

Subject line options:

- 1) Attention: You're missing pretax dollars
- 2) 4 reasons to contribute to your HSA
- 3) Give yourself an HSA balance boost
- 4) Level up your HSA growth

Preheader:

Start payroll deductions today to maximize your income tax-free savings.

[View in browser.](#)

Optum Financial®



Make your money grow further



Great news. Your employer is already contributing either \$750 (individual coverage) or \$1,500 (family coverage) to your health savings account (HSA). Want even greater news? You can boost your savings growth even more by contributing pretax dollars via payroll deductions. See how to set it up below.

3 reasons to start contributing today



1. Easy to save

Your contributions are income tax-free and lower your total taxable income. You can set up small, regular contributions through payroll. Simply contributing a little from each paycheck can help your savings grow big over time.



2. Easy to spend

Unlike a 401k, you can easily withdraw your funds for qualified medical expenses at any time without penalty. Just swipe your card and spend your funds like any other credit or debit card.



3. Easy to invest

Once your balance reaches \$1,000¹, you can invest it tax-free. If you choose to invest part of your balance, any money that grows will be income tax-free.

Keep your contribution limits in mind

Your HSA is so valuable that the IRS has set annual contribution limits.² Keep these 2024 limits in mind when you make your election.

\$4,150 individual coverage	\$8,300 family coverage	\$1,000 additional catch-up if you are 55 or older
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Remember, your election does not have to be paid all at once but will be deducted in small portions from each paycheck.

Steps to set up payroll deductions

- 1 Decide how much to contribute for the rest of the year.
- 2 Fill out the **Change of Election Form**.
- 3 Return the completed form to your **payroll/benefits office**.
- 4 Go forth and enjoy the benefits of making your money grow further with your updated plan contributions.

Remember, your election does not have to be paid all at once but will be deducted in small portions from each paycheck. Download the form below to make your election.

[Download now](#)

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

1. Investment thresholds may vary, check with your employer or sign in to your account for more information.

2. HSA contribution limits are set by the IRS and include all contributions to your account during a tax year, including: Pre-tax payroll contributions, employer contributions, after-tax one-time and recurring contributions. If you contribute more than the annual limit to your HSA, you may be subject to a 6% excise tax. You can sign in to your account to easily see your contribution amounts for the year. The deadline to make contributions for the current tax year is typically April 15 of the following year.

Health savings accounts (HSAs) are individual accounts largely held at Optum Bank®, Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details.

This communication is not intended as legal or tax advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

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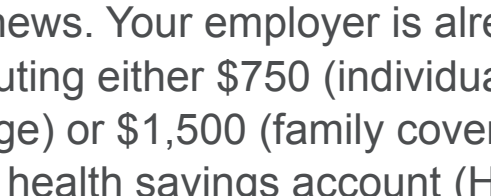
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