



Pete saves more with two health accounts.

He has a health savings account to pay for medical bills and a limited-purpose FSA to pay for dental and vision care.

Pete's health accounts work together.

Pete has a health savings account (HSA) that he uses to plan, save and pay for major health care expenses. His employer also offers a limited-purpose flexible spending account (FSA) that he can use to pay for dental and vision care.

Limited-purpose FSA

Funds are available for eligible dental and vision expenses at the start of the plan year.

He can change his contribution amount only if he has a qualifying event.

He loses unused funds in his FSA at the end of the plan year. He gives up his FSA if he leaves the company. COBRA may apply.

HSA

Funds are available as he deposits them.

He can change the amount he contributes anytime, up to the limit set by the IRS.

He owns his HSA and can keep the money in his account even if he leaves the company.

Pete wears contacts. Now he needs new eyeglasses and dental surgery.

Good news:

Pete will save \$941 in taxes.

Pete estimates that new eyeglasses and dental surgery will cost about \$2,500. He decides to have this amount deducted from his paycheck over the year, before taxes. With a \$2,500 contribution to his FSA, his tax savings add up. Even if he leaves a few dollars in his account at the end of the year, he may save more in taxes.

Saved \$625

Federal tax at 25%

Saved \$191

Payroll tax at 7.65%

Saved \$125

State tax at 5%

Total Savings \$941

Hypothetical example is for illustrative purposes only. Costs, circumstances and tax rates may vary.

Start saving like Pete.

Sign up for an FSA during benefits enrollment.



Using the account is easy.

Pete can use his Health Care Spending Card MasterCard® for eligible expenses. It's quick and convenient. Or, he can pay with cash, a personal check or credit card, and then submit a paper claim. The claim form is available at myuhc.com®. Pete can also turn on direct deposit through myuhc.com so his reimbursements are deposited directly into his savings or checking account.

It's simple for Pete to manage his account.

UnitedHealthcare gives Pete the resources he needs to make the most of his health care dollars. He can access his account at myuhc.com anytime. And he can use the UnitedHealthcare Health4MeSM mobile app to check his FSA balances anytime. When he has questions, our customer care professionals are available with answers.



Pete can only have a limited-purpose FSA with his HSA.

The federal government says if Pete has a health plan that allows him to contribute to an HSA, he cannot enroll in a health care FSA. Instead, the government allows Pete to enroll in a limited-purpose FSA, which is limited to paying for only eligible dental and vision expenses.

Flexible spending arrangements are often called flexible spending accounts. Pete is a fictitious individual used to illustrate OptumHealth programs and services.

Limited purpose flexible spending accounts are administered by OptumHealth Financial ServicesSM and are subject to eligibility and restrictions. A flexible spending account is not insurance. A flexible spending account may also be called a flexible spending arrangement.

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