

FILL 'ER UP.



Is your health savings account (HSA) full for 2013? Now is a good time to make a deposit to reach your 2013 IRS contribution limit** and get your total tax benefit.

If you make deposits through payroll deduction but didn't elect to deposit the maximum amount, you can still make an additional deposit online or by mail, up to the IRS contribution limit.

Fill up your HSA today. And rest easy knowing that you're giving yourself a great tax break, and solid preparation for whatever the future may bring.

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.

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**

Plan Ahead. Make sure you're saving enough for health expenses in retirement 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.

** 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.

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.

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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