

Optum Financial flexible spending account (FSA)

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



Plan for health care expenses.

An Optum Financial FSA is a 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. Whenever you need to pay out-of-pocket for eligible health care costs, just use your Optum Financial payment card.

Lower your taxes.

When you contribute to an FSA, you're setting aside pre-tax dollars. You don't have to pay federal income taxes on the money you put into your account. That means you may actually lower the amount of federal income tax you pay.

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	\$

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
- (Certain) over-the-counter drugs and medications
- Dental treatment
- Diagnostic tests and devices
- Doctor's visits
- Eye exams
- Eyeglasses and contact lenses
- Fertility enhancements
- Hearing aids and batteries
- Physical therapy
- Prescriptions
- Smoking cessation programs

You CANNOT use your FSA to pay for:

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

IMPORTANT

This is only a partial list. For more information, check out the qualified medical expense tool on [optumfinancial.com](https://www.optumfinancial.com).

Your account and Social Security.

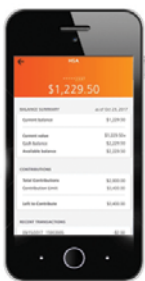
When you contribute to an FSA, the money is deducted from your paycheck before taxes. As a result, you may be reducing your future Social Security benefits. To calculate Social Security, the government uses the income you earn throughout your career. Only you can decide if the tax savings of an FSA justify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

How much money can I save?

If your annual income is \$45,000, you can **save \$593 a year** in taxes.

Check it out:	With FSA	No FSA
Annual pay	\$45,000	\$45,000
Pre-tax FSA contribution	-\$2,000	-\$0
Taxable income	\$43,000	\$45,000
Combined Federal, State and Social Security taxes	-\$12,750	-\$13,343
After-tax dollars spent on eligible expenses	-\$0	-\$2,000
Spendable income	\$30,251	\$29,658
Tax Savings	\$593*	\$0

Access your account anywhere, anytime.



Sign in to your account at optumfinancial.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 Financial payment card, 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 sign in to your account at optumfinancial.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.



Optum Financial payment card

It's easy to pay for eligible health care expenses with the Optum Financial payment card.

Start saving today.

Sign up for an Optum Financial FSA during your benefits enrollment. After you enroll, watch the mail for your welcome letter and Optum Financial payment card.



Plan ahead.

Each year, you have to use all of the money in your FSA, or you will lose what is left in it 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 documents 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 documents.

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.

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 Financial payment card 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.



*Based on 22% federal, 5% state, 7.65% FICA tax rates. Results and amount will vary depending on your particular circumstances.

Flexible spending accounts/arrangements (FSAs) are administered on behalf of your plan sponsor by Optum Financial, Inc. and are subject to eligibility and restrictions. Please contact 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. Federal and state laws and regulations and the design of your plan are subject to change. The content of this communication is not intended as legal or tax advice.

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