds Reconcile account Access forms Leverage tax advantages 	<ul style="list-style-type: none"> Maximize value Set-up investment account Choose mutual funds Balance portfolio Factor into financial plan
EDUCATIONAL SUPPORT	<ul style="list-style-type: none"> Informational meetings Online information 	<ul style="list-style-type: none"> Pre-enrollment materials Welcome kit Call center 	<ul style="list-style-type: none"> Account materials Email campaign 	<ul style="list-style-type: none"> HSA calculator Videos Webinars Health savings check-up Educational materials Tips, updates, alerts 	<ul style="list-style-type: none"> Investment information

Ongoing employee engagement is key, so employees understand they must meet deductibles and are prepared to cover out-of-pocket expenses, while avoiding a financial crisis or credit card debt. This educational process helps to empower employee ownership, drive better health care decisions and encourage healthier behaviors.

Regardless of where employees begin or where their journey leads, the following key features help ensure a positive user experience:



Online portal

so employees can easily track expenses, manage payments and budget for health care



One payment card

so employees can quickly access all accounts and draw funds from the appropriate account at the point of sale



Mobile app

so employees can access any account, anytime, anywhere, while on the go from any device (iPhone®, Android™ or tablet)



Email campaigns

and other integrated educational content



Call center

to ensure support every step of the way

Why Optum?

Our extensive expertise in health care and financial services enables us to deliver innovative solutions for your company. In addition, our experienced team offers robust educational tools and dedicated customer service support to ensure your employees understand, manage and maximize their use of these accounts as they become wiser health care consumers.

Contact us today to learn more:

Email: engage@optum.com

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Visit: optum.com

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