



Overview of your Health Savings Account (HSA)

State of Colorado

The State of Colorado is committed to finding opportunities to increase the value of total compensation for employees. Like many employers, both in the public and private sector, the State strives to offer a meaningful package of benefits and rewards to employees for the work they perform. This includes salaries, retirement, insurance, leave and other benefits that today's workers seek from a quality employer.

The State of Colorado is excited to offer a new benefit in FY 2016-17. The State of Colorado will make contribution of \$60 per month into your OptumBank HSA, for those employees who enroll in a high deductible health plan and meet all HSA eligibility requirements.



State of Colorado – Eligibility

Are you eligible to receive the State-paid \$60 per month HSA Contributions?

Beginning with the FY 2016-17 benefit plan year you are eligible to receive the State-paid \$60 monthly HSA contribution for each month you meet all of the following eligibility requirements:

1. You are an active State of Colorado benefits eligible employee on the first day of each month in which a contribution can be made to your HSA.
2. You are enrolled in a State of Colorado sponsored HSA-qualified High Deductible Health Plan (HDHP) on the first day of each month in which a contribution can be made to your HSA.
3. You meet the IRS eligibility requirements to be able to open an Optum Bank HSA. (www.irs.gov)



State of Colorado – Additional Information

State of Colorado employees must open an Optum Bank HSA as soon as possible in order for the State to be able to deposit the State-paid \$60 per month HSA contributions into your account. Once money has been deposited into your Optum Bank HSA you will have access to your HSA funds.

For any month that you do not meet all three (3) of the eligibility requirements you are ineligible to receive the State-paid \$60 per month HSA contribution.

If you meet the eligibility requirements you can sign-up and open your Optum Bank HSA through your employer by visiting your FY 2016-17 State of Colorado open enrollment website at benefitsolver.com.



Optum BankSM, Member FDIC



**Subsidiary of Optum –
owned by UnitedHealth Group**

Established in 2003

Focuses solely on health care banking

Deposits are insured by the FDIC up to \$250,000

**One of the nation's leading
providers of health savings accounts**

We have more than 5 billion in assets

**Serves thousands
of employers, families and individuals**

We administer over 2 million individual
health savings accounts

What is an HSA?

Health Savings Accounts (HSAs) are designed to help you save and pay for qualified medical expenses



Deposit money into your HSA.



Save on taxes.



Use your HSA to pay for qualified medical expenses.



Invest your savings in mutual funds.

Investments are not FDIC insured, are not guaranteed by Optum BankSM, and may lose value.

HSA Overview

Requires a qualifying high-deductible health plan (HDHP)

Used to pay for qualified medical expenses immediately

Funded by you, your employer or others

Account funds belong to you

Grows over time and can be invested

Investments are not FDIC insured, are not guaranteed by Optum BankSM, and may lose value.

HSA Eligibility

You are eligible to open and contribute to an HSA if:

- You are covered by an HSA qualifying high deductible health plan (HDHP)
- You are not covered by any other health plan that is not a high deductible plan
- You are not enrolled in Medicare, TRICARE or TRICARE for Life
- You are not claimed as a dependent on someone else's tax return
- You are not covered by a health care flexible spending account (FSA)
- You have not received VA benefits within the past three months*

* **REGULATORY CHANGE JANUARY 2016** : You are now eligible to contribute to your HSA if you are receiving VA benefits for a “service-connected disability”.



HSA 2016 IRS Contribution Limits

Amount of Contribution

The IRS determines how much you can deposit into your HSA each year.

Contribution Rules

In 2016, the HSA limit for individuals is **\$3,350** and the limit for families is **\$6,750**.

Additional Contribution

Those 55 years of age or higher, but not yet entitled to Medicare benefits, can fund an additional \$1,000/year “catch-up” contribution.

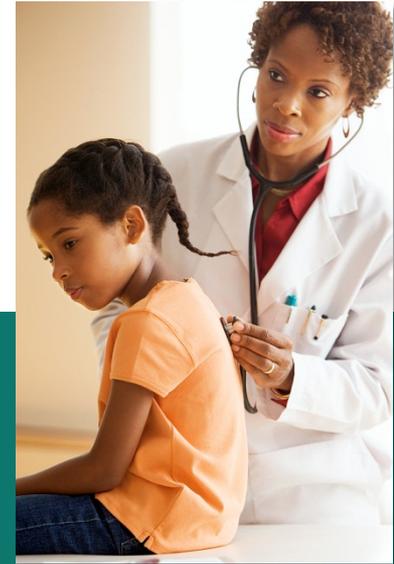
HSA Qualified Medical Expenses



Medical plan deductibles and coinsurance



Medical, dental and vision care services & products



Use HSA dollars to pay for qualified medical expenses for your spouse or dependents

Other HSA Qualified Medical Expenses

Health coverage while receiving unemployment benefits

COBRA continuation coverage

Qualified long-term care

Medicare premiums and out-of-pocket expenses



Paying for Non-Qualified Expenses

Any HSA funds used for purposes other than to pay for qualified medical expenses are:

- Taxable as income
- Subject to a 20% tax penalty*



* The 20% tax penalty does not apply to account holders age 65 and older, those who become disabled or enroll in Medicare

How to Make Deposits into your HSA

Employer Contribution



This year, the State of Colorado will contribute **\$60 per month** to your HSA account when you select the High Deductible Health Plan (HDHP) , and meet **all** required HSA eligibility requirements.

Contribute Online

Arrange a one time or recurring electronic transfer from an account at another financial institution

Mail a Check

Deposit additional dollars into your account by mailing in a check

Payroll Deduction

Contribute post tax dollars through payroll deduction

You can make HSA deposits until April 15th in order to realize tax savings for the prior year

Rollovers from an IRA, MSA or HSA

One-time distribution from your traditional or Roth IRA

- Direct your IRA trustee to make the distribution into your HSA
- Cannot exceed your contribution eligibility
- Cannot include as income and is not tax deductible

Roll over amount from Archer Medical Savings Accounts (MSAs) and other HSAs

- Must roll over the amount within 60 days after the date of receipt
- Can make only one rollover contribution in a one-year period

Transfer funds directly into Optum Bank HSA

- Direct an HSA administrator to transfer funds into your Optum Bank HSA
- Cannot include the amount as a deduction or distribution

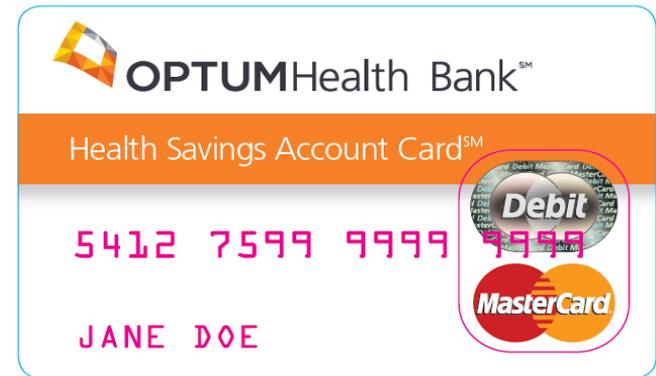
Access your HSA Funds

Use your Optum BankSM Health Savings Account Debit MasterCard[®]

Sign up for automatic bill pay and online banking

Use HSA checks for this account

Pay for an expense with personal funds and reimburse yourself from your HSA



Save your Receipts!

- Save your receipts for all qualified medical expenses
- Our convenient receipt vault allows you to upload receipts and store them within your HSA online
- Optum BankSM does not track your expenses or verify eligibility



How Molly Uses her HSA

Molly goes to the doctor with her HSA



Molly presents her health plan member ID card at the doctor's office



Her doctor submits a claim to her health care plan



Molly fills her prescription and pays for it with her HSA Debit MasterCard®



Molly receives and pays her doctor's bill with her HSA Debit MasterCard®



Molly retains her receipts

HSA eSaver – Account holder Fee(s)

Optum BankSM, Member FDIC, wants you to understand the fees associated with your Health eSaver HSA. In the chart below, we've outlined the fees and how they may apply to your account.

Standard Fees

Monthly Maintenance Fee

\$1.75 – Waived if average balance is \$5,000 or more*

Includes use of:

- Health Savings Account Debit MasterCard[®] – to pay charges directly
- Online Bill Payment and Mobile Access
- Receipt Vault – allows you to upload and store images of receipts online

ATM and Outbound Transfer Fee

\$2.50 per ATM transaction. In addition to our fee, the bank/ATM you use to withdraw funds may charge you their own fee.
\$20.00 per Outbound Transfer or Rollover to another HSA Custodian.

*THE AVERAGE BALANCE TO WAIVE THE MONTHLY MAINTENANCE FEE DOES NOT INCLUDE INVESTMENT FUNDS.

Investment Account†

Monthly Investment Fee

\$0.00

Investment Threshold

\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

†INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUM BANK, AND MAY LOSE VALUE |

Sign me up!



Enroll in an HSA qualifying HDHP

Visit your Enrollment Site at **Colorado.gov/dhr/benefits** to enroll in your Optum Bank HSA!

The State of Colorado will contribute \$60 per month to your HSA account when you select the High Deductible Health Plan (HDHP) and meet **all** HSA eligibility requirements.

What to Expect as a New Account holder

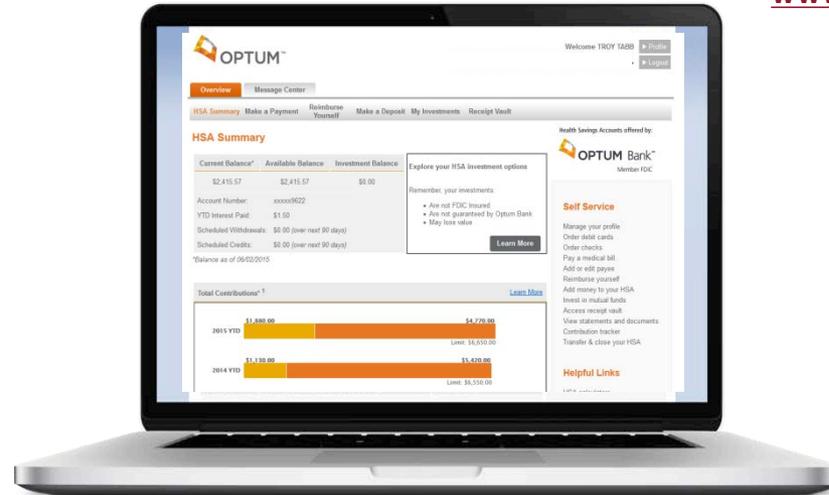
- Optum BankSM Welcome Kit will be mailed 7 to 10 business days after you are successfully enrolled in an HSA
- Your Debit card will arrive in a separate mailing
- HSA materials are mailed separately from health plan materials
- After logging in to your account for the first time, you will be prompted to provide your email address. You'll receive an Optum Bank bi-monthly newsletter with tips for helping you to make the most of your health care dollars

The image shows a screenshot of the Optum Bank website. At the top, there is a search bar and navigation links for "For Account Holders" (Log In, Register, Open an HSA) and "For Employers or Brokers" (Log In, Resources). Below the navigation is a banner with a family photo and the text "Save your receipts online" and "Upload and save images of your receipts for qualified medical expenses to your HSA online." A "Log in to use your Receipt Vault" link is also present. On the left, there is a "View Your Account" section with a dropdown menu for "Account Holder", a "Log In" button, a "Register for Site" link, and an "Open an HSA Now" button. Below the banner are three informational boxes: "The Benefits of a Health Savings Account (HSA)", "Start Saving for Your Health Care Today. Enroll Online.", and "Use Your HSA". In the bottom right corner, there is an image of an Optum Bank Health Savings Account Card with a Debit MasterCard logo, the card number 5412 7599 9999, and the name JANE DOE.

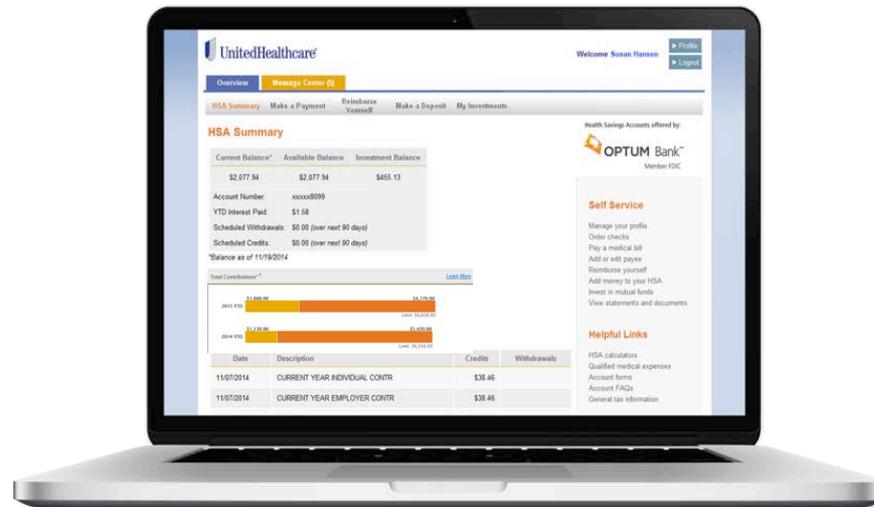
Managing your HSA

www.optumbank.com

- Check your balance
- Arrange deposits from another banking account
- Pay bills to health care providers
- Reimburse yourself for qualified medical expenses paid out-of-pocket
- Use HSA calculators
- Check the contribution tracker for YTD contribution amounts
- Use the convenient receipt vault
- Manage investment activities for your HSA

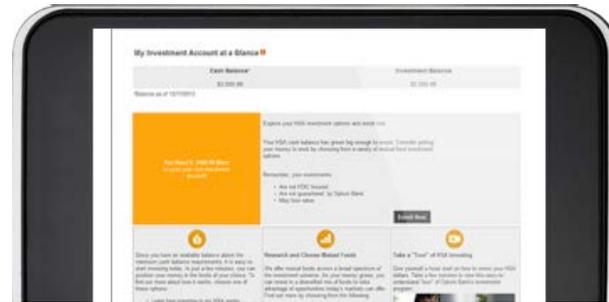


www.myuhc.com



Intuitive Investment Experience

- Funds over a threshold amount of \$2,000 can be directed into mutual fund(s) in \$100 increments
- Auto-sweep functionality
- Access to investments via website or IVR
- Access to investment information online, including links to prospectuses, as well as Morningstar® Quick Take Pages
- The HSA Asset Allocation Calculator can assist in deciding what mutual fund elections to make based on asset class



Easy four-step set-up process

Consumer tutorial and education tools



Investment products are not FDIC insured, are not guaranteed by Optum Bank® and may lose value.

HSA Investments - Mutual Funds

- Choice of 26 pre-selected highly rated, non-proprietary mutual funds

Mutual Fund	Ticker Symbol	Asset Class
Equity		
Vanguard Wellington	VWENX	Moderate Allocation
Vanguard Equity-Income	VEIRX	Large Value
BlackRock Equity Dividend	MDDVX	Large Value
Vanguard S&P 500 Index	VFIAX	Large Blend
Vanguard Total Stock Market Index	VTSAX	Large Blend
American Funds Capital World	CWGFY	World Stock
Neuberger Berman Genesis	NBGIX	Mid-Cap Growth
Victory Munder Mid-Cap Core Growth	MGOAX	Mid-Cap Growth
Vanguard Mid Cap Index	VIMAX	Mid-Cap Blend
Vanguard Global Equity	VHGEX	World Stock
John Hancock Large Equity	TAGRFX	Large Growth
T. Rowe Price Blue Chip Growth	TRBCX	Large Growth
Fidelity Low-Priced Stock	FLPSX	Mid-Cap Value
Vanguard Small Cap Index	VSMAX	Small Blend
Vanguard Extended Market Index	VEXAX	Mid-Cap Growth
Oppenheimer Developing Markets	ODMAX	Diversified Emerging Markets
Vanguard REIT Index	VGSLX	Alternative
Vanguard Health Care	VGHAX	Alternative
Allocation		
Vanguard LifeStrategy Moderate Growth	VSMGX	Allocation
Vanguard LifeStrategy Conservative Growth	VSCGX	Conservative Allocation
Vanguard LifeStrategy Growth	VASGX	Allocation
Fixed Income		
PIMCO Low Duration	PTLAX	Short Term Bond
PIMCO GNMA Fund	PAGNX	Intermediate Term Govt Bond
PIMCO Real Return	PRTNX	Inflation-Protected Bond
Lord Abbett High Yield	LHYAX	High Yield Bond
Money Market		
JP Morgan Prime Money Market	VPMXX	Money Market

Investments are not FDIC insured, are not guaranteed by Optum BankSM, and may lose value.



How to Contact Optum Bank?

**Call Optum Bank Customer
Care Professionals
(866) 234-8913**

**Visit optumbank.com or
myuhc.com**





Thank you!

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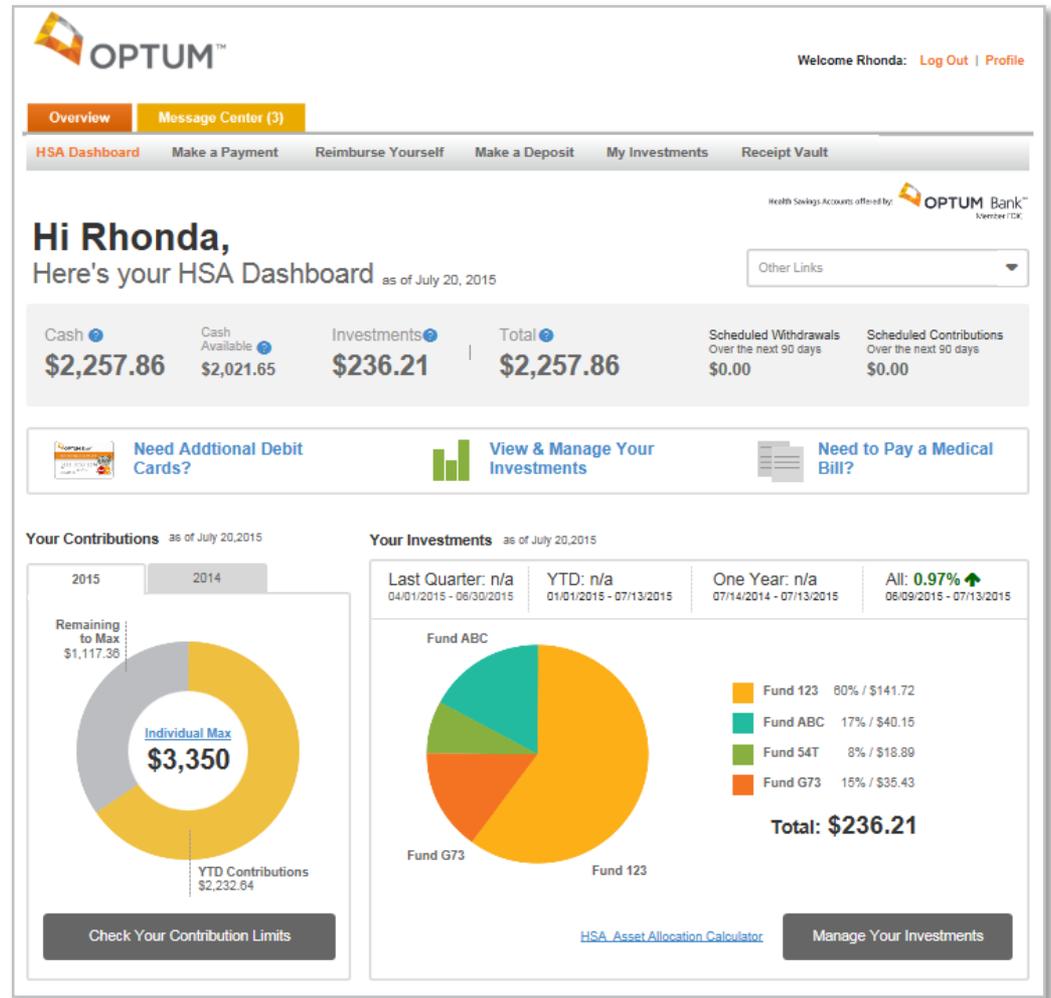
Health Savings Accounts (HSAs) are individual accounts offered by Optum BankSM Member FDIC, and are subject to eligibility and restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. 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.

Hypothetical example is for illustrative purposes only. All events, persons and results described herein are entirely fictitious and amounts will vary depending on your unique circumstances. Any resemblance to real events or persons, living or dead, is purely coincidental. Current rates are variable and may change at any time.

Optum Bank HSA
APPENDIX

HSA Dashboard

- Current and available balances
- Recent or scheduled transactions
- Investment portfolio
- Statements and tax documents

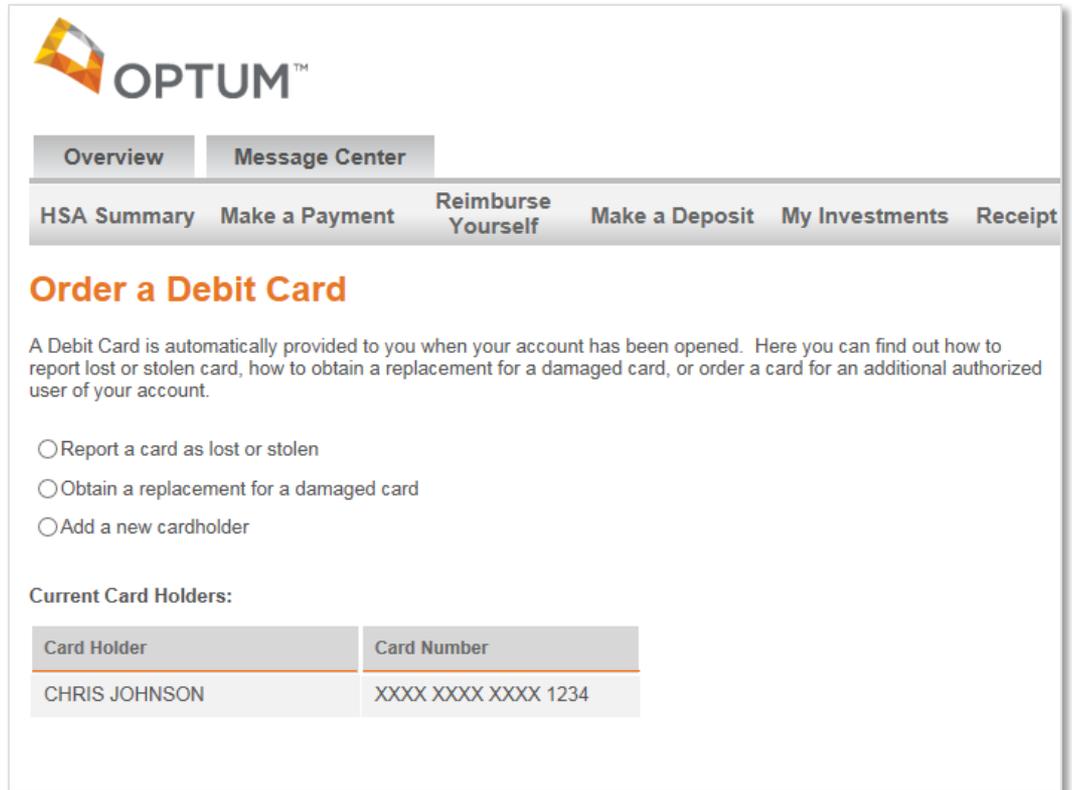


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How do I Receive a Second Debit Card?

Order online

- Log in to your account at optumbank.com
- Click on Health Savings Account (HSA)
- Under the Self Service section, click on “Order debit cards”
- Add a new cardholder
- Your new card will arrive within 2 weeks



The screenshot shows the Optum website interface. At the top left is the Optum logo. Below it are two tabs: 'Overview' and 'Message Center'. A navigation bar contains links for 'HSA Summary', 'Make a Payment', 'Reimburse Yourself', 'Make a Deposit', 'My Investments', and 'Receipt'. The main heading is 'Order a Debit Card'. Below this is a paragraph explaining that a debit card is provided automatically and that users can report lost/stolen cards, obtain replacements, or add new cardholders. There are three radio button options: 'Report a card as lost or stolen', 'Obtain a replacement for a damaged card', and 'Add a new cardholder'. Below the options is a section titled 'Current Card Holders:' followed by a table with two columns: 'Card Holder' and 'Card Number'. The table lists 'CHRIS JOHNSON' and a masked card number 'XXXX XXXX XXXX 1234'.

Card Holder	Card Number
CHRIS JOHNSON	XXXX XXXX XXXX 1234

Paying a Bill Online

Welcome CHRIS JOHNSONProfileLogout

Overview | Message Center

HSA Summary | **Make a Payment** | Reimburse Yourself | Make a Deposit | My Investments

Make a Payment

Payments should be made only for [qualified medical expenses](#).

Payment To:

4545 Corporate BLVD
St. Louis, MO 67565
Account Number: 555555

[Add a new payee](#)
[Manage payees](#)
[Update payee](#)

One Time | Recurring

HSA Balance: \$ 2,259.91

Payment Amount: \$

Payment Date:  MM/DD/YYYY *Payment requests that fall on weekends or holidays will be moved to the next business day*

Memo to Self:
Optional - shows on your statement

Health Savings Accounts offered by:



Member FDIC

Self Service

- Manage your profile
- Pay a medical bill
- Add or edit payee
- Reimburse yourself
- Add Money to Your HSA
- Invest in mutual funds
- View statements and documents

Helpful Links

- HSA calculators
- Qualified medical expenses
- Forms and information
- Account FAQs
- General tax information
- Account documentation

Health Savings Checkup

How do I Reimburse Myself?

Welcome CHRIS JOHNSON▶ Profile▶ Logout

Overview Message Center

HSA Summary Make a Payment Reimburse Yourself Make a Deposit My Investments

Reimburse Yourself

If you've paid out of pocket for a [qualified medical expense](#), you can use your HSA to reimburse yourself.

Current Available Balance: \$ 2,259.91

Reimbursement Amount: \$

Memo to Self:

Optional - shows on your statement

Reimbursement Method:

Electronic (Deposit into your external account)

My Bank

Mail me a check

7475 Main St, Apt. 567
City, MN 12345

[Add External Account](#)

[Manage External Accounts](#)

[Update Your Address](#)

Continue

Cancel

Notes:

If you have requested a deposit to an external account, the deposit should be completed within 2 to 3 business days for transactions submitted before 4:00 p.m. Eastern time. Funds posting and availability is dependent upon your external bank.

If you have requested payment by check, you will receive a check within 7 to 10 business days.

Reimbursement requests submitted after 4:00 p.m. Eastern time will be processed on the next business day.

Health Savings Accounts offered by:



Member FDIC

Self Service

- Manage your profile
- Pay a medical bill
- Add or edit payee
- Reimburse yourself
- Add Money to Your HSA
- Invest in mutual funds
- View statements and documents

Helpful Links

- HSA calculators
- Qualified medical expenses
- Forms and information
- Account FAQs
- General tax information
- Account documentation

Health Savings Checkup

HSA Receipt Vault

- Create and attach an image to a record
- Account holders can attach an image(s) to a record, name a record and add attributes
- Account holders can view records and images attached to records
- Account holders can create folders to organize and store images

The screenshot shows the Optum Health Savings Account (HSA) Receipt Vault interface. The browser address bar displays the URL: <https://secure.optumhealthfinancial.com/CAP/Portlets/hsaReimbursementYourSelf.jsf>. The page header includes the Optum logo, the user name "Welcome John Peterson", and links for "Profile" and "Logout". The navigation menu contains "Overview", "Message Center (4)", "HSA Summary", "Make a Payment", "Reimburse Yourself", "Make a Deposit", "My Investments", and "Receipt Vault". The main content area is titled "Receipt Vault" and includes the sub-header "Keep a digital paper trail of your HSA spending by capturing and uploading images & organizing records." Below this, there are six icons representing actions: "Upload Images", "Create Record", "Create Folder", "View Images", "View Records", and "View Folders". On the right side, there is a section for "Health Savings Accounts offered by: OPTUM Bank™ Member FDIC". This section includes a "Self Service" list with items like "Manage your profile", "Order debit cards", "Order checks", "Pay a medical bill", "Add or edit payee", "Reimburse yourself", "Add money to your HSA", "Invest in mutual funds", "View statements and documents", and "Receipt Vault". Below this is a "Helpful Links" section with items like "HSA calculators", "Qualified medical expenses", "Account forms", "Account FAQs", and "General tax information". At the bottom right, there is a "Health Savings Checkup" section with a "Try it Now!" link. The footer contains the text "Privacy Policy | Contact Us | Terms of Use | Glossary of Terms" and "© 2014 OptumHealth Financial Services. All Rights Reserved". A "COMODO SECURE" logo is also present in the bottom right corner.

HSA Online Enrollment – Eligibility & Enrollment



Health Savings Account Enrollment

Need Help?
Call us at 1-866-234-8913
Hours: 8:00 AM - 8:00 PM ET

WELCOME to the Optum Bank HSA Online Enrollment Site

CONTINUE

Thank you for choosing to open your Health Savings Account (HSA) with Optum Bank.

You are about to complete an application for a Health Savings Account. By continuing, you understand that you will be entering into a legally binding agreement with Optum Bank. You will have the ability to cancel your application at any time before the final screen.

The online enrollment process takes approximately 10 minutes to complete. Once you begin the enrollment process, you must complete it before you log off. If you log off before you complete the enrollment process, none of your information will be saved.

Qualifying for an HSA

Optum Bank HSAs are FDIC insured bank accounts that you can use to pay for qualified health expenses for yourself and your covered dependents tax free. To be an eligible individual and qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a high deductible health plan (HDHP) on the first day of the month.
- You have no other health coverage except what is permitted by the IRS.
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

See IRS Publication 969 for more information.

BEFORE YOU GET STARTED:

Please download [Adobe Reader](#) if it is not installed on your machine. This would enable you to read the help files as well as the terms & conditions files.

To complete the enrollment process, please have the following information handy:

- Your Social Security Number
- A valid e-mail address
- Your Medical ID card containing your Group/Employer # (unless you are not enrolling as part of an employer group)
- Primary identification, such as a driver's license, passport, or government issued ID
- Your personal banking information if you wish to make an electronic contribution after you complete your application.

CONTINUE



Health Savings Account Enrollment

STEP 1
STEP 2
STEP 3
STEP 4

Need Help?
Call us at 1-866-234-8913
Hours: 8:00 AM - 8:00 PM ET

Account Holder Information

(* required fields in Bold)

Personal Information
(Account Holder)

* First Name

Middle Initial

* Last Name

* SSN or Tax ID - -

* Date of Birth / /

* Home Phone - -

Work Phone - -

* Email Address

* Re-enter Email Address

* Verification Code

Please enter up to 10 letters (without spaces), such as your mother's maiden name, that can be used to verify your identity any time you call our customer service area.

Identification Information

PER THE USA PATRIOT ACT:
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open the account, we will ask for your name, street address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.

Form of Identification

Identification Number

State of Issuance

HSA Online Enrollment - Review

▶ Home Address (cannot be a P.O. Box)

* Address:

Apt#:

* City:

* State:

* Zip Code: -

Mailing Address is Different:

▶ Medical Information - High Deductible Health Plan (HDHP)

Not Enrolling Through Employer or Financial Advisor:

Employer Name:

* Group Number or Financial Advisor Number:

* Who is Covered:

* HDHP Effective Date:

CONTINUE **PREVIOUS** **HELP**

Need Help? Call us at 1-866-234-8913
Hours: 8:00 AM - 8:00 PM ET

MEMBER
FDIC

HSA Online Enrollment – Additional Cardholder



Health Savings Account Enrollment

STEP 1 **STEP 2** STEP 3 STEP 4

Additional Cardholder (* required fields in Bold)

▶ **Additional Cardholder Info**

You will receive a Health Savings Account MasterCard® Prepaid Debit Card. If you wish to request a Health Savings Account CardSM for use by an authorized user - either your spouse or another eligible dependent - Please Check the Following:

Add Additional Cardholder

* **First Name**

Middle Initial

* **Last Name**

SSN or Tax ID - -

Date of Birth MM DD YYYY

CONTINUE PREVIOUS HELP

[Privacy & Security](#) | [Terms of Use](#)



MEMBER **FDIC**

HSA Online Enrollment – Terms & Conditions and Submission



Health Savings Account Enrollment

STEP 1 STEP 2 **STEP 3** STEP 4

Need Help?

Call us at 1-866-234-8913
Hours: 8:00 AM - 8:00 PM ET

Terms & Conditions

In order to view the PDF documents listed below, you must have Adobe Reader installed on your computer. If you do not currently have this software installed on your computer, please click [Adobe Reader](#) to download it now.

The following documents contain important legal information regarding your account. Please read them carefully and keep a copy for your records.

PDF: [Custodial and Deposit Agreement](#)

PDF: [Schedule of Fees and Charges](#)

PDF: [Privacy Policy](#)

By signing below, I acknowledge and certify that:

- I wish to establish a health savings account("HSA") with Optum Bank as custodian.
- I understand the eligibility requirements for deposits made to my HSA and state that I qualify to make deposits to this account. I have reviewed this application and understand and agree that my HSA will be opened under and governed by Optum Bank's Custodial and Deposit Agreement and that the terms and conditions therein will be binding on me. This document will be sent to me when my account is opened, along with Optum Bank's Privacy Policy and Schedule of Fees.
- I authorize Optum Bank to provide information about my HSA, including my account number, to my employer (if applicable) and those acting on behalf of my employer or Optum Bank (if applicable), in connection with the establishment and maintenance of my HSA.
- I acknowledge that my employer and all others acting on behalf of my employer (if applicable), may provide information on my behalf to establish and maintain my HSA and authorize my employer and its designee to take such action deemed necessary and appropriate by my employer to administer my HSA, including but not limited to, effectuating deposits and correcting errors where necessary.
- I understand my monthly account statements will be made available to me electronically. I agree to notify Optum Bank if I wish to have statements mailed to my home address.
- I have requested a Health Savings Account (HSA) Debit MasterCard® and if I have filed out the information to request an additional debit card, I hereby request Optum Bank to issue a debit card on my account to the person indicated and I acknowledge I will be liable for the use of the debit card by the Authorized User.
- I certify that the information provided in this application is true and complete.

* I Accept and Agree to the Terms and Conditions as outlined above



Health Savings Account Enrollment

Need Help?

Call us at 1-866-234-8913
Hours: 8:00 AM - 8:00 PM ET

Thank You

Your application has been successfully received for processing.

You will receive an email within 3-5 business days that contains a link and instructions on how to access your welcome kit online. Your electronic welcome kit will contain the following information:

- Welcome Letter with your account number
- HSA Frequently Asked Questions & Qualified/Unqualified Medical Expenses
- Contribution Deposit Form
- Important mailing instructions for your records

You will receive your debit card in the mail within 3 business days.

BENEFICIARY INFORMATION

Your account will be set up with your legal spouse as the beneficiary if your HSA exists your death. If you are not married at the time of your death, the funds will be paid to your estate.

If you would like to designate an alternate beneficiary, you must complete a Beneficiary Designation Form. You may obtain a copy of this form to print from our forms library by accessing our website at [OptumBank.com](#).

EXIT

Need Help? Call us at 1-866-234-8913
Hours: 8:00 AM - 8:00 PM ET

MEMBER
FDIC



State of Colorado- Open Enrollment Toolbox

- Don't forget to visit your Open Enrollment Toolbox to find the below Optum Bank HSA materials
 - HSA Presentation
 - A Short Guide to HSAs
 - HSA Qualified Expenses
 - Natasha Uses an HSA
 - HSA User Guide

