

Health Savings Account (HSA) Solutions

Free yourself from complicated account administration.

Optum Financial is a leading expert in consumer-directed health care solutions, navigating employers through the transition to a cost-saving, high-deductible-only benefits plan design or helping successfully drive adoption in an optional HSA offering.

With features like HSA On Demand®, an automated-deductible safety net, and communications that drive enrollment using scientifically proven behavioral economics principles, this HSA solution is unique in the market.

Easy to understand, simple to use, and loaded with benefits

The Optum Financial HSA solution includes: a payment card to access funds, an online portal for account management, mobile account access, interest earnings and blue chip investment options, speedy and accurate claims processing, superior customer service, and valuable health education and decision support tools to help employees make more informed choices.

To give your employees even more options, you can match an HSA with a health reimbursement arrangement or a flexible spending account. When paired with an HSA, these account types become limited purpose to cover vision and dental expenses.



Benefits of the T. Rowe Price and Optum Relationship

- Integration of Optum balances on T. Rowe Price's participant website and mobile app to provide a combined health and wealth experience
- Direct access to a wide range of investment funds, including T. Rowe Price no-load funds
- High-quality service, user-friendly experience, dedicated phone number for clients of T. Rowe Price, and aligned Optum account team

Employer Advantages

Optum partners with employers to manage the entire health care account experience. Additional benefits include:

- Superior operating platform
- Online reporting tools
- Account flexibility

Account Features and Benefits

Simplified Participant Experience

HSAs have never been easier to use.

Optum Financial puts account information and health education tools at your fingertips.

- ✓ Easy reimbursement processes with payment cards, streamlined claims feeds, and online bill pay options
- ✓ Simple uploading for claims documentation
- ✓ Enhanced employer dashboards
- ✓ Payment card with multi-account capabilities
- ✓ Fast access to funds with rapid reimbursement turnaround
- ✓ Customer Service 24/7, 365

Mobile Application and Text Alerts

Optum Financial provides secure mobile technology ensures anywhere, anytime access and seamless service.

- ✓ View account balances and transaction history
- ✓ Review claim details, and submit a new claim
- ✓ Pay providers directly with mobile bill pay and Click-to-Pay
- ✓ Upload photo of claim documentation
- ✓ View FAQs and eligible expenses
- ✓ Receive account alert push notifications
- ✓ Tap to call customer service
- ✓ Send text requests for account balance, claim, and contribution information

Mobile Application and Text Alerts

HSA participants love the convenience of accessible mobile technology—account balances at their fingertips, the ability to submit receipts before they are lost, and expert support that is just a tap away.

Additionally, account alerts immediately notify participants when a payment card purchase requires additional documentation, bringing proactive support to the next level.

Your Relationship With Optum

Remove your administrative burden and deliver increased cost savings.

- Expert, dedicated support from a team of professionals dedicated to clients' strategic and day-to-day needs
- Account transparency through detailed online reporting tools
- Proven implementation methodology and specialists speed the implementation timeline, accommodate customizations, and earn high satisfaction rates
- Communication kits ease implementation, boost enrollment, and increase employee satisfaction rates

"I just wanted to say how much I really like Optum. The website is easy to understand and very user-friendly. It is also nice to look at the site and see exactly what has been paid. This is so much better than our previous administrator's site. Thanks for making this part of our plan easy."

- Emily, HSA Participant