

Open your HSA online



It only takes minutes to enroll in a health savings account (HSA) from Optum Bank®, Member FDIC.

1. Go to [optumbank.com](http://optumbank.com) and select "Open an HSA".
2. Read through the page to confirm your eligibility and select "Continue."
3. Complete your online enrollment.

#### What you'll need

- Your Social Security number
- Your primary email address
- An identification number from another form of ID, such as your driver's license, state-issued identification or passport

#### Be on the lookout

When enrolling, you can choose to receive your welcome kit electronically or by mail. You will also receive an HSA Debit MasterCard® by mail within seven to ten days in an unmarked envelope.

#### If you need extra debit cards

If you have family coverage, you can order extra debit cards for your spouse and dependents on your plan when enrolling in your account. You'll need each cardholder's name, Social Security number and date of birth.

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#### After you get your welcome kit

Take a few steps so you're ready to use your HSA. Go to [optumbank.com](http://optumbank.com) to:

- Register for online banking and bill payment
  - Designate a beneficiary for your account
  - Make a deposit or set up recurring deposits to build your savings
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## The 5 Stages of Health Saving and Spending

Good health is a journey. So is saving the money needed to pay for qualified medical expenses. We've identified stages account holders go through when owning a health savings account: **Decide, Open, Use, Manage, Optimize.**

To learn more about the 5 stages, visit [optumbank.com/optumHSAstages](http://optumbank.com/optumHSAstages).



**Investments are not FDIC-insured, are not guaranteed by Optum Bank®, and may lose value.**

Health savings accounts (HSAs) are individual accounts offered or administered by Optum 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. Fees may reduce earnings on account. 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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