

Hank enrolls in Medicare.

He can still use his health savings account.

This year, as Hank turns 65, he retires and enrolls in Medicare. The money he has saved for health care in his HSA provides peace of mind for this exciting new time in his life.

Hank keeps his HSA after he retires.

For the past four years, Hank has been contributing the maximum amount allowed by the Internal Revenue Service (IRS) to his health savings account (HSA). This includes annual catch-up contributions allowed for account holders 55 and older until they are enrolled in Medicare. After he enrolls in Medicare, he can no longer contribute money to his HSA.

Hank's savings add up.

Year	Contribution limits	Catch-up contributions	Total contributions	Annual tax savings
2009	\$5,950	\$1,000	\$6,950	\$2,617
2010	\$6,150	\$1,000	\$7,150	\$2,692
2011	\$6,150	\$1,000	\$7,150	\$2,549
2012	\$6,250	\$1,000	\$7,250	\$2,585
Total	\$24,500	\$4,000	\$28,500	\$10,443

Tax savings calculations assume a 25% federal rate, a 5% state rate, a 7.65% FICA rate in 2009/2010 and 5.65% FICA rate in 2011/2012.

He uses his HSA to pay for Medicare premiums and qualified medical expenses.

When Hank retires, he can use his HSA funds income tax free to pay for Medicare premiums and qualified out-of-pocket expenses. This includes deductibles, co-pays and co-insurance for:

- Part A (hospital and inpatient care)
- Part B (doctor and outpatient care)
- Part D (prescription drugs)

His HSA offers financial flexibility.

After he retires, Hank can use the money in his HSA for household expenses without paying a penalty, but he must pay income tax on the withdrawals.

Once enrolled in Medicare, Hank can pay for medical supplemental insurance with his HSA, but he'll pay income tax on the withdrawals.

Start saving like Hank.

Visit welcometouhc.com to learn more about opening an HSA with OptumHealth Bank,SM Member FDIC.

An OptumHealth Bank HSA: A health-wise investment for your future.

OptumHealth Bank is UnitedHealthcare's health care bank of choice and is a national leader in HSA banking. Plus, only OptumHealth Bank offers the convenience of banking through your health plan website, myuhc.com. Learn more about OptumHealth Bank at optumhealthbank.com.

With an HSA, you can:

Deposit your health care dollars.

You can add money anytime, up to the annual contribution limits set by the IRS. If you're 55 or older, you may be able to make catch-up contributions.

Grow your savings.

Deposits into an OptumHealth Bank HSA may earn interest and continue to grow over time. Depending on your account, you may be able to invest a portion of your balance in mutual funds to help save for future qualified health care expenses.*

Save on taxes.

Your deposits are exempt from federal income tax. Your savings grow tax free. Money you spend on qualified expenses is income tax free, too.

Pay for health care, now or later.

You can use your HSA to pay for various qualified medical, dental and vision expenses. The money is yours to keep, even if you change jobs or health plans.

***Investment products are not FDIC insured, are not guaranteed by OptumHealth Bank and may lose value.**

Hypothetical example is for illustrative purposes only, and assumes a 25% federal tax bracket and 5% state tax bracket in a state that does not tax HSA contributions, distributions or growth. Any similarity to real events or persons, living or dead, is purely coincidental. Current rates are variable and may change at any time.

Health Savings Accounts (HSAs) are individual accounts offered by OptumHealth Bank, 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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It's simple for Hank to manage his HSA.

UnitedHealthcare gives Hank the resources he needs to make the most of his health care dollars. He can access his OptumHealth Bank HSA at myuhc.com anytime. And he can use the UnitedHealthcare Health4MeSM mobile app to view his balance anytime. When he has questions, our customer care professionals are available with answers.

