

Health Savings Account (HSA)

Plan, save and pay for health care through a tax-advantaged account



An HSA is like no other savings vehicle now available to taxpayers. Optum Financial can help you and your employees make the most of it.

Benefits that engage employees

Optum Financial can help engage employees and encourage them to be more active participants in their health care. We do more than offer health accounts. We help your employees learn how to use them so that they can 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 your employees' health and well-being.

Step-by-step guidance

Navigating health care benefits can feel complicated and impersonal. We get to know our members' individual health and financial journeys with advanced analytics so we can personalize communications with education that helps them take the next step in their health finance journey.

HSAs in a nutshell

HSAs allow employees to save money on a tax advantaged basis to pay for future medical expenses or save for retirement. The account is theirs to keep and use through changes in employment or benefits. Optum Financial HSAs through Optum Bank, Member FDIC, can be added to any qualifying high-deductible health plan, regardless of the insurance carrier.

HSAs offer triple tax savings



Pre-tax payroll contributions



Income tax-free payments for qualified medical expenses



Income tax-free growth from interest or any investment earnings

Helping employees make the most of their HSA



Tools

Figure out how much you need to pay for health care costs during retirement, estimate your tax savings and see how your savings may grow over time with our HSA contribution calculator and Qualified Medical Expenses search tool.



Education

Learn how to use and maximize the benefits of an HSA through engaging educational modules offered via enrollment materials and ongoing access to Optum Bank Academy, webinars and videos. Easily navigate resources to advance to the next stage of the Health Finance Journey™ with our Health Finance Ed Center.



Access

Use our top rated mobile app to track balances and transactions, submit receipts, pay bills, search for qualified medical expenses and more.



Investments

Save for long-term health care needs by choosing to invest a portion of HSA dollars, either self-directed through a diverse range of mutual funds or through digitally-managed investments with Betterment.



Support

We are available 24/7 through call or chat to answer any HSA-related questions.

More health benefit account options

To give your employees even more options, pair an HSA with a Limited Purpose Health Reimbursement Arrangement (LPHRA), a Limited Purpose Flexible Spending Account (LPFSA) or a Commuter account. Optum Financial also offers COBRA and Lifestyle Accounts.

Why Optum Financial?

Optum Financial is advancing the way we save and pay for care, connecting the worlds of health and finance in ways no one else can. Optum Bank, Member FDIC, is the number one provider of health savings accounts and is the only bank owned by a health care company. We manage over 5 million HSA member accounts and \$16 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.

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

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