See Mark make the most of his HSA.

Mark has the UnitedHealthcare Health Savings Account (HSA) Plan. The HSA Plan allows Mark to open and deposit money into an HSA at OptumHealth BankSM, Member FDIC. With the HSA, Mark saves money, income tax-free, to pay for qualified medical expenses today or in the future.

Mark’s employer offers automatic payroll deposits. With automatic payroll deposits, Mark is able to have money automatically taken out of his paychecks and deposited into his HSA before it is taxed. He has $50 taken from each paycheck and deposited into his HSA. This way, he reduces his taxable income as he uses the money to pay for qualified medical expenses.

Mark uses his HSA to pay for qualified medical expenses. Mark can dip into his HSA if he needs to. As long as the expenses qualify, his withdrawals are income tax-free. Examples of qualified expenses include:

- Visits to the doctor or dentist
- Prescription sunglasses
- Contact lenses
- Chiropractic care
- Prescribed medication

If he doesn’t use the money in his HSA this year, he can use it next year, or any time in the future. There is no “use it or lose it” rule with an HSA.

Mark saves on taxes. One of the biggest benefits of an HSA is the potential tax savings. Mark is in the 15% federal tax bracket and lives in Illinois, where his state income tax* is 3%.

The UnitedHealthcare HSA Plan and OptumHealth Bank can help with both.

Visit welcometouhc.com for more information about the UnitedHealthcare HSA Plan and opening an HSA with OptumHealth Bank.

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**How do you use an HSA?**

You can use funds in your HSA for any qualified medical expense.

Your account will come with a Health Savings Account Debit MasterCardSM, which you can use when you make your payments.

You can check your account balance and transactions along with your health plan information at myuhc.com®.

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**Tax Savings Example**

<table>
<thead>
<tr>
<th>Tax Savings Example</th>
<th>Every paycheck:</th>
<th>This year:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 deducted and deposited into an HSA, before taxes.</td>
<td>$1,300 deducted and deposited into an HSA, before taxes. ($50 per paycheck/26 paychecks)</td>
<td></td>
</tr>
<tr>
<td>Federal 15%</td>
<td>$7.50</td>
<td>$195.00</td>
</tr>
<tr>
<td>State 3%</td>
<td>1.50</td>
<td>39.00</td>
</tr>
<tr>
<td>FICA 7.65%</td>
<td>3.83</td>
<td>99.45</td>
</tr>
<tr>
<td><strong>Mark’s Tax Savings:</strong></td>
<td><strong>$12.83 every 2 weeks</strong></td>
<td><strong>$333.45 every year</strong></td>
</tr>
</tbody>
</table>

For educational purposes only. Dollar amounts and savings will differ depending on your specific circumstances, including income, other applicable taxes and other factors. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions.

Annual tax savings based on a 15% federal income-tax bracket, a 3% state income-tax bracket, and a 7.65% FICA tax for 2012, and a 3% state income-tax bracket.

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OptumHealth Bank℠ is UnitedHealthcare’s health care bank of choice.

OptumHealth Bank℠ is one of the nation’s leading HSA custodians. Only OptumHealth Bank℠ gives you the convenience of managing your HSA dollars through your health plan website – myuhc.com®.

When you log in to myuhc.com®, you can do all of your banking: pay bills, make deposits, reimburse yourself, track spending, start investments, and see your tax savings. In addition, you also get the Health Savings Account Debit MasterCard®, to make it easy to pay from your account, and Health Savings News, an e-newsletter for health care saving and spending tips.

*The following states do not exempt HSA deposits from state income tax: Alabama, California, and New Jersey.

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. Any resemblance to real events or persons, living or dead, is purely coincidental.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc., or their affiliates.

Health savings accounts (HSAs) are individual accounts offered by OptumHealth 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. 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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