

Marcus decides to get an HSA



When Marcus accepts his first post-college job, he has a lot of decisions to make about benefits. His human resources manager, who walks him through all the paperwork, explains that a qualifying high-deductible health plan (HDHP) pairs well with a health savings account (HSA).

Marcus considers an HSA

After reviewing all the information the HR manager gave him, Marcus is interested. He visits [optumbank.com](https://www.optumbank.com) to get answers to his questions and learns what counts as a qualified medical expense, such as dental care, prescriptions and contact lenses. While Marcus is generally healthy, he knows he'll have these costs each year, and paying tax free sounds like a good idea.

Marcus decides to open an account

As he fills out the account application, Marcus thinks about how much he can afford to contribute each month. His employer offers payroll deduction, which means he won't even see the money he's contributing — an idea Marcus likes. While he knows he could contribute up to \$3,400, the contribution limit for individuals in 2017, Marcus decides to start lower. He signs up for \$100 per month, knowing he can make extra contributions or increase his payroll deduction at any time.

Optum makes it easy for Marcus to open his account

With the wide range of tools and resources available at [optumbank.com](https://www.optumbank.com), Marcus can get answers to his questions, find out how much he should be saving and more.



Health Savings Account Calculator

Helps you figure out your maximum contribution, estimate your tax savings and see how your savings can grow over time.



Health Savings Checkup

Creates an action plan to help you save for health care costs in retirement.



What Is an HSA? Webinar

Explains the tax advantages of an HSA, how to manage your account and how to pay for qualified medical expenses.

Visit [optumbank.com](https://www.optumbank.com) to learn more about saving on taxes with an HSA.

Here's how it adds up for Marcus:

Monthly contribution	\$100
Annual contribution	\$1,200
Annual Income tax savings [†]	\$452

[†] 25% federal | 5% state | 7.65% FICA

The 5 Stages of Health Saving and Spending*

DECIDE » OPEN » USE » MANAGE » OPTIMIZE

While Marcus' story may best represent the Decide stage, many of his experiences may apply to the other four Stages of Health Saving and Spending as well.

The 5 Stages of Health Saving and Spending*

Good health is a journey. So is saving the money needed to pay for qualified medical expenses. We've identified stages account holders go through when owning a health savings account: Decide, Open, Use, Manage, Optimize.

Because he's just learning about HSAs and deciding if an account is right for him, Marcus falls into stage one of *The 5 Stages of Health Saving and Spending**: Decide. That means he has a lot of questions about how the account works, how to contribute and the tax implications.

How can you progress to the next stage?

1. Open an HSA.
2. Set up a recurring or one-time deposit to your new account.
3. Visit **optumbank.com** to learn about qualified medical expenses. You can also find a complete list at IRS.gov.

To learn more about the 5 stages, visit **optumbank.com/optumHSAstages**.



Wondering how much you should put in your HSA?

For 2016, you can contribute up to the IRS limits of \$3,350 if you have self-only coverage or \$6,750 if you have family coverage.

For 2017, the IRS limits increase to \$3,400 for self-only coverage and remain at \$6,750 for family coverage.

Contribution limits are increased by \$1,000 for eligible individuals age 55 or older. Find out what's right for you with the Health Savings Account Calculator at **optumbank.com**.



Did you know you can save on taxes?

Your deposits are exempt from federal income tax, your savings grow tax free and money you spend on qualified medical expenses is free from federal income taxes, too. That's a triple-tax advantage.



Have questions about HSAs?

Get the answers at **optumbank.com**.

* Stages based on Optum Bank's proprietary *The 5 Stages of Health Saving and Spending*.

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.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions, including but not limited to 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.



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