Understanding Your Health Care Cards

When you enroll in the UnitedHealthcare Choice Plus Plan with a Health Savings Account (HSA), you receive two types of cards. They are not sent in the same envelope. It’s important to know when and where to use these cards.

**Health Plan ID Card**

**What is it?**
The health plan ID card is what you use to access care. It contains important information about you and your coverage.

**How do I use it?**
When you visit your doctor, hospital or other health care provider, simply show the card. The card provides information needed to bill for the services being provided.

**Where should I keep it?**
Always carry your health plan ID card. Keep it in your wallet or purse so you don't lose it or forget it.

**Can I get a temporary health plan ID card?**
You can print a temporary ID card. Visit myuhc.com and look for the Print an ID Card button.
UnitedHealthcare
Health Savings Account
Debit MasterCard®

What is it?
• This debit MasterCard® is connected to your health savings account (HSA) at Optum BankSM, Member FDIC.
• Use it instead of checks or cash to pay for qualified medical expenses.

How do I use it?
You can use the card at any place that accepts MasterCard to:
• Pay for qualified medical, dental, vision and pharmacy expenses at the doctor, dentist, eye doctor, clinic, pharmacy, grocery store or other retail store.
• Pay by phone, online or in person.

Your personal identification number (PIN) for your card arrives separately in the mail. With your PIN you can use your card to withdraw funds at any ATM that displays the MasterCard brand name.* You can withdraw money at the ATM to reimburse yourself if you go to the doctor and pay for services out of your own pocket.

When you are making a purchase in person:
• Be sure that the location accepts MasterCard.
• Give your card to the person at the register.
• You can also swipe the card using the debit/credit card swipe machine. You can select the “credit” button on the machine. This can be confusing because your card is labeled as a debit card. If you select “debit,” you’ll have to enter your PIN.
• Always keep your purchase and payment receipts for your records.

What if I don’t have enough money in my HSA? Can I still use my card?
No. The HSA is a bank account. You can only use the card for up to the amount that is in your HSA.

Where should I keep it?
Be sure to bring the card with you when you plan to make qualifying health care purchases.

Can I get extra cards?
If you want extra cards for a spouse or dependent, log into your account through myuhc.com. You will find a section called Forms and Information where you can complete and submit the “Additional Debit Card Request Form.”

*Optum Bank will charge a $1.50 per transaction fee for ATM withdrawals. Fees may also be charged by the ATM owner.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.
The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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