

Why pairing an HDHP with an HSA may be right for you

Let an HSA (health savings account) help you plan for your future



When it's time to select your health plan, the choice is usually between 2 types:

- 1 A traditional copay plan (PPO)
- 2 A qualifying HDHP (high-deductible health plan) coupled with an HSA

Choosing an HDHP and funding an HSA is often the financial winner because you get:

- ✓ Income tax-free savings to cover a variety of qualified medical expenses now and into the future
- ✓ Typically lower premiums
- ✓ More control of your health care dollars

While everyone's plan options are different, when you line them up side by side, a qualifying HDHP with a funded HSA is the better deal in many scenarios. This can be true for both planned expenses as well as the unplanned. Often, the lower premiums combined with the tax savings end up costing you less than paying the higher premiums and copays in a traditional plan.

If you don't have immediate medical needs, you potentially have the chance to save even more. The money you put in your HSA will be there for you next year or the year after, potentially growing all the way to retirement and beyond. You may also choose to invest your HSA dollars once your balance reaches a designated minimum threshold amount.

See how an HSA works

Lisa signed up for an HDHP through her employer last year. Because she has a chronic asthma condition, she was happy to hear she could open an HSA to save for her asthma prescriptions and doctor visits. Here's how she saves money while keeping up with treatment.

1. Lisa figured out that she spends about \$3,000 on her doctor visits and supplies each year. Then she set up pre-tax HSA contributions through payroll deduction to cover that amount. Lisa's HSA contribution saves her \$1,130 in taxes, which essentially reduces her asthma expenses to \$1,870 for the year.
2. Whenever Lisa needs to see the doctor or order supplies, she uses her HSA funds to pay for it. So she doesn't have to pay anything out of pocket.
3. She uses the U.S. mail-order pharmacy option available through her health plan to save even more.
4. Lisa checks her balance frequently at [optumbank.com](https://www.optumbank.com). If she notices it's getting low and she hasn't reached the IRS contribution limit for the year, she deposits additional funds online or increases her payroll deduction contribution through her employer.

Here's how your HSA helps you save

Your health savings account (HSA) covers lots of things you already buy. When you pay with your HSA card, you save up to 30%* since you're using pre-tax dollars.

About HSAs

Your employer has partnered with Optum Bank®, Member FDIC, to administer your HSA. As a digital, analytics and technology leader, Optum Bank connects health and finance in unprecedented ways. We make it easy to plan, save and pay for health care with the right tools, resources and information based on your needs.

Some of the ways we're building a better banking experience include:

- ✓ A highly-rated mobile user app at 4.8/5
- ✓ [The Optum Bank Academy](#), which provides a best-in-class HSA education experience, equipping you with the knowledge and tools you need to get the most out of your health care dollar
- ✓ Easier ways to invest, including self-directed mutual funds as well as Betterment, an automated online financial advisor

Open your account

Check with your employer or benefits specialist to learn about your company's application process. You may be able to sign up through your employer's benefits enrollment site, or enroll at optumbank.com or through myuhc.com.



Have questions?

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*Assuming a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.

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