Get to know Optum Financial

We are here to help make health care work better for you

Ways to save
Choose accounts to help you with life’s most important expenses.
- HSAs, FSAs, Commuter

Resources
Information at your fingertips through engaging videos, courses, flyers, webinars.

Technology
Innovative tools help you use, manage, and maximize your accounts.

Easy payments
Payment cards that can be used most anywhere and digital wallet capabilities (offered for some account types)

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Learn about FSAs
What is an FSA?

A flexible spending account (FSA) is an account that allows you to use pre-tax dollars to pay for eligible expenses.

1. Health care
   Helps pay for certain medical, dental, vision, prescription drug and eligible over-the-counter expenses.

2. Limited purpose
   Offered alongside an HSA to help pay for dental and vision expenses.

3. Dependent care
   Allows use of pre-tax dollars to pay for eligible dependent care services incurred while you work.
Sample eligible expenses

1 **Health care**
- Acupuncture
- Anesthesia
- Alcoholism treatment
- Bandages
- Blood pressure monitor
- Chiropractic care
- Co-payments
- Contact lenses
- Deductibles
- Eyeglasses
- Eye surgery
- First aid kits
- Flu shots
- Hearing aids
- Lab fees
- Lasik
- Learning disability treatments
- Orthodontia

2 **Limited purpose**
- Dental and vision co-insurance, deductible
- Dental visits
- Eye examinations
- Prescription eyeglasses
- Eye surgery
- Invisalign
- Lasik
- Optometrist

3 **Dependent care**
- After-school program
- Babysitting
- Childcare
- Nanny
- Nursery school
- Preschool
- Sick childcare
- Summer day camp
- Adult day care center
- Elder care
- Senior day care
- Transportation to/from eligible care
Contribution limits

1. Health care
   Helps pay for certain medical, dental, vision, prescription drug and qualified over-the-counter expenses

2. Limited purpose
   Offered alongside an HSA to help pay for dental and vision expenses

3. Dependent care
   Allows use of pre-tax dollars to pay for dependent-care services incurred while you work

2023 IRS contribution limits:

$26 minimum/$3,050 maximum

$5,000 per year for couples filing jointly or single parent; $2,500 per year per parent filing separately
Assume Mike earns $55,000 a year and contributes $2,000 to his FSA

That’s $593 in potential income tax savings

<table>
<thead>
<tr>
<th>Description</th>
<th>With FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual pay</td>
<td>$55,000</td>
</tr>
<tr>
<td>Pre-tax FSA contribution</td>
<td>$2,000</td>
</tr>
<tr>
<td>Taxable income</td>
<td>$53,000</td>
</tr>
<tr>
<td>Federal income &amp; Social Security taxes</td>
<td>$15,715</td>
</tr>
<tr>
<td>After tax dollars spent on eligible expenses</td>
<td>$0</td>
</tr>
<tr>
<td>Spendable income</td>
<td>$37,286</td>
</tr>
<tr>
<td>Mike’s tax savings</td>
<td>$593</td>
</tr>
</tbody>
</table>

*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.
How can I access my account?

**Online portal**
- Check your balance
- Submit receipts
- Reimburse yourself

**Mobile app**
- Pay bills, track payments, and reimburse yourself
- Search for eligible medical expenses
- Capture and submit receipts

**Payment card**
- Pay the easier way at the doctor’s office, chiropractor or pharmacy
- Use your card to pay for eligible medical expenses online
- Order additional cards for family members covered under your plan

It’s easy to check account information, submit receipts, reimburse yourself.
How can I use my FSA to pay for eligible expenses?

Payment card
Allows you to pay for health care services at the point of care
Most purchases are automatically substantiated, which means less paperwork for you

Mobile or online claim submission
Complete interactive claim form on the mobile app or online
Snap a picture of your documents and quickly upload either online or via mobile app

Paper claim form
Submit paper claim form to Optum Financial with required documentation via fax or U.S. mail
Common questions

You’ve got questions, we’ve got answers

When can I request reimbursement?

How will I be able to access my account funds?

Will I have to submit documentation for card payments?

More questions? Visit optumfinancial.com for other frequently asked questions.
Get started now
Make the most of your Optum Financial FSA throughout the year

1. Enroll in your plan by the deadline

2. Spend your funds, don’t lose them

For more information, visit optumfinancial.com
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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 (collectively, “Optum Financial”) 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.

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