

Optum Financial[®]

State of Wisconsin It's Your Choice 2025

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Optum Financial Employee Benefit Overview



Let's learn about HSAs

What is an HSA?

A health savings account, or HSA, is an account that saves you money by letting you use income tax-free dollars to pay for qualified medical, dental, & vision expenses



Sign up during enrollment. HSAs are compatible with a qualifying high deductible health plan (HDHP).



Contribute income-tax free money to your account –up to IRS limits – and adjust at any time during the year.



Spend your HSA dollars on hundreds of items – like glasses, Rx refills, and doctor visits.



Earn potential interest on your balance. Choose to invest HSA funds for potential added growth, after meeting minimum balance.



Balances carry over from year-to-year, to new jobs, and into retirement.



An HSA is designed to help you save money for use today or later



How an HSA helps you save money

Save, earn and spend income tax-free



Money in. Deposits are exempt from income tax



Earnings. Interest and potential investment growth are income tax-free



Money out. Funds spent on qualified medical expenses are income tax-free

What's covered under an HSA?

Save on out-of-pocket costs head to toe



Acupuncture



Chiropractic Care



Eye exams, glasses, & contacts



Flu shots



Nursing services



Orthodontia (non cosmetic)



Physical exam



Physical therapy



Prescription drugs & refills



Psychiatric care



Sunscreen, SPF 15+

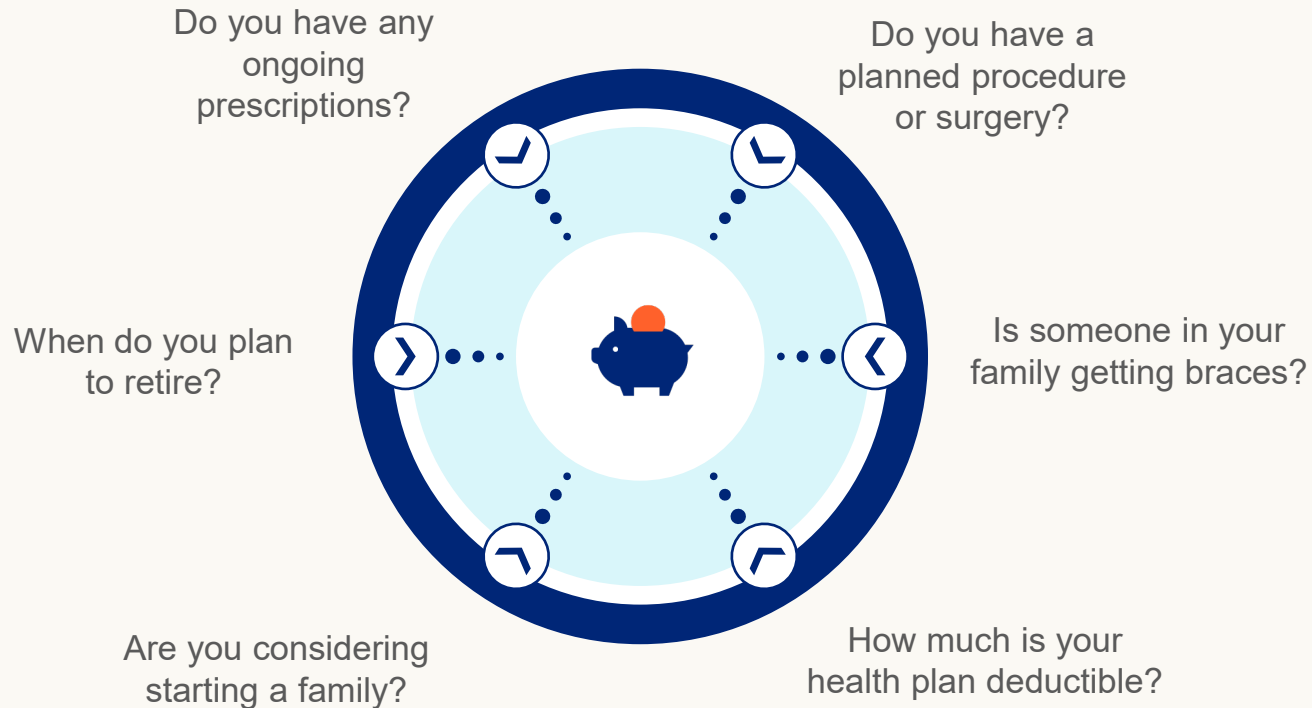


Wheelchair, walkers, crutches, & canes

Use the Qualified Medical Expense Tool on myoptumfinancial.com/etf to see if your specific expense qualifies for reimbursement

How much should I contribute? How much can I contribute?

Things to consider when choosing your contribution amount



2025 IRS contribution limits

Individual: \$4,300

Family: \$8,550

2025 Employer contribution

Individual: \$828

Family: \$1,650

When you are 55 or older, and not enrolled in Medicare, you can fund an additional **\$1,000 each year**, called a catch-up contribution.

How can I access my account?



Online portal

- Make deposits
- Pay bills
- Reimburse yourself
- Manage your investment activity



Mobile app

- Pay bills, track payments, and reimburse yourself
- Search for qualified medical expenses
- Capture and submit receipts
- Easily deposit funds
- Calculate your contributions
- Update your beneficiary



Payment card

- Pay the easier way at the doctor's office, chiropractor or pharmacy
- Use your card to pay for qualified medical expenses online
- Order additional cards for family members covered under your plan



It's easy to check account information, submit receipts, reimburse yourself

Get started now with your Optum Financial HSA

1

Enroll in the plan by
the deadline



2

Select an HSA for
year-round savings
and benefits



3

Adjust contribution
amounts throughout
the year; spend and
use your account for
your care.



For more information, visit my.optum.com/etf

Learn about FSAs

What is an FSA?

A flexible spending account (FSA) is an account that allows you to use pre-tax dollars to pay for eligible expenses

1 Health care

Helps pay for certain medical, dental, vision, prescription drug and qualified over-the-counter expenses



2 Limited purpose

Offered alongside an HSA to help pay for dental and vision expenses



3 Dependent care

Allows use of pre-tax dollars to pay for dependent-care services incurred while you work



2025 IRS contribution limits:

\$3,200 individual



\$5,000 per year for couples filing jointly or single parent; **\$2,500** per year per parent filing separately

How can I access my account?



Online portal

- Check your balance
- Submit receipts
- Reimburse yourself



Mobile app

- Pay bills, track payments, and reimburse yourself
- Search for eligible medical expenses
- Capture and submit receipts



Paper claim form

- Submit paper claim form to Optum Financial with required documentation via fax or U.S. mail



Payment card

- Pay the easier way at the doctor's office, chiropractor or pharmacy
- Use your card to pay for eligible medical expenses online
- Order additional cards for family members covered under your plan



**It's easy to check
account information,
submit receipts,
reimburse yourself**

What documentation is needed?

All required details should be included:

1. **Where:** Name of provider
2. **Who:** Name of patient
3. **What:** Description of service
4. **When:** Date of service (not date payment was made)
5. **How Much:** Amount charged (not amount paid as this could differ from amount charged for eligible service/item)

Receipts and documents that show estimated insurance payment are not acceptable, they must include the insurance payment made. (EOBs contain all the required information and are an excellent source of documentation)

Pharmacy ABC 1

Mail Service
Invoice/Receipt

Balance Due Upon Receipt
\$0.00

KATHERINE JONES
1234 MAIN ST
SAN ANTONIO TX 78265

This document includes all required information

See reverse side for payment or refund options. Retain the bottom portion of this form for records. 4

Summary for order 000003174224230		3		Date: 9/5/2022	
Name / Rx#	Quantity	Days Supply	Drug Name / NDC	Total Rx Cost	Benefit Provider Paid
KATHERINE JONES Rx# 000000000	2 60 EA	60	RXname TAB 25MG NDC 00000000000	\$15.03	\$0.00
					\$15.03*

* FSA/HRA eligible health care expenses. Retain Invoice/Receipt for your records.
Written information about this prescription has been provided to you. Please read this information before you take this medication. If you have any questions concerning this prescription, a pharmacist is available during normal business hours to answer these questions.
The Notice of Privacy Practices can be found at the web site on your identification card or by writing to:

Shipping Charge				\$0.00
Total Cost for this Order:	\$15.03		\$15.03	\$0.00
Previous Account Balance				\$0.00
Payment Received with this Order				-\$15.03
Balance Due Upon Receipt				\$0.00

A Balance Due may not reflect payments recently mailed separate from this order. 5

Details for Order Number: 000-0001001-0020001

Order Placed: August 16, 2022 4
Order Number: 000-0001001-0020001
Order Total: \$14.79

This document includes all required information

August 18, 2022

3 Items Ordered		Price
Munchkin straw trainer cup, blue, 8 oz		\$7.99
Condition: New Baby Bum SPF 70 Sunscreen Lotion 6 FL OZ		\$12.99
1 Online website ABC		
Condition: New Amazon Basics Blue Arrow Printed Pattern Bathroom Shower Curtain - Blue Arrow, 72 Inch		\$11.58
Condition: New FSA or HSA eligible		
2 Shipping Address:		
Katherine Jones 1234 Main St New York, NY 54321 United States		
Shipping Speed:		
FREE Shipping		
Payment information		
Payment Method:		
Gift card balance	Item(s) Subtotal:	\$32.56
Visa ending in 1234	Shipping & Handling:	\$5.00
	Free Shipping:	-\$5.00

Billing address	Total before tax:	\$32.56
Katherine Jones	Estimated tax to be collected:	\$2.56
1234 Main St	Gift Card Amount:	-\$15.00
New York, NY 54321		-----
United States	Grand Total: \$20.12	
FSA or HSA eligible	FSA or HSA eligible amount (includes taxes & shipping):	\$14.30
Credit Card transactions	Visa ending in 1234: August 18, 2022:	\$20.12

Get started now

Make the most of your Optum Financial FSA throughout the year

1

Enroll in your plan by the deadline



2

Spend your funds, don't lose them



For more information, visit my.optum.com/etf

Let's learn about commuter benefit accounts

Fast lane to tax savings

Commuter benefits let you set aside pre-tax dollars to pay for work-related transportation costs



Select your commuter products online



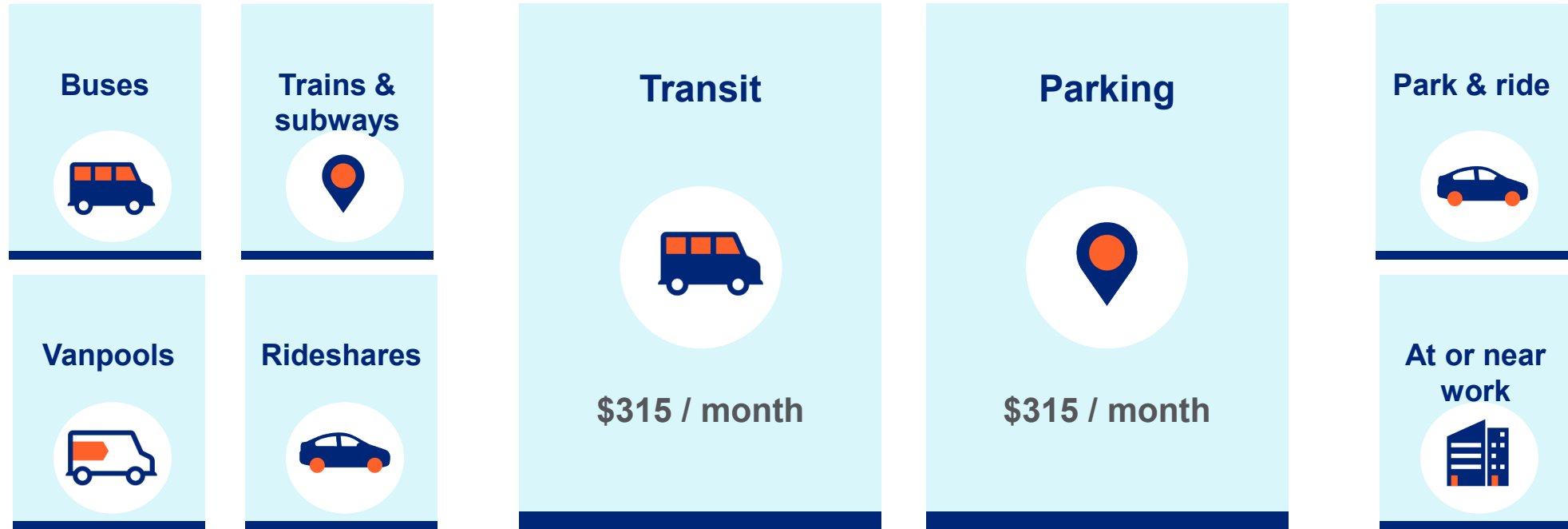
Lower your taxable income



Less taxes = more money in your pocket

How much can I contribute?

2025 IRS Contribution Limits



How do I use my commuter funds?

Payment card



Parking only

**Cash
reimbursement**



Parking & Transit

Optum

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Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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