

Tips for keeping your HSA account safe



Your HSA (health savings account) is like any other bank account – there are certain steps you should take to keep your account secure.



Monitor your account regularly

Check your statements, balance and transactions frequently to spot any unauthorized activity. Keep your contact information updated so you'll receive important notifications from Optum.



Keep personal information private

Do not share your account details, passwords or PINs with anyone. Be sure to use strong online passwords, avoiding guessable information like birthdays, and set up passkeys (like HSID) when available.



Report lost/stolen cards immediately

Contact us right away if your card is lost or stolen to prevent unauthorized transactions.



Be cautious with online transactions

Only enter your debit card information on reputable website. Avoid public Wi-Fi in favor of secure, private connections, and log out after each session. Only access URLs that start with “https://” – the “s” stands for “secure.”



Be wary of phishing scams

Do not click on links or download attachments from unknown or suspicious emails or phone numbers. Verify the sender's authenticity before taking any action.



Use antivirus software

Install antivirus software to protect your devices from malware and other threats.



Be cautious with mobile banking

Use official apps and avoid downloading apps from unknown sources. Use strong passwords, PINs or biometric logins to lock your devices and prevent unauthorized access.



Update software regularly

Keep your computer, smartphone and banking apps updated to protect against security vulnerabilities.



Health savings accounts (HSAs) are individual accounts held at Optum Bank®, Member FDIC, unless otherwise indicated, 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.

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