

## Securing financial futures with digitally managed investments



It's important for employees to be able to save and pay for health care. And the more they save, the more prepared they are to make good health care decisions. Once employees have enough to save and choose to invest a portion of their HSA funds, it can become one of the single best account for tax savings, helping them save for the long term and into retirement.

Optum Bank® wants to help make investing easy and more accessible for our account holders. We offer an automated money management option for investing that makes investing easy. It's just another way that Optum Bank continues to lead the way in using digital platforms, analytics and technology to help people better manage the financial side of health by connecting health and finances in unprecedented ways.

### Digitally managed investments

Digitally managed investments combines low-cost, proven investment strategies with technology and personalized advice to empower people to achieve their financial goals. This automated money management capability offered through Betterment is designed to help increase customers' long-term returns and lower taxes to help them prepare for health care now and into retirement.



### Looking toward retirement

Employees can use an HSA with other retirement accounts to maximize their after-tax retirement income. Saving in an HSA for retirement gives employees a tax-advantaged account dedicated to future medical expenses — allowing them to avoid dipping into retirement accounts intended for cost-of-living expenses.

## Optum Bank HSA with investments

Investing HSA dollars has many potential tax benefits and can be an additional way to save for long-term health care needs and financial goals. HSAs are triple tax advantaged, making them an effective savings and investment account.

- Payroll contributions to an HSA go in on a pre-tax basis
- All interest and investment growth from deposits are income tax-free\*
- HSAs can be used income tax-free for qualified medical expenses

As long as an employee has a qualifying high-deductible plan and meet other IRS eligibility requirements, they can open and use their HSA to help them save for health care in the short and longterm. Minimum annual deductibles in 2020 are \$1,400 for self-only coverage or \$2,800 for family coverage. Annual out-of-pocket expenses (deductibles, copayments and other amounts, excluding premiums) cannot exceed \$6,900 for self-only coverage and \$13,800 for family coverage.

Your employees should consider investing and planning for their long-term financial security with their HSAs. Being financially prepared can help them make better health care decisions, which in turn helps employers have more productive and healthy employees.

\* in most states

**Optum Bank HSA can help your employees invest in their health and financial future.**



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

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