



Get more back at tax time. Make a final HSA deposit before April 15.

It makes a lot of sense. With every dollar you deposit into your health savings account (HSA), you pay no federal and, in most cases, no state income tax. That means, when you spend HSA dollars on qualified medical expenses, you save 30%.* In addition, every dollar you deposit grows income tax-free.

The IRS annual contribution limits for 2013 are \$3,250 for individual medical plans and \$6,450 for family plans, but you must deposit before April 15, 2014, to take advantage of tax savings for 2013. If you are 55 years of age or older, you can make an additional \$1,000 catch-up contribution.

Make a deposit today. Here's how.

- 1) Log in to myuhc.com® and click *Claims & Accounts* to access your Optum Banksm HSA

Note: If you are no longer enrolled in a UnitedHealthcare medical plan, you can access your HSA directly at OptumBank.com

- 2) Check the YTD contribution amount on your December statement by clicking *View statements and documents*
- 3) Make a deposit online, or download a contribution form to mail in a deposit by check
 - Online deposits must be made by April 10, 2014
 - Mail deposits must be postmarked by April 15, 2014

Save on taxes. Make the most of your HSA.

Look how much you could save on your 2013 taxes

Deposit	Tax Saving*
\$500	\$150
\$750	\$225
\$1000	\$300

* Example assumes individual is in 25% federal tax bracket and 5% state tax bracket. Results and amounts will vary depending on your particular circumstances.

In order to make a contribution to your HSA, you must be enrolled in a qualifying high-deductible health plan and meet the other requirements defined by the IRS.

For 2013, you can contribute up to the IRS limits of \$3,250 if you have self-only coverage or \$6,450 if you have family coverage. Contribution limits are increased by \$1,000 for eligible individuals age 55 or older. These limits include contributions from you, your employer, or others.

Health savings accounts (HSAs) are individual accounts offered by Optum Banksm, 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. State taxes may apply. Fees may reduce earnings on account.

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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