



Health Reimbursement Accounts

Keep your family and finances healthy.





Your health care. Your priorities.

Individuals and families have different health care needs and priorities. Your employer recognizes the importance of flexibility and personal choice when it comes to health care. That's why they've established a tax-free Optum™ health reimbursement account (HRA) for you.¹

How does an HRA work?

Your employer sets aside money for your HRA. This is a company benefit; nothing is withheld from your pay to fund the HRA. You can use your HRA to pay or be reimbursed for eligible health care, vision or dental out-of-pocket expenses that are not covered by insurance or another benefit.

Only an employer can fund an HRA. You cannot add to the account. Your employer determines the annual contribution amount and when the funds will be available to you for reimbursements.

Managing your account.

It's easy to check your account anytime. Just go to www.optumhealthfinancial.com to see account transactions and balances, view or make claims, check reimbursement information and update your banking information. When you're on the go, use our mobile app Account Manager from Optum² on your smartphone or tablet to review a claim or manage your account. You can even use your mobile device to snap a photo of a missing receipt and upload it to your account. It's that easy.

Submitting claims and getting reimbursements.

Your medical plan carrier sends Optum claims for payments that are your responsibility. We verify that the service or other purchase is an eligible expense under your HRA plan. Then we withdraw the money from your HRA to pay your portion directly to the provider. You can find information about HRA claims on our website or on our mobile app, Account Manager from Optum.²

There may be other expenses that aren't processed through your medical plan but are eligible for HRA reimbursement. You can pay for these eligible health care expenses with a personal credit card or check. Then submit a claim online, by mail or by fax (find the form on our website.) Along with the claim, send a receipt that shows:

- The name of the doctor or other service provider, pharmacy or store
- The date of service or purchase
- A description of the service(s) or item(s) purchased
- The amount charged (or what you are responsible for paying)

With some HRA plans, you will need to accumulate a total of \$25 in claims we'll send you a reimbursement check.

Here's another benefit.

Your employer will credit your HRA in the next plan year with any funds you don't use in this plan year. This lets you make wise decisions about using HRA dollars.

You may be able to use your HRA to pay for eligible expenses such as:

- Doctor's visits and copays
- Prescriptions
- Dental treatment
- Diagnostic test and devices
- Eye exams
- Eyeglasses and contact lenses
- Physical therapy
- Smoking cessation

You may not use an HRA for:

- Health club dues
- Teeth whitening
- Over-the-counter medications
- Vitamins and nutritional supplements
- Toiletries (toothpaste, shampoo, body lotion)

IMPORTANT

This is only a partial list. For a complete list of eligible and ineligible expenses, check your employer's plan document information.

We're everywhere you go.



Our mobile app, Account Manager by Optum, connects your account to your smartphone or tablet. So you can check your account balance, review a claim, view messages or even snap a photo of a receipt and upload it at any time or place.

Get peace of mind.

Sign up today for your company's HRA. Then watch the mail for your welcome letter.

Questions? We've got the answers.

If you have questions about your HRA or a specific reimbursement, you can find the information quickly by logging into your account at www.optumhealthfinancial.com. And our friendly, knowledgeable customer care professionals are ready to answer your call Monday-Friday, 8 a.m. to 8 p.m. Eastern Time.

¹ Health reimbursement arrangements are often called health reimbursement accounts.

² The mobile app is compatible with smartphones and tablets running the iOS or Android™ operating systems.

Expenses reimbursed by your health care reimbursement account cannot be claimed as a tax deduction on your federal income tax return.

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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