

FILL 'ER UP.



Fuel your HSA with an additional contribution in 2013. By making an additional deposit of any size, you can make your health care dollars go further while saving on 2013 federal income taxes.

Do you make deposits through payroll deduction? You can still make an additional deposit online or by mail, up to the 2013 IRS contribution limits of \$3,250 for individual coverage or \$6,450 for family coverage.

Don't let your HSA run on empty. Fill 'er up today and get the 2013 tax savings you deserve.

SEE WHAT YOU CAN SAVE WITH YOUR HSA.

Your Coverage	Your 2013 Maximum	Your Tax Savings*
Individual	\$3,250	\$975
Family	\$6,450	\$1,935
55+ Individual	\$4,250	\$1,275
55+ Family	\$7,450	\$2,235

**\$ MAKE A
DEPOSIT**

1. Log in to your account at OptumBank.com.
2. Click on Statements and check the YTD contribution amount on your most recent statement.
3. Make a deposit online, or download a contribution form [here](#) to mail in a deposit by check.

Plan Ahead. Make sure you're saving enough for health expenses with the Health Savings Checkup. Log in to OptumBank.com and look for this symbol.



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

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. 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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