

Flexible spending account (FSA): Keep your savings rolling through the year



An Optum Financial FSA is the smart way to save and pay for eligible health care expenses. Here's how it works.

Save up to 30%* on health care

When you contribute to an FSA, you're setting aside money before it's taxed, meaning you save up to 30% by using pre-tax funds to pay for everyday health care.

Access your funds immediately

The money you choose to put into your FSA is available to you on the first day of your plan year. You don't have to wait until your FSA balance grows to pay for eligible expenses.

The "use it or lose it" rule

Some FSAs have a "use it or lose it" rule, while some accounts allow for you to carry over a limited dollar amount from one plan year to the next. Check with your benefits team or employer to understand your plan type.

Paying for expenses is easy

Use your FSA card at your doctor appointment or at checkout, and you will almost always save time by not having to submit receipts or paper claims forms. Not all purchases are automatically verified, though, so we do recommend that you keep all of your receipts – just in case you're asked for them later.

You may be able to use your FSA to pay for:



Dental treatments



Eyeglasses and contact lenses



Diagnostic tests and devices



Hearing aids and batteries



Doctor visits



Certain over-the-counter drugs and medications



Eye exams



Prescriptions

What can I buy? From bandages and braces to chiropractic care and contacts, FSAs cover lots of everyday health care items and services.

See all you can buy at optumbank.com/qualifiedexpenses.

*Savings compared using pre-tax income in your FSA to using after-tax income for purchases and assumes up to a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.



Access your account anywhere, anytime

Sign in to your account at optumbank.com or use our mobile app to:

- Check your balance
- View your claims
- Monitor payments
- Receive messages
- Submit receipts

Pay for eligible expenses

Paying with your FSA card is the smart, easy choice. You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claims request online or on the mobile app, along with the right documents, and receive your reimbursement directly in your bank account.

Save your receipts

A receipt may be required when we are not able to validate that your purchase was for an eligible medical expense. We suggest you keep all of your receipts or save them in your mobile app. All receipts should include the date and description of the service, provider's name and amount paid.

Change your contributions

In special situations – if you get married or divorced or if you have a baby – you may be able to adjust the amount you contribute to your FSA. If you have a qualifying change in status, your benefits representative can help you adjust your contributions. For specific details, check your employer's plan documents.



How much can I save on my purchases?

Each time you make a purchase, it's like **saving up to 30%** – since you're using pre-tax dollars in your FSA.*



Start saving today

Sign up for an FSA during benefits enrollment. After you enroll, watch the mail for your welcome letter and Optum Financial payment card.



Visit optumbank.com to learn more.

Take control. Start using your account today.

It's simple to enroll:

- 1 Decide how much you want to save.
- 2 Sign up for payroll deductions during your annual benefits enrollment period.
- 3 Use your FSA card to pay for eligible health care expenses.



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Flexible spending accounts (FSAs) are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

This communication is not intended as tax or legal advice. Please contact a legal or tax professional for advice on eligibility, tax treatment and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. Federal and state laws and regulations and the design of your plan are subject to change.

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