Optum Financial®

Health financial solutions for employers

Support your people with a better benefits experience

At Optum Financial, we deliver benefits that matter. Our products and programs empower employees to become better consumers of health care – while helping you streamline costs and time. Together, we can maximize your contribution in the wellbeing of your people and your organization's success.

With health care growing more expensive and complex, we know it's challenging to support the health of your employees. We partner with you to leverage insights, reduce costs for everyone, drive benefit utilization and support better health outcomes.

Health savings accounts (HSAs)

Accelerate progress toward a healthier future with an HSA that helps employees take control of their care, payments and overall health.

Flexible spending accounts (FSAs)

Help your employees budget and save for qualified expenses during the benefit plan year through pre-tax contributions to FSAs.

Health reimbursement arrangements (HRAs)

Use an HRA to help offset employees' health care costs while providing tax savings to the organization.

Lifestyle spending accounts

Attract and retain talent in a competitive market, connect your benefits to your culture and show you care for your employees by supporting physical, financial, mental and/or family wellness.

Commuter benefits

Support your employees with a pre-tax account that saves them money on qualified expenses for their individual commute to work.

COBRA administration

Remove complexity, save time and increase compliance with our unique administration capabilities.

Healthy food benefits

Make fresh produce and healthier food a realistic option for all your employees with instant rewards for purchasing healthy foods.

Optum Financial stands out

Benefits that matter

We reimagine what benefits can do for you and your teams so you can provide your employees with well-balanced benefits, cost-effective care and improved health — because they deserve nothing less.

With substantial investments into our products, people and platforms, we're building the next generation of benefits, today.

We're committed to being there for your employees when they need their benefits, while building the next level of service and capabilities to grow and change their needs evolve.

Better health outcomes

We invest in your people, because empowering them to save more, spend smarter and live well is the best benefit you can provide.

We're committed to linking employee benefits strategy and the path to wellness by delivering an exceptional benefits experience that focuses on whole-person health. We support the education of your people — offering responsive customer service centers, always-on communication, interactive tools and more.

Through our personalized support and educational tools, we help your employees become better consumers of care — reducing costs for all.

Best-in-class experience

We simplify benefits and maximize your value with our easy-to-manage programs — designed to save your teams time and unlock actionable insights.

You get advanced tools and reporting to identify employee trends an opportunities. Your employees get accurate and fast transactions through an optimized process that just works — including mobile access and design that empowers them to use their benefits where they are.

Optum Financial is at the crucial connection between health care, finance and technology.

Our vision: to transform how health care is financed and paid for.

We're a highly-connected, health care payments ecosystem designed to reduce friction and increase accessibility.

Join us in paying health forward.

Health savings accounts (HSAs) are individual accounts largely held at Optum Bank®, Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details.
Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured. This communication is not intended as legal or tax advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.