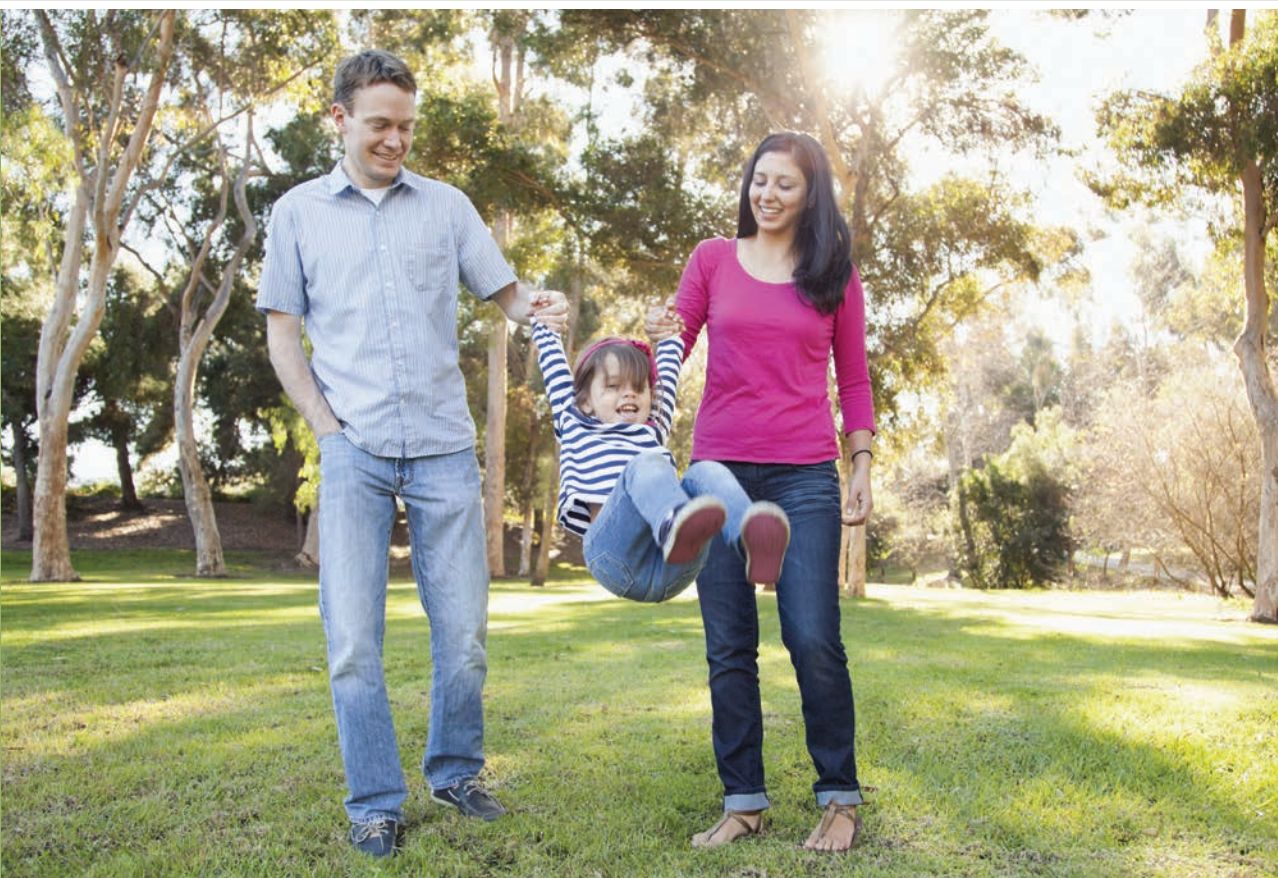




Optum Bank® Flexible Spending Account (FSA)

A smart way to care for the important things in your life.



Plan for health care expenses.

An Optum Bank® FSA the smart way to save and pay for eligible health care expenses. It's smart because you can set aside pre-tax dollars in your FSA. You don't have to pay federal or FICA taxes on the money you put into your account and many state taxes are also exempt. Whenever you need to pay out-of-pocket for eligible health care costs, just use your Optum Bank debit Mastercard®. The card is accepted everywhere Mastercard® is. It's that easy.

Access your funds immediately.

The money you choose to put into your FSA is available to you on the first day of your plan year. You don't have to wait until your FSA balance grows to pay for eligible expenses.

The "use it or lose it" rule.

The "use it or lose it" rule means that you will lose any money left in your account at the end of the plan year. So be sure to try to use all of your FSA funds. But even if some funds are left in your account at the end of the plan year, you may still come out ahead because of the tax savings.

It's your choice. You decide how much to contribute.

With an FSA, you choose how much to contribute. Be sure to plan ahead by creating a list of anticipated health care expenses for the coming year.

Expense	Estimated cost
Prescriptions	
• Prescription drugs	\$
Co-payments and co-insurance	
• Office visit co-payments	\$
• Co-insurance payments	\$
• Other co-payments	\$
Dental	
• Dentist	\$
• Orthodontist	\$
Vision and hearing	
• Eye exams	\$
• Eyeglasses and contacts	\$
• Hearing aid	\$
Your total expenses for plan year	\$



With the Optum Bank debit Mastercard® it's easy to pay for eligible health care expenses.

You may be able to use your FSA to pay for:

- Alcohol and drug addiction inpatient treatment
- Breast reconstruction surgery following a mastectomy or cancer
- Dental treatment
- Diagnostic tests and devices
- Doctor's visits
- Prescriptions
- Eye exams
- Eyeglasses and contact lenses
- Fertility enhancements
- Hearing aids and batteries
- Physical therapy
- Smoking cessation programs

You CANNOT use your FSA to pay for:

- Cosmetic surgery
- Diaper service
- Electrolysis or hair removal
- Health club dues
- Over-the-counter drugs and medicines (unless prescribed)
- Toiletries (soap, body lotion)
- Teeth whitening
- Weight loss programs (unless prescribed)
- Vitamins and nutritional supplements

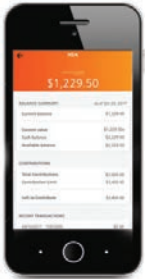
IMPORTANT

This is only a partial list. For a complete list of eligible expenses, check your employer's plan documents.

Your account and Social Security.

When you contribute to an FSA, the money is deducted from your paycheck before taxes. As a result, you may be reducing your future Social Security benefits. To calculate Social Security, the government uses the income you earn throughout your career. Only you can decide if the tax savings of an FSA justify the reduction in future Social Security benefits.

Access your account anywhere, anytime.



Log in to your account at **optumbank.com** or use our mobile app to:

- Check your balance
- Submit a claim
- Monitor payments
- Receive messages
- Submit receipts

Paying for eligible expenses.

With your Optum Bank debit Mastercard®, you can pay for eligible health care expenses without submitting any paper claim forms. It's fast and convenient. Fill a prescription. Pay and be on your way.

You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claim request online, or on the mobile app, along with the right documents, and receive your reimbursement directly into your bank account. Sign up for direct deposit when you log in to **optumbank.com**.

Save your receipts.

Be careful how you use your FSA. There are rules. You will want to keep receipts from your doctors, dentists, clinic, pharmacy and hospital for all eligible health care expenses. All receipts should include the date and description of service, provider's name and amount paid. That way, you have proof if you need to verify that all of your FSA expenses meet IRS requirements for eligibility.

Plan ahead.

Each year, you have to use all of the money in your FSA, or you will lose money left in your FSA at the end of the plan year. It's important to think about how much you spend on health care before you decide how much to contribute. Some plans may have a grace period extension. Check your employer's plan document to see if this applies to you.

Changing your contributions.

In special situations — such as marriage, divorce, or, if you have a baby — you may be able to adjust the amount you contribute to your FSA. This is called a qualifying change in status. If you have a change in status, your benefits representative can help you adjust your contributions. For specific details, check your employer's plan document.

If you leave the company during the plan year, you may submit FSA claims for expenses incurred while you were still covered under the plan.

Start saving today.

Sign up for an Optum Bank FSA during benefits enrollment. After you enroll, watch the mail for your welcome letter and Optum Bank debit Mastercard®.



Take control. Start using your account today.

An FSA is a great way to pay for eligible health care expenses that your insurance plan doesn't cover. It's simple to enroll:

- 1** Decide how much you want to set aside for eligible health care expenses during the plan year.

- 2** Sign up during your annual benefits enrollment period. Your contributions will be withheld from each paycheck before taxes and credited to your FSA.

- 3** Use your Optum Bank debit Mastercard® to pay for eligible health care expenses. If you prefer, you can use a personal check or credit card and submit a claim request. It's simple and fast. Either way, you'll enjoy the tax-advantaged savings.

Flexible spending accounts are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and restrictions.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.



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