OptumHealth Bank℠ Update:

Improvements to the banking experience for your employees with health savings accounts (HSAs)

When account owners log on to myuhc.com® after October 29, and follow the links to their HSAs, they will see an updated website design and exciting changes that make it easier to:

- Access accounts for viewing and transacting safely and securely
- Pay qualified medical expenses and set up recurring payments (such as monthly orthodontist payments)
- Keep a list of doctors, hospitals and other health care providers for ease in payment to places where you frequently incur qualified medical expenses.
- Deposit money into their HSAs by transferring money from other personal accounts
- Reimburse themselves for qualified medical expenses paid out-of-pocket

OptumHealth used feedback from customers to guide the design and planning of the improvements, and customer testing was part of the development.

Highlights of the enhancements

Log on changes - A new log in process will eliminate the need for account owners to enter a second password. They can simply follow the links from their HSA balance information on myuhc.com to do their banking.

When logging on to the site for the first time after the new experience is live, account owners will be asked to select and answer security questions, and provide or validate their email addresses.

With the new experience, account owners will no longer be asked to validate images and passphrases when following links to OptumHealth Bank from myuhc.com. Instead, they may be asked to answer one or more of the security questions they’ve set up. These measures are meant to more quickly get them access to account information, while maintaining high standards of internet security and protection for their account information.

Bill pay improvements - One of the features that customers said needed improvement was the bill payment function. The new banking experience allows HSA owners to create and maintain a list of “payees” to return to when they have future payments.

If account holders had directed us to pay a one-time or recurring bill on a date after the new system is live, they will be able to view and manage those payments in the new system and the recipients of those payments will appear on their payee lists. We are planning to import additional payee information soon.

Future updates are planned

During the upcoming months, other features will be added to further improve the account owners HSA banking experience, including:

- Improved display and explanation of investment options to make it easier for them to track investments and transfer funds from HSA deposit accounts into investment accounts.
- The ability to reimburse themselves for qualified medical expenses paid out-of-pocket by transferring money from HSAs to other personal bank accounts.
- Accessibility to request e-delivery of tax forms, annual privacy policy mailing and other communications from OptumHealth Bank.
- Access to Morningstar reports.

For questions on this communication or any HSA custodial services, please contact your OptumHealth Bank Account Coordinator.

OptumHealth Bank℠

Health savings accounts (HSAs) are individual accounts offered by OptumHealth Bank℠, 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.