



# HEALTH SAVINGS ACCOUNTS

A Health-Wise Investment for Your Future

**OptumHealthBank**<sup>SM</sup>  
MEMBER FDIC

UnitedHealthcare's Banking Partner

# With an HSA You Can:



## Deposit Health Care Dollars

**Start a savings plan for your health.**

Your employer may offer a payroll deduction to help you deposit money into your HSA. You can also make deposits online by visiting [myuhc.com](http://myuhc.com)®

**In 2009, you can deposit up to:**

- \$3,000, if you have individual health coverage
- \$5,950, if you have family coverage

If you are 55 or older, you can make an additional catch-up deposit of \$1,000 in 2009.



**HSA owners typically pay lower premiums for their health plans because of the plans' higher deductibles. Use those savings to make deposits into your HSA.**

HSA-eligible plan definitions are reviewed and updated each year by the IRS. For 2009, the annual deductible must be at least \$1,150 for individual coverage and \$2,300 for family coverage. Additionally, the out-of-pocket maximum must be no more than \$5,800 for individual coverage and \$11,600 for family coverage. Please consult a competent tax or legal professional for personal advice on qualifications, tax treatment and restrictions. Federal and state regulations are subject to change. Please check your health benefit plan materials to determine whether your employer will make supplemental contributions to your HSA.



## Grow Your Savings

**Earn interest on deposits, or invest in mutual funds, if you choose.**

Your HSA is a bank account that belongs to you from the day you open it.

It's yours to keep, even if you change jobs or health plans. If your employer contributes money to it, that belongs to you, too.

You can also invest some of your savings in mutual funds to make your money grow and work harder for you.



**Deposits into an HSA with OptumHealth Bank can earn competitive interest rates to help you build savings for future qualified medical expenses.**

Investments are not FDIC-insured, are not guaranteed by OptumHealth Bank, and may lose value.

OptumHealth Bank, Member FDIC



## Save On Taxes

**Make the most of every dollar you put away for health care expenses.**

**With an HSA, you can get triple tax savings:**

- Your deposits are exempt from income tax.
- Your savings grow tax-free.
- Money you spend on eligible expenses is income tax-free, too.



**Here's an example: You are single, in the 25 percent federal tax bracket, pay no state income tax, and contribute \$3,000 to your HSA. You save \$750 in taxes in year one. In 10 years, you will have saved \$7,500 in federal income tax on your HSA contributions plus \$904 on taxes you didn't pay on your HSA earnings.**

Visit [myuhc.com](http://myuhc.com) to do your own calculations.

Health savings accounts are offered by OptumHealth Bank, Member FDIC, and are subject to eligibility requirements. This communication is not intended as tax or legal advice. Please consult a competent tax or legal professional for personal advice on qualifications, tax treatment and restrictions. Federal and state regulations are subject to change.



## Pay for Health Care, Now or Later

**Pay for today's expenses or save for the future – even retirement.**

You can use your HSA to pay for hundreds of eligible medical, dental and vision expenses, such as doctor visits, prescriptions and over-the-counter medications, to name only a few.

There's no "use it or lose it" rule. You decide whether to spend your money on health care now or to build your savings for expenses later.

**Payment is simple:**

- Use your UnitedHealthcare HSA Debit MasterCard® at a pharmacy, doctor's office or other health care provider.
- Reimburse yourself for eligible expenses from your HSA.
- Pay bills online at no charge, or pay with checks linked to your HSA, if you choose to purchase them.



**Visit [myuhc.com](http://myuhc.com) for a complete list of HSA-eligible medical expenses.**

**Call 800-791-9361 or go to [myuhc.com](http://myuhc.com), UnitedHealthcare's Member Services Web site.**

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