

## Health reimbursement accounts (HRA) — Offset employee health care costs



Health reimbursement accounts (HRAs) help employees manage their health care spending and enable them to pay for health care through an employer-owned account.

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.

### **A flexible solution for managing eligible medical expenses**

An employer-funded HRA plan from Optum Financial reimburses employees for eligible medical expenses. It can generally be used with any health plan with contributions from any vendor, and there's no limit to the yearly contribution amount.

HRA plan design is flexible. Employers can establish a vesting schedule, automate reimbursements and allow year-to-year rollover of unused funds. Employees can use their Optum Bank debit Mastercard® to pay for eligible health care expenses. Or after the employee sets up direct deposit on the online portal, reimbursements can be deposited directly into their external bank account.

### **Employer benefits include:**

- Tax savings on the contribution amount
- Easy administration with an ability to customize plan designs
- Account management portal
- Flexible tools and reporting solutions
- Integration and implementation support
- Health benefit strategy support
- Responsive and knowledgeable customer service



**Turn your HRA into a health incentive account (HIA). It offers the same benefits and tax advantages, but the rewards are tied to health actions. Give your employees the gift of good health through an incentive program and Optum Financial will do the rest. We accept contributions from any wellness vendor.**



### **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



### **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 over \$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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