

Make your health plan go further. Enroll in an HSA.

Your high deductible health plan (HDHP) is built to help you keep more money in your pocket while covering routine preventive care. Though you have a higher deductible to meet before your plan starts sharing costs with you, enrolling in a health savings account (HSA), if eligible, can help you save and pay for qualified medical expenses.

Benefits of an HDHP

- Lower monthly premiums—keeping more money in your pocket, especially if you don't use health care often
- Preventive care is covered 100% by our plans in our network
- Discounted rates for services—offered by network providers

Benefits of an HSA

- Allows you to save money, income tax free—and use it for eligible health expenses
- The money belongs to you, not your employer—unlike a health reimbursement account (HRA) or flexible spending account (FSA)
- No "use it or lose it" rule—unlike an FSA—so your savings can grow from year to year

continued

A health-wise opportunity for savings

Whether using it to help pay for eligible health expenses, like dentist visits, or using it to grow your savings tax-free, an HSA gives you many advantages.



Deposit your health care dollars

With an HSA, you can add to your savings anytime, up to the annual contribution limit set by the IRS. Those 55 or older may be able to make catch-up contributions.

Grow your savings

Deposits into your HSA may earn interest and continue to grow over time. Depending on your account, you may be able to choose to invest a portion of your balance in mutual funds to help save for future qualified medical expenses.

Keep more, save more

- Money deposited is federal income tax free
- Withdrawals made for qualified expenses are income tax free
- Savings grow tax-free

Pay for more than just doctor visits

The money in your HSA can be used to pay for eligible expenses now—or it can be saved for future expenses down the road. Examples of eligible expenses include:

- Eyeglasses
- Hearing aids
- Other kinds of health insurance, such as COBRA and long-term care

Once you turn 65 years old, you can use your funds toward any tax-deductible health insurance (except for Medicare supplemental insurance). You may also use funds on non-medical expenses, though you'll have to pay income taxes.

Take the next step

Open an HSA today

United Healthcare

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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