



Paying for surgery

Needing surgery was a surprise to Jess. Would she be able to afford it?

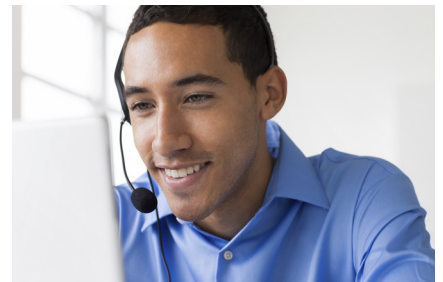
Jess had been experiencing pain in her left foot for months. When she finally went to a clinic, she found out she had plantar fasciitis which required surgery.

Jess had a hard time finding the right time to have the surgery between work trips and her daughter's graduation. When she finally made arrangements, she was worried how she would pay for the procedure. She called an advisor.

Paul, an Optum advisor, was able to look up Jess's HSA balance and explained that she could save money by using her health savings account (HSA) dollars. Jess had opened an HSA several months ago during a benefits enrollment period but wasn't using it because she thought it was only for copays. Plus, she'd lost her card.

Paul offered to help Jess figure out how much she needed to contribute pre-tax to have the full amount saved for the upcoming surgery. He also ordered a replacement card and explained to Jess where she could use it and how to make sure she has money in her account to take advantage of the benefit.

Jess was able to use the full amount in her HSA for the surgery and saved 10 percent by pre-paying. She now keeps her HSA card in her wallet and uses it at the pharmacy. She plans to use future HSA dollars on LASIK surgery.



“

I would've spent a lot of money on surgery had I not called Paul. Thanks to him, I'm not strapped with a heavy bill.

— Jess, an Advocacy consumer



Stock photo used. Employee name changed to protect their privacy.

© 2018 Optum, Inc. All rights reserved. W765742 07/18