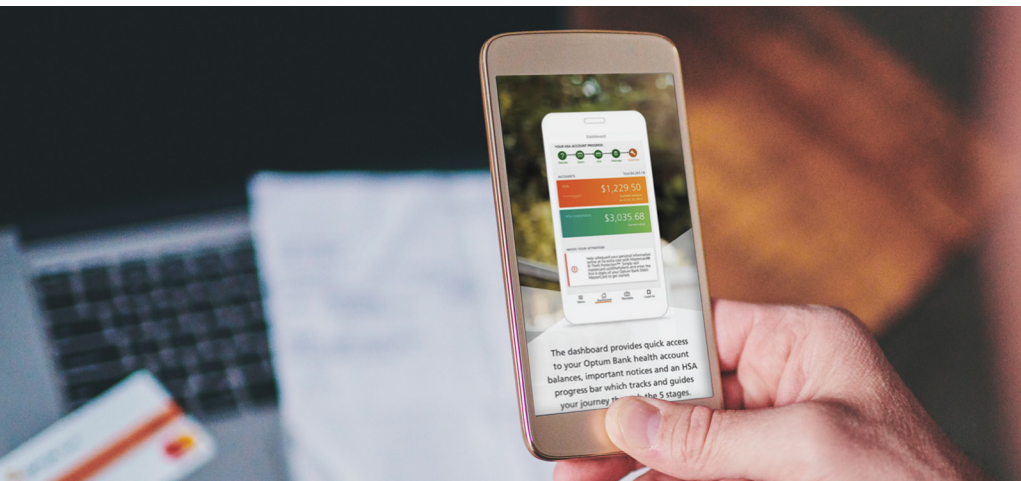


## Flexible spending account (FSA) — Save money for eligible expenses



### Flexible spending accounts (FSAs) help employees budget for expenses they'll have each year while reducing taxable income.

Optum Financial works to engage your employees and make them more active participants in their health care. We do more than offer health accounts. We help your employees understand how to use them so they make informed, cost-effective decisions, helping to reduce costs and increase productivity for your organization. With our finger on the pulse of health care and finance, we help you offer more meaningful benefits that can make a difference in their health and well-being.

#### Multiple ways to save

An FSA is a smart, tax advantaged way to help your employees pay for eligible medical expenses. Optum Financial offers three types of FSAs:

- 1. Health care** — eligible expenses may include certain medical, dental, vision, prescription drug and qualified over-the-counter expenses that are not reimbursed by your group benefit plans or another source.
- 2. Dependent care** — a benefit plan that allows employees to use pre-tax dollars to pay for dependent care services incurred while they are at work. Typical expenses are incurred for the care of dependents under the age of 13 or older dependents incapable of self-care.
- 3. Limited purpose** — a tax-advantaged account offered alongside an HSA. Employees can pay for dental and vision expenses with pre-tax dollars without having to dip into their HSA.



#### Estimating costs

FSAs have a “use it or lose it” rule, meaning users can’t carry money from one year over to the next. Be sure your employees know to calculate contributions carefully.

Here’s an example based on having \$100 withdrawn from every paycheck and deposited into an FSA:

Federal income tax (24%) —  
**\$24.00**

State income tax (5%) —  
**\$5.00**

FICA (7.65%) —  
**\$7.65**

Tax savings every paycheck —  
**\$36.65**

Tax savings annually  
(24 pay periods) —  
**\$879.60**

## Health care payment experience

All FSA participants receive a Optum Bank debit Mastercard. Claims received through payment card transactions are processed and approved quickly. More than 90 percent of our FSA debit card claims are auto-adjudicated, requiring no additional substantiation.



### Integration with mobile applications

Employees can access their health accounts and funds right from their smartphone. Our mobile app is ranked number one and allows them to track and manage their health account at any time with the same capabilities as any typical banking app. Employees can also take photos of and submit missing claims documentation.



### Innovative products and benefits

We are constantly developing and introducing innovative products and services that create better banking experiences, allowing you to build benefit packages that engage your employees. When you become part of the Optum Financial family, we can help connect you to other Optum products and solutions that are relevant to you and the health of your employees.

## Why Optum Financial?

Optum Financial is advancing the way we save and pay for care, connecting the worlds of health and finance in ways that no one else can. Optum Financial is the number one provider of health savings accounts (HSAs) and is the only bank owned by a health care company. We manage 5 million member HSA accounts and \$12 billion in assets. By developing proprietary technology and applying advanced analytics in new ways, Optum Financial helps reduce costs while guiding people to the right care at the right time — creating a better health care experience.

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Learn more about how  
Optum Financial can help  
empower your employees  
to take control of their  
health and financial future.

**Email:** [inquiry@optum.com](mailto:inquiry@optum.com)

**Visit:** [optum.com](https://optum.com)

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Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by Optum Financial, Inc. and are subject to eligibility and restrictions. Federal and state laws and regulations are subject to change.

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