Optum Financial®

Help employees take control of their care, payments and health

Health Savings Accounts (HSAs)

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.

Accelerate progress toward a healthier future with an HSA

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.

Key employee benefits

Up to 30% savings*

on eligible medical expenses and everyday health items at stores where they already shop

Digital account management

- Secure online banking
- Mobile app and digital wallet
- Online bill pay

Overall employee wellness

- Helps employees plan for care today and tomorrow
- Reduces care avoidance by increasing payment confidence and financial wellness

The Optum Financial payment card

From bandages to braces, and contacts to chiropractors, your employees can use their card and know they're saving time and money.

Browse eligible items at optum.com/what2buy

Investment choices for every kind of investor

Our HSA is easy for account holders to use to pay for eligible medical expenses and has robust investment options for account holders who are saving for their future.

Digitally managed funds

Provides investment options for employees who want to set it and forget it (robo advice)

- Investing made easy through Betterment, a leading online financial advisor
- Guides the employee through portfolio options and risk levels
- Builds a personalized portfolio based on investing goals
- Auto rebalancing with a diversified mix of exchange-traded funds (ETFs)

Mutual funds

Offers diversification, low costs, convenience and professional management

- Mutual funds pool money from many investors and mutually buys stocks, bonds and other securities
- Easy online investing and rebalancing
- Employees choose from a wide array of funds focused on target date, lifestyle and risk
- Average four-star Morningstar rating, with low expense ratios

Self-directed brokerage

The robust option for savvy investors who want more flexibility and control

- Greater control by setting up a Schwab health savings brokerage account (HSBA)
- Employees choose from any stocks, bonds, mutual funds and ETFs available in the stock market
- Employers must opt-in to offer self-directed brokerage accounts to your employees

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.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

*If there is limited space, this shorter box can be used instead:

Investments are not FDIC insured, are not guaranteed by Optum Bank® and may lose valueHealth 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.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.

"Assuming a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances."