

Subject line:
Supercharge your HSA growth

Preheader:
How you can get more out of your HSA through contributions

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Optum Financial[®]



Set your HSA for financial growth



It's time to take advantage of the financial benefits your health savings account (HSA) gives you. Start adding to it by contributing on your own today, so you can maximize your income tax-free savings. Your employer may have already given you a boost by generously contributing either \$750 (individual coverage) or \$1,500 (family coverage) toward your HSA.

Contribution for employees who are covered by a high-deductible health plan for all of 2024 and are eligible for the full employer HSA contribution toward health insurance.

5 reasons to maximize your contributions



1. It's your triple tax advantage

Your HSA contributions, potential investment growth, and distributions for qualified medical expenses are all income tax-free.



2. Limits have increased

You have the opportunity to contribute hundreds more compared with last year. If you're age 55+, contribute an extra \$1,000.¹ Contribution limits for 2024 are:

	54 or younger	55 or older
Individual coverage	\$4,150	\$5,150
Family coverage	\$8,300	\$9,300



3. Grows with you into retirement

At age 65, you can withdraw funds for any reason without penalty, but you'll be subject to ordinary income tax.



4. You can invest it

Once your HSA reaches \$1,000,² you may choose to invest a portion of your dollars in mutual funds and more.



5. Health care costs continue to rise

Have peace of mind that your HSA balance can cover health care expenses such as unexpected needs, deductibles, copays and more.

Increase your payroll contributions by filling out this [Change of Election Form](#) and returning it to your payroll/benefits office.

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

1. 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.

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

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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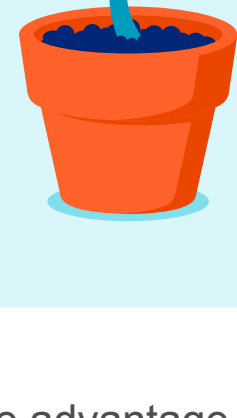
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