



Pay for health care expenses with an Optum Bank HSA from UHC Rewards



With UnitedHealthcare Rewards, you can earn dollars for reaching program goals and completing one-time reward activities. What's more, the rewards you earn can be deposited right into an Optum Bank® health savings account (HSA)—an account you can use to help pay for eligible health care expenses.

How an HSA works with UHC Rewards



Every dollar you earn with UHC Rewards can be put into an Optum Bank HSA



You can use an HSA to help pay for eligible expenses



When you have an eligible expense, you can use your HSA payment card, online bill pay or pay out-of-pocket and then pay yourself back using HSA funds



Answers to frequently asked questions

If I have an HSA through a different bank do I need to create an Optum Bank HSA?

Yes. To redeem your earnings through UHC Rewards you will need to have an Optum Bank HSA.

Note: You will need to monitor your total annual HSA contributions to not exceed the IRS annual max contribution. This includes all contributions from UHC Rewards, your employer or yourself.

Will I have to pay any fees to set up an Optum Bank HSA?

No, you will not have to pay any enrollment or maintenance fees when setting up your Optum Bank HSA.

How do I create an Optum Bank HSA?

After you've earned at least \$5 and you're ready to redeem your earnings for the first time, you can create your Optum Bank HSA.

To do that:

1. Open the **UnitedHealthcare®** app and select **UHC Rewards > Redeem Rewards > Optum Bank HSA**.
2. Select **Get an Optum Bank HSA** and follow the prompts on the screen to create your account. Some fields are pre-populated.
3. After your account is created, enter the dollar amount you'd like to redeem and select **Redeem rewards**.

Note: It may take up to 3–5 days before your account is ready. Please allow 14 business days for any future deposits to appear in your account balance.

How do I access my Optum Bank HSA?

When your account is ready you can access your balance on the **myuhc.com®** homepage under **My account and spending** or from the UnitedHealthcare app on the home tab under **Rewards & Spending**.

Can my spouse contribute reward dollars to an Optum Bank HSA?

You and your covered spouse can both activate UHC Rewards and deposit earnings into a single Optum Bank HSA. As the health plan subscriber, the Optum Bank HSA will need to be created in your name.

Get in on UHC Rewards and start earning

Download the **UnitedHealthcare** app and select **UHC Rewards** to get started

**United
Healthcare**

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying 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 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.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.