

**You can open a health savings account (HSA).**

An HSA is a personal bank account to help you save and pay for your health care.

✓ **It's your money.**

There's no "use it or lose it" rule. You get to keep it even if you change plans, change employers or retire.



**Save on taxes.**

You don't have to pay federal or, in most instances, state income taxes on:

- HSA deposits
- Using your HSA funds to pay for qualified expenses
- Withdrawals to reimburse yourself for qualified expenses
- Any interest you earn on your account

The 2016 IRS HSA limits are:

- Employee – \$3,350
- Family – \$6,750

**How paying for network care works with an HSA**



**Your deductible**

You pay for all services, including prescriptions, until you meet your deductible. You can use an HSA to help pay it.

Pay with your HSA or pay another way



**Your co-insurance**

After you reach the deductible, you share the costs with the plan. You can use an HSA to help pay your share.

Your plan pays + You pay



**Your out-of-pocket limit**

When you reach the limit, you are done paying. The plan pays 100% of covered services for the rest of the coverage year.

You are done paying

Preventive care is covered 100% when you use a network doctor.



## Growing healthy savings

There's no "use it or lose it" rule. Unused dollars carry over year to year.



## And you pay less in taxes.

You won't pay federal and, in most cases, state income tax on:

1. Deposits you or others make
2. Money you spend on qualified expenses
3. Interest earned while money is in the account

## Manage your benefits and health care at myuhc.com®.

- ✓ Track claims and expenses.
- ✓ Pay health care bills.
- ✓ Find network providers and more.



### Access your benefits and get help any time, anywhere.

It's myuhc.com in your pocket. With the UnitedHealthcare Health4Me® mobile app, you can access your virtual health plan ID card, check claim updates, find physicians and facilities, estimate costs and get answers to questions.



### Starting healthier habits just got fun.

Rally<sup>SM</sup> is an experience on myuhc.com that may help you eat better, be more active and complete activities to improve your health.



### Estimate health care costs.

You have easy-to-use tools so you can see what a treatment or procedure typically costs and see what your share of expenses may be.



### Get help finding quality care.

To help you make more informed choices about health care, the UnitedHealth Premium® Designation Program includes doctors who meet quality and cost-efficiency guidelines. You can find a doctor's designation on myuhc.com.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com.\*