

Optum Financial[®]

Qualcomm

Health Account User Guide

December 2022



Table of contents

Page	Topic
New 2023 details and tax information	
3-4	What's new for 2023?
5	HSA and tax time
6	FSA key dates and 2023 experience
User experience	
9	Making payments from myuhc.com
10	Making payments form optumbank.com
11-13	Making payments using your Health Savings Account (HSA)
14-15	Making payments using your Flexible Spending Account (FSA)
16-18	Making payments using your Dependent Flexible Spending Account (FSA)
19	Substantiation
20-25	Investing with your HSA
Tools	
26-27	Other helpful tools; ordering a debit card and HSA contributions
28	Assigning a beneficiary
29	Optum Bank mobile app
30	Your customer service teams
Other resources	
31-44	Appendix

What's new for 2023?



HSA contribution limits:

- 2022: **\$3,650** for individual and **\$7,300** for family coverage
- 2023: **\$3,850** for individual and **\$7,750** for family coverage
- If you are 55 or older by December 31, 2023, and not enrolled in Medicare, you can make a catch-up contribution of \$1,000 per year.*
- Spouses can make separate **\$1,000** catch-up contribution to an HSA account in their own name

HSA contributions can be updated anytime throughout the year by logging onto bswift (go/benefits). You can front-load your HSA contribution if you are interested in maxing out your contribution in a single payroll cycle.

Attention Qualcomm couples: The family HSA contribution limit is shared within the family unit.

FSA contribution limits:

- 2022 GPFSA & LPFSA Contribution Limit: \$2,850
- 2022 GPFSA & LPFSA Carry Over: Balance up to \$570

- 2023 GPFSA & LPFSA Contribution Limit: \$3,050
- 2023 GPFSA & LPFSA Carry Over: Balance up to \$610

- DCFSA Contribution Limit remains at \$5,000 per household (Qualcomm couples subject to \$5,000 limit)



Optum Bank is now named Optum Financial

New look and feel

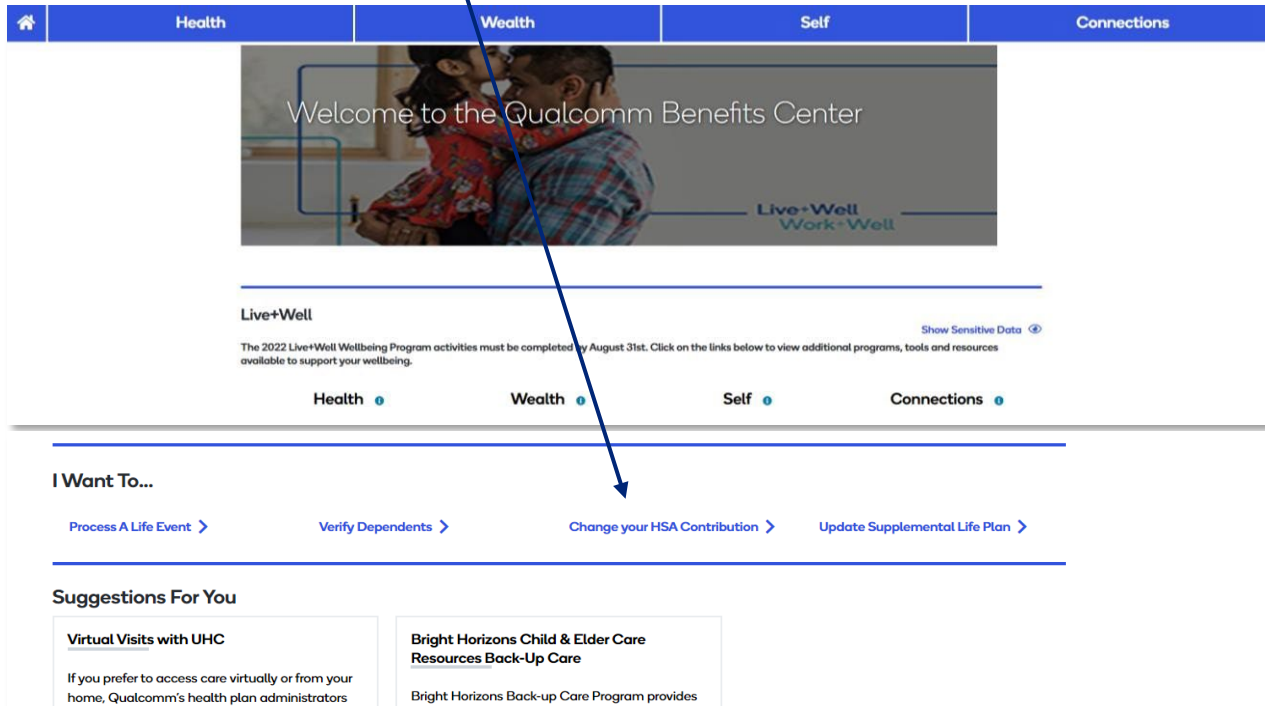
Updated web experience coming in 2023

NOTE: Continue to use the Optum Bank mobile app

Update your HSA contribution election anytime

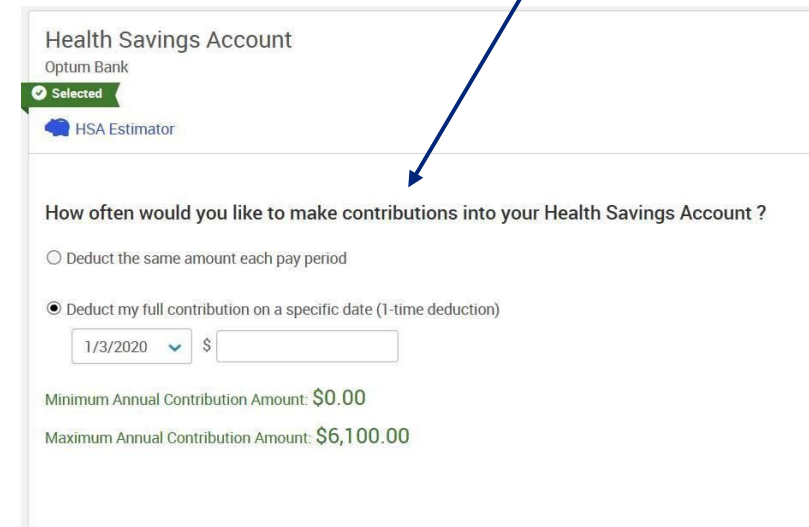
Log in to **bswift**:

- Internally (go/benefits)
- Externally (Qualcomm.bswift.com)



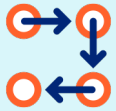
The screenshot shows the Qualcomm Benefits Center website. At the top, there is a navigation bar with tabs for Health, Wealth, Self, and Connections. Below the navigation bar is a banner image with the text "Welcome to the Qualcomm Benefits Center" and "Live+Well Work+Well". Underneath the banner, there is a section titled "Live+Well" with a "Show Sensitive Data" link. Below this, there are four tabs: Health, Wealth, Self, and Connections. In the "I Want To..." section, there are four links: "Process A Life Event", "Verify Dependents", "Change your HSA Contribution", and "Update Supplemental Life Plan". At the bottom, there is a "Suggestions For You" section with two cards: "Virtual Visits with UHC" and "Bright Horizons Child & Elder Care Resources Back-Up Care".

Elect to make your full HSA contribution on one payroll date by following the steps below:



The screenshot shows the "Health Savings Account" section of the HSA Estimator. It is titled "Optum Bank" and has a "Selected" status. Below the title, there is a link for "HSA Estimator". The main question is "How often would you like to make contributions into your Health Savings Account?". There are two radio button options: "Deduct the same amount each pay period" and "Deduct my full contribution on a specific date (1-time deduction)". The second option is selected. Below the selected option, there is a date dropdown menu showing "1/3/2020" and a dollar sign followed by an empty input field. At the bottom, there are two lines of text: "Minimum Annual Contribution Amount: \$0.00" and "Maximum Annual Contribution Amount: \$6,100.00".

HSAs and tax time



Optum will report investment gains for the state of CA for 2022 tax reporting purposes.

This report will be mailed to participants in February 2023 via US mail.

Sample tax documents included in appendix.

IRS tax forms:

- 1 Form 1099-SA shows the amount of money that you withdrew from your HSA during the tax year. If you have distributions in 2022, Optum Bank will send you this form in January. If you do not have distributions, you will not receive a Form 1099-SA.
- 2 Form 5498-SA* shows the amount of money that was deposited into your HSA for the tax year. Optum Financial submits this form to the IRS and will also send it to you in February. If you make additional contributions, you will receive a second form in May.
- 3 Form 8889 is the form that you fill out and submit with your tax return. This is a form you will obtain from your tax advisor or on the www.IRS.gov website.

*Optum Financial will accept contributions for 2022 up to April 18th, 2023. Prior year contributions can be made online at optumbank.com or via check with the Contribution/Deposit Form, also available on optumbank.com. Mailed forms must be postmarked by April 17th, 2023.

Key FSA Dates



- The deadline to submit 2022 LPFSA, GPFSA or DCFSA claims is 3/31/2023
- Any balance remaining in your 2022 LPFSA or GPFSA will rollover and become available in your 2023 FSA account on 4/1/2023. As of 1/1/2023, Optum Financial payment card will pull from your 2023 FSA funds.
- The DCFSA grace period for the 2022 DCFSA is 3/15/2023 and can be used for 2023 expenses incurred 1/1/2023-3/15/2023. Any unused 2022 DCFSA balance as of 3/31/2023 will be forfeited.

2023 FSA election and rollover transaction register:



Example:

2022 FSA election amount is \$1,000.

Rollover contribution of \$500 is applied.

View All Transactions		
Description	▲	Amount
Scheduled Payroll Deduction		\$38.46
→ Rollover Contribution		\$500.00
→ New Election		\$1,000.00

2023 Account holder experience

1 **Payment Information** 2 **Expense Information** 3 **Confirmation**

Reimbursements should be made only for qualified expenses.

Expense type

Reimbursement - pay yourself

Expense - add an expense without initiating a payment request

Account to reimburse from

HSA (Available Balance: \$)

General Purpose FSA 8/19/2021 - 12/31/2021 (Available Balance: \$)

Dependent Care FSA 3/17/2021 - 12/31/2021 (Available Balance: \$)

Dependent Care FSA 1/1/2022 - 12/31/2022 (Available Balance: \$0.00)

Limited Purpose FSA 3/17/2021 - 8/18/2021 (Available Balance: \$0.00)

Limited Purpose FSA 1/1/2022 - 12/31/2022 (Available Balance: \$)

Expense amount

\$ 0.00

Amount to reimburse now

Full amount 0.00

Another amount 0.00

Continue **Cancel**

Example:

Employee elected LPFSA for 2022 and met 2022 plan deductible, while also electing LPFSA again for 2023 plan year. This employee also enrolled in DCFSA and HSA.

Account Rules

FSA and deductible met date:

- Vision or dental expenses associated with dates before you meet plan's deductible should be claimed against LPFSA
- Medical, dental and vision claims (incurred after meeting deductible) should be filed against GPFSA

FSA transition 2022 to 2023:

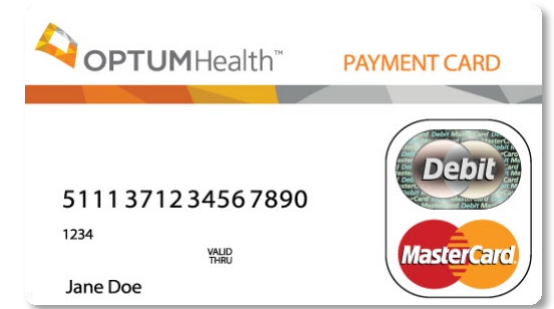
- Deadline to submit 2022 FSA claims is 3/31/2023
- Remaining balance in your 2022 LPFSA or GPFSA will rollover and become available in your new 2023 FSA account on 4/1/2023
- Balances will rollover into LPFSA until you meet 2023 plan deductible. If you elected GPFSA for 2023, funds will rollover into your 2023 GPFSA
- If you did not enroll in the LPFSA/GPFSA for 2023 but have a balance, an LPFSA/GPFSA will automatically be opened on 4/1/2023 to support the rollover balance

DCFSA transition 2022 to 2023:

- Deadline to submit 2022 DCFSA claims is 3/31/2023
- 2022 DCFSA grace period ends 3/15/2023
- The 2022 DCFSA can be used for expenses incurred between 1/1/2023-3/15/2023

GPFSA experience

After reaching medical deductible



GPFSA Payment Card Rules:



Vision or dental expenses associated with dates before you meet plan's deductible should be claimed against the LPFSA. Medical, dental and vision claims (incurred or processed after meeting deductible) should be filed against your GPFSA.

If you are submitting payment for **medical** claims associated **with dates of service before your plan's deductible was met**, it is recommended to submit payment in the following ways:

- 1 Facilitate payment to your provider from your HSA via optumbank.com*
- 2 If you've paid for the expense with an alternative payment method, you can reimburse yourself from your HSA via optumbank.com*

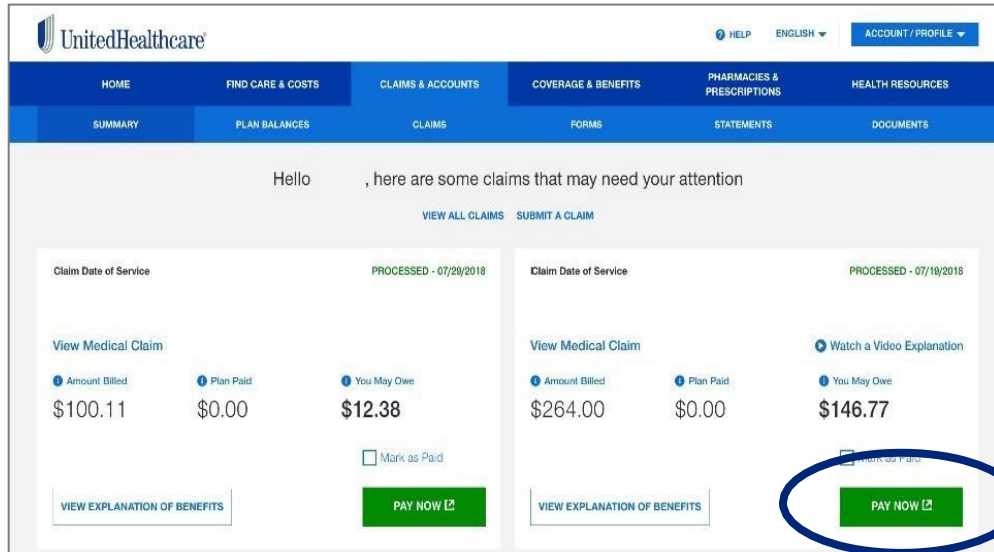
If you've already used your Optum Financial payment card to submit payment for a **medical** expense associated with services dates before you met your plan's deductible, you may contact Optum Financial to reallocate the transaction from the GPFSA to the HSA.



Did you know?

Use of your Optum Financial payment card will pull funds from your FSA first and then your HSA

Making a payment on myuhc.com – using your HSA



- 1

 - Go to myuhc.com
 - Select “Claims and Accounts”
 - Identify Claim
 - Select “Pay Now”

- 2

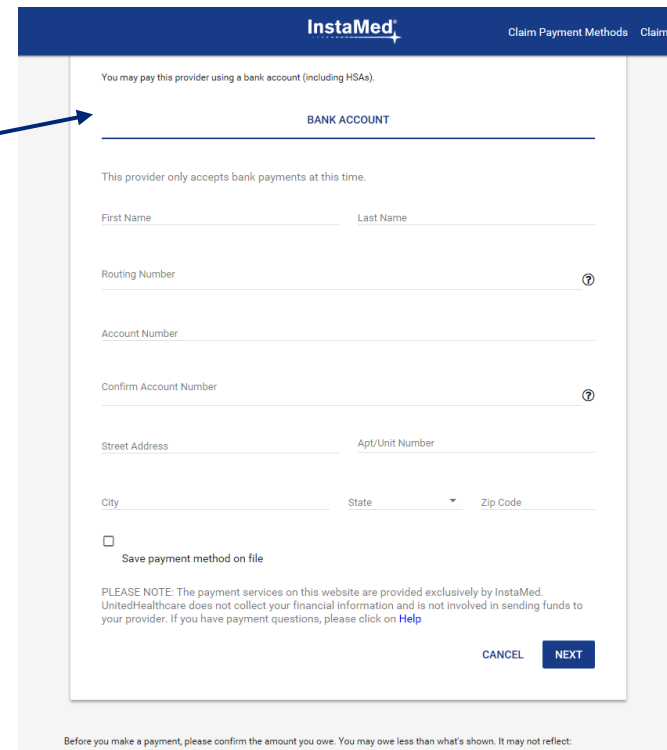
 - Enter Account Holder Name
 - Enter the Routing Number: 124384877
 - Enter your HSA account number*
 - Re-enter/confirm account number
 - Enter address
 - Save payment information

The Optum Financial routing number can be found by searching “routing number” at: optumbank.com/qualcomm

After you pay the claim, this prompt disappears, and you will see “You Paid” along with the amount paid.

Why does a payment fail?

Most often it’s due to an incorrect provider address. Always validate the payment address from your invoice before submitting.



Questions about a payment made from myuhc.com?

Call UHC at 866-467-8263

Make a payment on optumbank.com

View your claim information


The screenshot shows the Optum Bank dashboard for user William. The navigation menu at the top includes Dashboard, Account, **Payments**, Contributions, Investments, Help & Tools, and Settings. The 'Payments' tab is circled in blue. Below the navigation, there's a 'My Progress' section with steps: Decide, Open, Use, Manage, Optimize. A 'I want to...' section contains buttons for View Transactions, Make a Payment, Statements & Tax Docs, Reimburse Myself, Make a Deposit, Manage Debit Cards, Manage Beneficiaries, and Manage Investments. The 'Needs Your Attention' section shows no items. The 'Links' section features a video thumbnail. The 'HSA' section displays a balance summary as of November 17, 2022, with a current cash balance of \$26.45 and an available cash balance of \$26.45. A pie chart shows \$7,300.00 contributed so far, with a total contribution limit of \$7,300.00. The 'Betterment' section shows a balance of \$2,861.45 as of 11/17/2022, with an auto-transfer from HSA set to 'OFF Setup'. The 'Your HSA Mutual Funds' section shows performance metrics for the last quarter, YTD, and one year.

Access claim information by going to the “expense journal” under the payments tab

- Click “Pay”
- Once completed, “Pay” will update to display “Submitted”

The screenshot shows the 'Expense Journal' page. The 'Accounts' section shows HSA with a balance of \$397.87. The 'Expense Journal' section displays a table of unpaid expenses totaling \$2,593.39. The table has columns for Date, Category, Patient/Recipient, Payee/Provider, Amount, Status, and Receipt. Each row has a 'Pay' button. A blue arrow points from the 'Pay' button in the first row to the 'Pay' button in the second row. The table data is as follows:

Date	Category	Patient/Recipient	Payee/Provider	Amount	Status	Receipt
9/6/2017	Dental	Jane	Dr. Paul Kaldor	\$10.00	Unpaid	Add
8/16/2017	Dental	Jane	John Johnson	\$500.00	Unpaid	Add
8/7/2017	Medical	John	Dr John Smith	\$549.39	Unpaid	Add
8/4/2017	None	--	Dr. Paul Kaldor	\$1.00	Unpaid	Add
8/2/2017	None	--	Ian Winder	\$50.00	Unpaid	Add
8/1/2017	Dental	Jane	Dr. Paul Kaldor	\$200.00	Unpaid	Add
7/27/2017	None	--	Dr. Paul Kaldor	\$1.00	Unpaid	Add
7/26/2017	None	--	Dr John Smith	\$2.00	Unpaid	Add
7/25/2017	None	--	Dr. Paul Kaldor	\$500.00	Unpaid	Add
7/20/2017	Medical	John	Dr. Paul Kaldor	\$100.00	Unpaid	Add
7/18/2017	Vision	Jane	Dr John Smith	\$500.00	Unpaid	Add
7/5/2017	Dental	John	Dr. Paul Kaldor	\$100.00	Unpaid	Add
4/4/2017	Medical	Jane	Dr John Smith	\$80.00	Unpaid	View


REMINDER!
Mark your expenses as paid in the expense journal

Make a payment on optumbank.com

Health Savings Account (HSA)

Access payment information by going to:
“Payments” tab → “Pay an expense”

HSA payment options:

- 1 Choose “Payment” under expense type to pay a provider directly.
- 2 Choose “Reimbursement” under expense type to reimburse yourself for an HSA expense paid out of pocket.
- 3 Choose “Expense” under expense type to simply track an HSA payment that was paid for out of pocket, and you are not requesting reimbursement at this time.

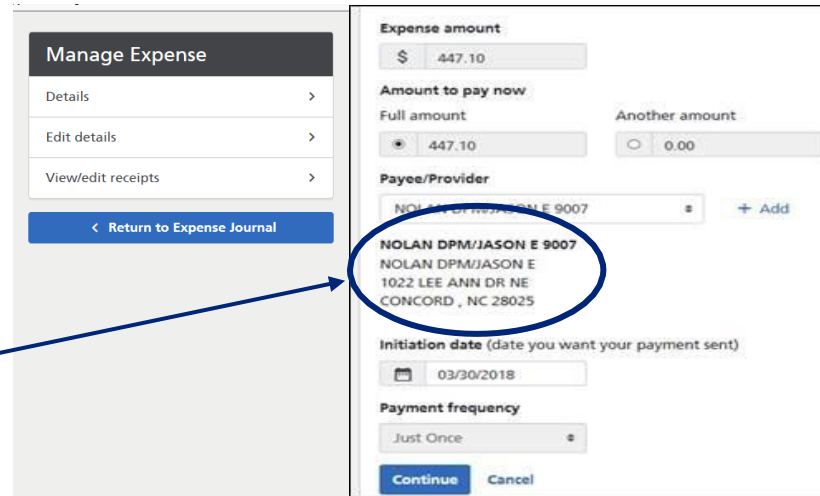
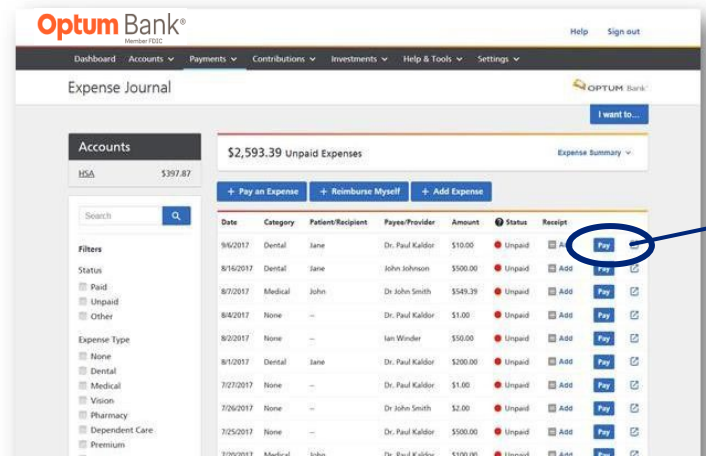
The screenshots illustrate the three-step process for making an HSA payment on the Optum Bank website:

- Step 1: Payment Information** - The user selects "Payment" under the "Expense type" section. The "Account to pay from" section shows "HSA" selected with an available balance of \$198.84. The "Expense amount" is set to \$0.00.
- Step 2: Expense Information** - The user selects "Reimbursement" under the "Expense type" section. The "Account to reimburse from" section shows "HSA" selected with an available balance of \$198.84. The "Expense amount" is set to \$0.00.
- Step 3: Confirmation** - The user selects "Expense" under the "Expense type" section. The "Expense amount" is set to \$0.00. A prompt asks the user to "Enter the expense amount and click 'Continue' to add your expense information."

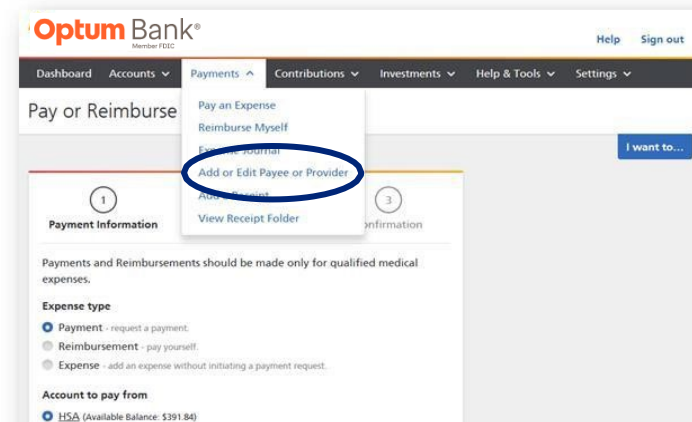
Make a payment on optumbank.com

Health Savings Account (HSA)

It is recommended to validate the accuracy of the remittance address before you pay your claim



What if the address in my claim does not match the payment remittance address?



Step 1: Go to the “Payments” tab and select “add or edit payee or provider”

Step 2: From here you can add a new payee or edit a payee from your current list.

Step 3: Once complete, return to the expense journal to facilitate payment.

NOTE! Once you’ve added or updated payee information, this payee is retained for future payments. Within the payee screen, the “account number” field can be utilized to distinguish provider payments by patient. See appendix for more details.

Make a payment on optumbank.com

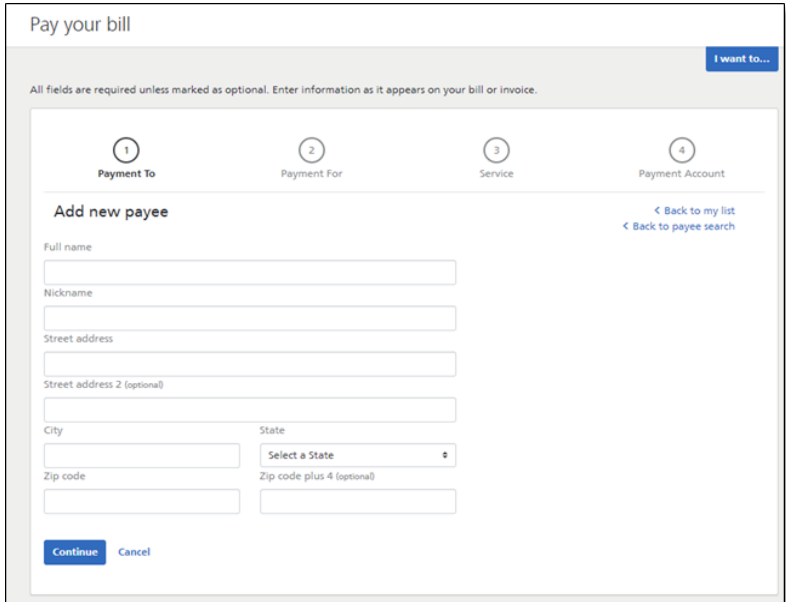
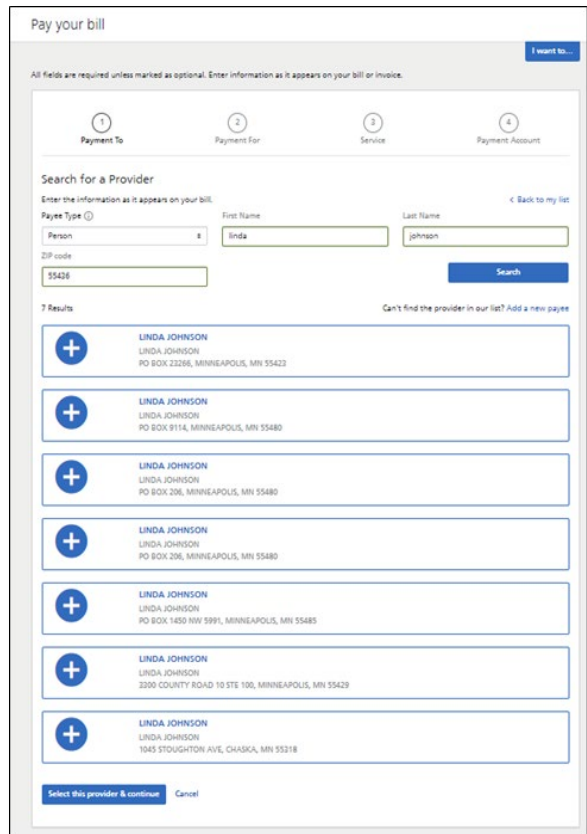
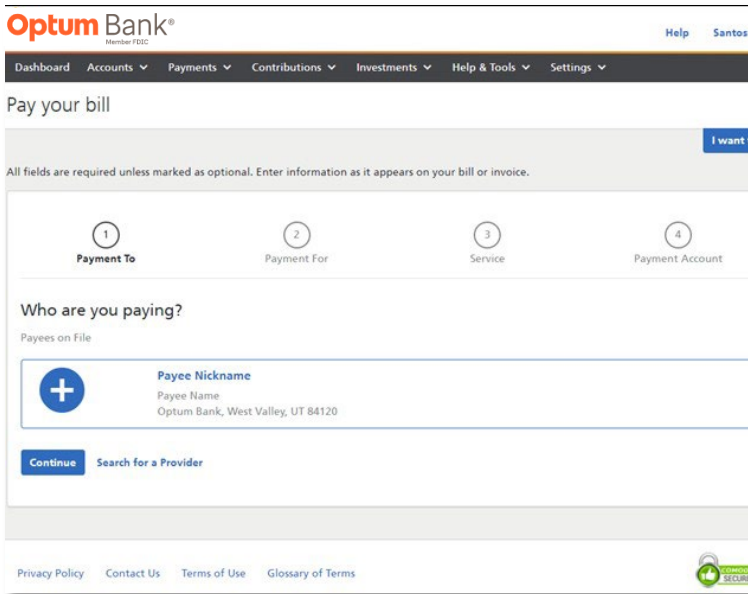
Health Savings Account (HSA)

Follow these steps to update the provider bill payment to distinguish the patient and to apply the payment correctly.

1 Go to the “Payments” tab and select “Search for Provider”

2 Add a new Payee or edit a Payee from your current list

3 Click on "edit the payee" to update the account number that is assigned to the patient referenced on the invoice. *(this information will print on the check memo line for payee's reference).*



Reimburse yourself on optumbank.com

General Purpose Flexible Spending Account (GPFSA)

Access payment information by going to: "Payments" tab -> "Reimburse myself", OR "File a claim" under the I want to section

FSA payment options:

If an expense was paid out of pocket, choose "Reimbursement" under expense type to reimburse yourself.

Note: Most FSA payments will be made with the Optum payment card at the point of purchase.

You also have the option to reimburse yourself if you've paid for something out of pocket. Future enhancements will allow for provider payments from FSA.

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Dashboard Accounts ▾ Payments ▾ Contributions ▾ Investments ▾ Help & Tools ▾

Pay or Reimburse an Expense

1 Payment Information 2 Expense Information 3 Confirmation

Payments and Reimbursements should be made only for qualified medical expenses.

Expense type

Payment - request a payment.

Reimbursement - pay yourself.

Expense - add an expense without initiating a payment request.

Account to reimburse from

HSA (Available Balance: \$198.84)

FSA (Available Balance: \$1,985.00)

FSA Dependent Care (Available Balance: \$50.00)

Expense amount

\$ 0.00

Amount to reimburse now

Full amount Another amount

0.00 0.00

Reimburse yourself on optumbank.com

General Purpose Flexible Spending Account (GPFSA)

Access payment information by going to: "Payments" tab -> "Pay an expense", OR "File a claim" under the I want to section

1. Select Reimbursement from the **Expense Type**
2. Select the **FSA account**
3. Enter the amount of the expense under **Expense Amount**
4. Select either the full amount of the expense to reimburse or enter
5. another amount in **Amount to reimburse now**
6. Select "None" in the **Provider field**
7. Click **Continue**
8. Enter the appropriate service dates in **Dates of Service** Select the appropriate category in **Expense category** Select "Me (customer name)" under **Patient/Recipient**
9. Enter a description of the **Service/Expense** * *this states optional, but is required**
10. Click **Continue**
11. Review the information provided in steps 1 and 2
12. Click Upload from your computer under Receipts to enter the receipt
13. Enter your First and Last Name in the Digital signature fields
14. Click **Submit**

Note: We recommend that you reimburse yourself by going to the payments tab. If you are reimbursing yourself from your FSA through the expense journal, please refer to slide 12 to edit the provider address on the claim.
Select "none" as payee/provider and "me" under the "patient/recipient" field.

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Dashboard Accounts Payments Contributions Investments Help & Tools

Pay or Reimburse an Expense

1 Payment Information 2 Expense Information 3 Confirmation

Payments and Reimbursements should be made only for qualified medical expenses.

Expense type

Payment - request a payment.

Reimbursement - pay yourself.

Expense - add an expense without initiating a payment request.

Account to reimburse from

HSA (Available Balance: \$198.84)

FSA (Available Balance: \$1,985.00)

FSA Dependent Care (Available Balance: \$50.00)

Expense amount

\$ 0.00

Amount to reimburse now

Full amount 0.00

Another amount 0.00

Reimburse yourself on optumbank.com

Dependent Care Flexible Spending Account (DCFSA)

Access payment information by going to: "Payments" tab -> "Pay an expense", OR "File a claim" under the I want to section

DCFSA payment options:

Choose "**Reimbursement**" under expense type to **reimburse yourself** for an expense paid out of pocket.

You may also reimburse yourself by submitting the FSA claim reimbursement form found online under "**Help & Tools**" tab, then "**Forms & Documents**".



Dashboard Accounts ▾ Payments ▾ Contributions ▾ Investments ▾ Help & Tools ▾

Pay or Reimburse an Expense

1
Payment Information

2
Expense Information

3
Confirmation

Payments and Reimbursements should be made only for qualified medical expenses.

Expense type

Payment - request a payment.

Reimbursement - pay yourself.

Expense - add an expense without initiating a payment request.

Account to reimburse from

HSA (Available Balance: \$198.84)

FSA (Available Balance: \$1,985.00)

FSA Dependent Care (Available Balance: \$50.00)

Expense amount

\$ 0.00

Amount to reimburse now

Full amount 0.00

Another amount 0.00

Reimburse yourself on optumbank.com

Dependent Care Flexible Spending Account (DCFSA)

Access payment information by going to: "Payments" tab -> "Pay an expense", OR "File a claim" under the **I want to** section

1. Select Reimbursement from the **Expense Type**
2. Select the **Dependent Care FSA Account**
3. Enter the amount of the expense in **Expense amount** Select either the full amount of the expense to reimburse or enter another amount in **Amount to reimburse now**
4. Select "None" in the **Provider** field
5. Click **Continue**
6. Enter the appropriate service dates in **Dates of Service** Select the appropriate category in **Expense Category** Select "Me (customer name)" in **Patient/Recipient** Enter the merchant's name and patient/dependent in **Description**
7. Click **Continue**
8. Review the information for accuracy
9. Click **Upload from your computer** under **Receipts** to enter the receipt
10. Enter your First and Last Name in the **Digital signature** fields
11. Click **Submit**

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Dashboard Accounts ▾ Payments ▾ Contributions ▾ Investments ▾ Help & Tools ▾

Pay or Reimburse an Expense

1 Payment Information 2 Expense Information 3 Confirmation

Payments and Reimbursements should be made only for qualified medical expenses.

Expense type

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Expense - add an expense without initiating a payment request.

Account to reimburse from

HSA (Available Balance: \$198.84)

FSA (Available Balance: \$1,985.00)

FSA Dependent Care (Available Balance: \$50.00)

Expense amount

\$ 0.00

Amount to reimburse now

Full amount Another amount

0.00 0.00

Other payment methods

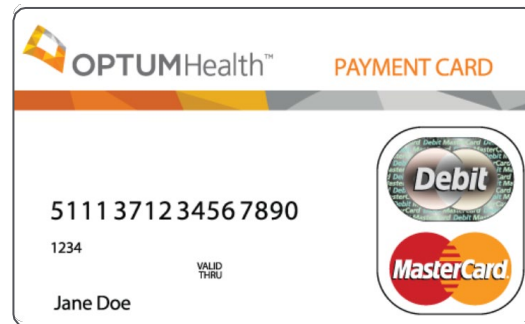
Dependent Care Flexible Spending Account (DCFSA)

What if you have a recurring DCFSA expense?

Use the Recurring Dependent Care Reimbursement Request form found under the “**Help & Tools**” tab, then “**Forms & Documents**”.

You can also choose to pay with your **Optum Bank payment card.**

Available at Merchants that are **coded as dependent care** and accept Mastercard®



Optum

Recurring Dependent Care Reimbursement Request

Please complete this form to establish a Recurring Dependent Care Reimbursement Request. If your provider contract extends past the current plan year and you wish to have the remaining payments reimbursed in a subsequent plan year, you will need to be actively enrolled in an FSA plan. In addition, you must send in a new Recurring Dependent Care Reimbursement Request Form for the new plan year. Customer service professionals can be reached by calling the number on the back of your card if you have any questions while completing this form.

1017 HA DEPCARE

1 Participant Information	
Participant Name:	Last 4 of SSN:
Employer/Plan Sponsor Name:	Provider Name:
Name of Dependent Receiving Services:	

2 Information about your Recurring Reimbursement Request

Please provide the information below about your recurring reimbursement request:

1. Which months would you like to be reimbursed? _____ through _____
(Month/Year – Example: Jan 2017) (Month/Year – Example: Dec 2017)

2. What is the amount you would like to be reimbursed each month? \$ _____

Important Note: The amount you are reimbursed each month cannot exceed your monthly contract payment amount. The amount you request each month will be deducted from your FSA until one or more of the following happen:

- Your available funds are used up
- The calendar year ends
- You drop/add/change your existing coverage
- You notify Optum Bank in writing to stop the monthly recurring reimbursements

3 Required Documentation

Please obtain provider certification prior to submitting the request for recurring reimbursements from your Dependent Care plan. If we are unable to read the documents due to the quality of the copy, we may need to request additional information.

Dependent Care Expenses	Date of service MM/DD/YY	Expense Amount	Name of Service Provider	Dependent Receiving Service		Provider Certification (Required)		
				Age	Name	Amount	Signature	Tax ID #
DEPENDENT ①		\$				\$		
DEPENDENT ②		\$				\$		
DEPENDENT ③		\$				\$		

4 Participant Signature

By signing below, I certify that all expenses I am submitting for reimbursement were incurred by me, or another individual eligible under my company's FSA plan, that the expenses were incurred during a period I was covered by the company's Plan, and that none of the expenses have been reimbursed by or, if applicable to my Plan, are reimbursable from any other source. I understand that I am responsible for the accuracy of information relating to the reimbursement submission, and that if an expense claimed is subsequently determined to be ineligible under my Plan, I may be liable for repayment to the Plan and payment of all related taxes, including federal, state, or local income tax, on amounts paid from the Plan. I acknowledge and agree that I have had an opportunity to consult with my tax advisor prior to submitting this form.

x _____
 Participant Signature Date

Thank you for allowing us to serve you.

Where to return your form?
 By Mail: Optum Bank, P.O. Box 30516, Salt Lake City, UT 84130
 By Email: optumclaims@prod.sourcehov.com
 By Fax: 1-855-244-5016

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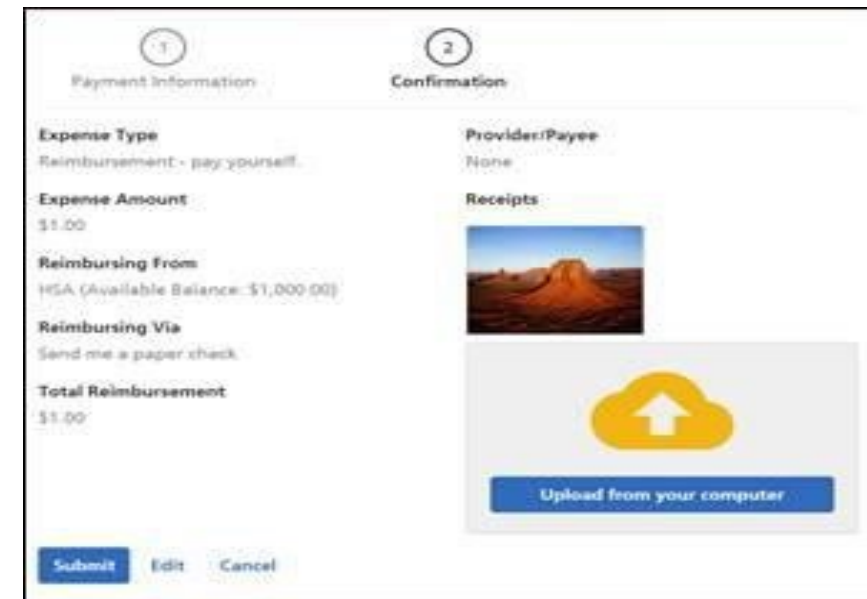
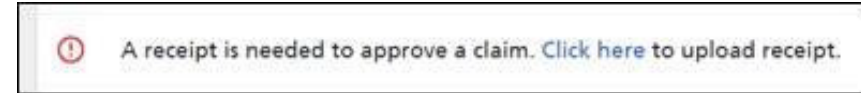
Substantiation

- 1 **Upload a receipt** for a denied claim or unsubstantiated debit card transaction on the portal.

You will see a notification with a link in the “**Needs Your Attention**” section for each claim/card transaction that requires additional documentation to be uploaded. Please note, your substantiation documents must be attached to the claim. Only loading receipts to the receipt vault is not sufficient to substantiate the claim.

- 2 The links will bring the user to the specific page to **upload documentation**.

- 3 Once the documentation has been reviewed by Claim Operations, the notification and link will no longer appear. Please allow 5-7 business days for substantiation processing.

A screenshot of a web form for claim submission. The form has two tabs: "1 Payment Information" and "2 Confirmation". Under "Payment Information", the fields are: Expense Type (Reimbursement - pay yourself), Expense Amount (\$1.00), Reimbursing From (HSA (Available Balance: \$1,000.00)), Reimbursing Via (Send me a paper check), and Total Reimbursement (\$1.00). Under "Confirmation", the field is Provider/Payee (None). There is a "Receipts" section with a placeholder image of a desert landscape and a large yellow cloud icon with an upward arrow. Below the cloud icon is a blue button labeled "Upload from your computer". At the bottom of the form are three buttons: "Submit", "Edit", and "Cancel".

Substantiation (continued)

When will you need to substantiate a claim?

- Expenses that are purchased at an IIAS approved pharmacy or match a standard copay amount will not require a receipt.
- Expenses that are received by claim carrier files that are currently set up with UHC, VSP & Delta Dental.
 - These files are sent, loaded & integrated into the Optum systems for Qualcomm employees.
 - These imported claims are used to substantiate remaining transactions based on matching transaction date and dollar amount.
 - If there is not a match after 60 days following the transaction date, these expenses will require substantiation.
- The notification will be mailed or emailed if there is an email address on file.
- Once you get the notification, log into www.optumbank.com/qualcomm to get more details and upload a receipt.
- Current receipt limit is **7MB** for single receipts and **12MB** for multiple images.
- If you only substantiate part of the total card swipe, the Optum Financial system will reflect the original charge as well as the remaining balance that requires substantiation.

What information is required by the IRS?

- ✓ Date of service
- ✓ Type of service (prescription, copayment, dental, etc.)
- ✓ Name of provider and name of individual serviced
- ✓ Cost of item or service



TIP

An explanation of benefits (EOB) meets the IRS requirements for documentation

Investing your HSA

Triple tax savings*

No federal income taxes on contributions made, investment earnings or withdrawals (when used for qualified medical expenses)



Options for every type of investor

1

Digitally managed investments

- Online investment support from Betterment
- Brief questionnaire on goals, risk profile
- Low-cost exchange traded funds (ETFs) auto-deposits and automated rebalancing

2

Mutual funds

- Over 32 mutual funds** available
- High Morningstar ratings
- Low expense ratios

3

Schwab HSBA

- This option is ideal for experienced investors who want more control and options or those investors who seek to align their 401K investments with their HSA investments.

Another way to save for retirement

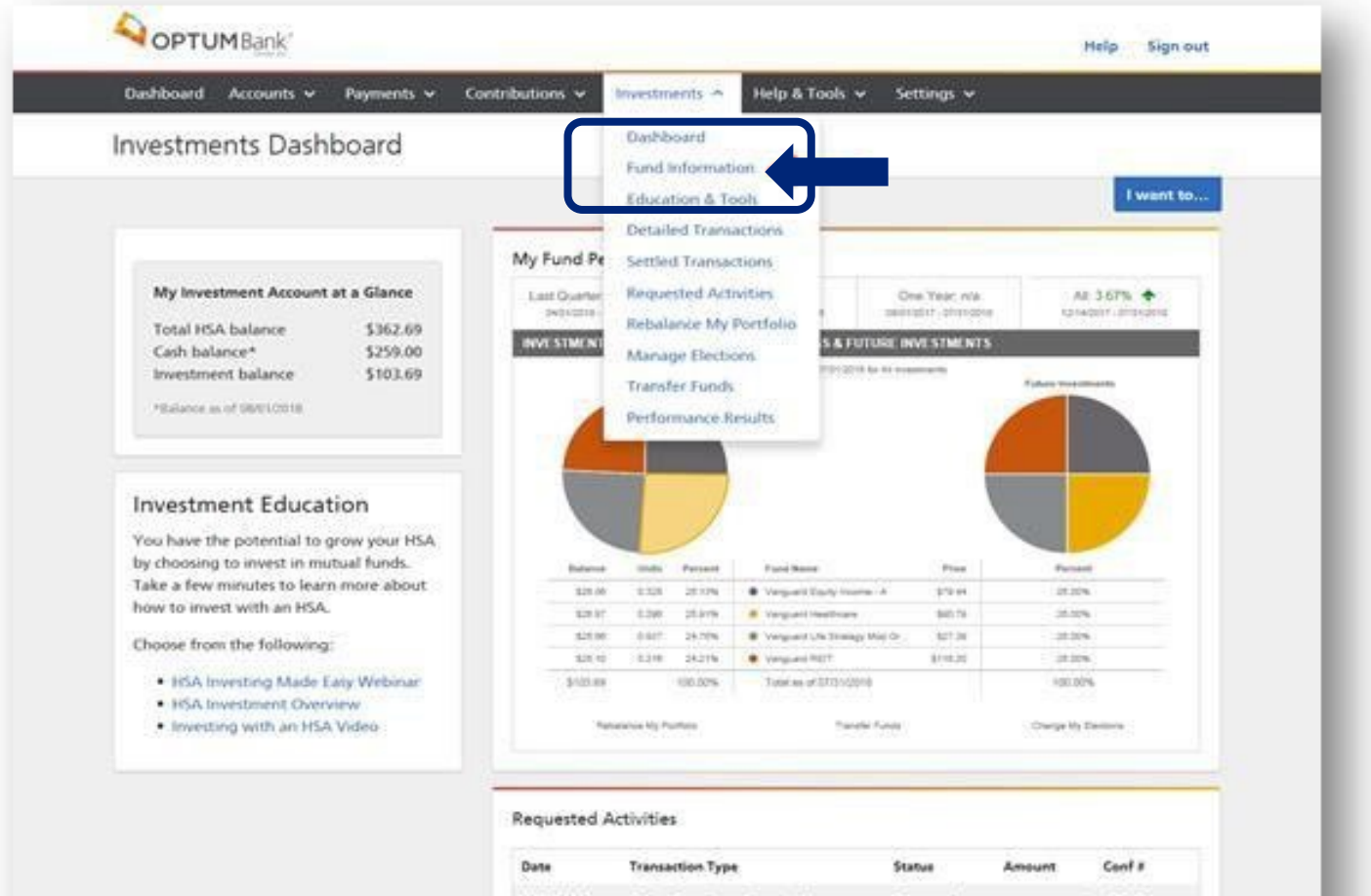
Income tax free* withdrawals may make an HSA a powerful retirement savings vehicle.

Withdrawals from a 401(k) and IRA are taxed, regardless of how the funds are used.

Account holders can start investing once they reach the HSA balance of \$1,000.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Access your investments online



Confirm that you have met the minimum to invest (\$1,000) and click **“Fund Information”** from the Investments drop down



HSBA, Mutual Funds and Betterment Requirements

Share purchase: If submitted before 4pm ET the trade will settle the next day and be visible online. Once settled, the shares are visible on the website and available to transfer.

Liquidating: If submitted before 4pm EST, the trade will settle the following day and the funds will be available in the HSA the next day after trading settles (which would be 2 days after submitted).

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Access your investments online

Optum Bank[®]
Member FDIC

Dashboard Accounts Payments Contributions Investments Help & Tools

Transfer Funds

< Change transfer type

1 Choose options 2 Review and submit 3 Confirmation

Transfer details

Use your HSA funds to invest in one of our investment options.

Accounts - From

Health Savings Account (HSA)	\$691.56
------------------------------	----------

Investments - To

Mutual Funds \$87.23

Betterment \$0.00

Amount

\$ How much?
\$100.00 minimum

HSA auto-transfer : ON ⓘ
To: Betterment
Threshold: \$500.00 Edit

Review



The minimum to invest is \$1,000.

The minimum amount to sweep into investments is \$100 for a total of \$1,100.

Automatic Transfer

Set up or edit recurring transfers/sweeps. Any time your HSA balance exceeds a designated amount, funds will be automatically transferred to your designated investment account.

STATUS	AUTO-TRANSFER THRESHOLD	TO INVESTMENTS
ON	\$ 500 Minimum threshold requirement: \$500.00	Betterment
OFF	\$ How much? Minimum threshold requirement: \$500.00	HSA Mutual Funds

[View my current fund elections](#)

Current HSA Cash account balance: \$691.56

Save Cancel

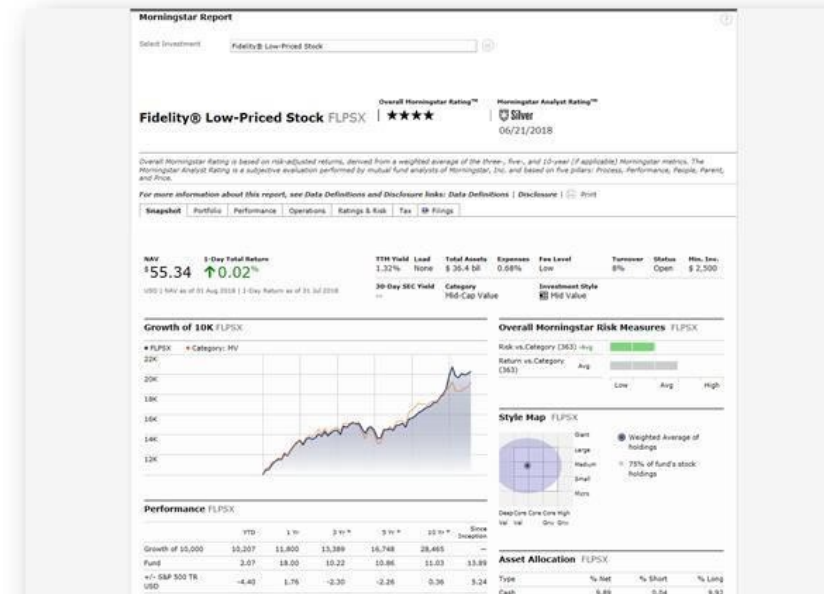
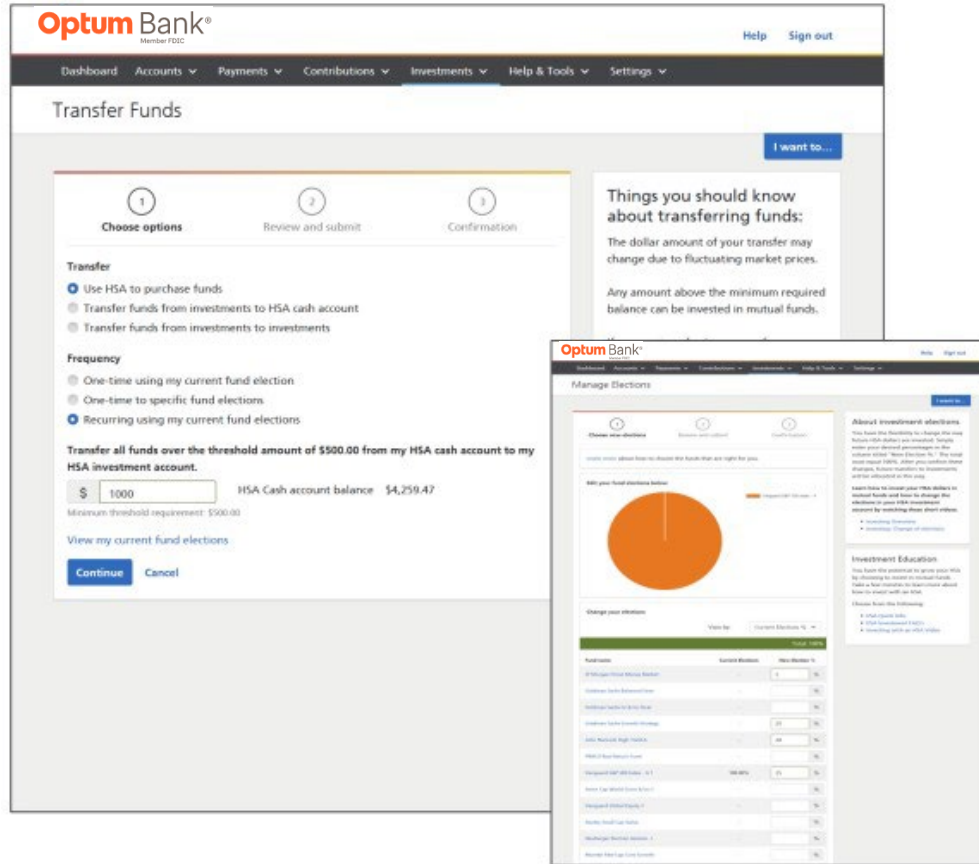
- Account holders can make one-time buys and sells or set up recurring transfers (buys) when their HSA balance exceeds a pre-determined amount.
- All transfers to-and-from Mutual Funds, HSBA, and Betterment are initiated from the user's account on optumbank.com.
- Click on "Investments", then "Transfer Funds".
- Make a one-time transfer or set up automatic sweeps from your cash to investments for Mutual Funds and Betterment.
- On optumbank.com you can transfer money to the HSBA but you will be linked to the Schwab website when deciding on investments
- For Mutual Funds you can choose from the 32 different funds available
- A confirmation email is sent to the account holder once a purchase is submitted, or a recurring transfer is activated.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Access your investments online: Mutual Funds

Click on “Investments”, then “Transfer Funds”

- Make a one-time transfer or set up
- automatic sweeps from your cash to investments.
- Choose from the 32 different mutual funds available
- Confirmation email is sent to the account holder once a purchase is submitted, or a recurring transfer is activated



View fund performance by clicking on each fund

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

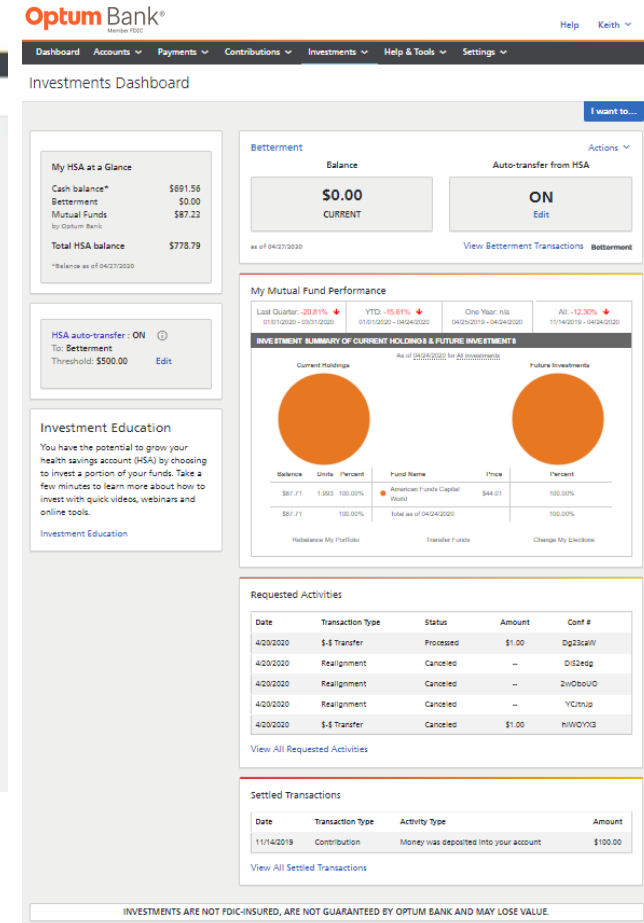
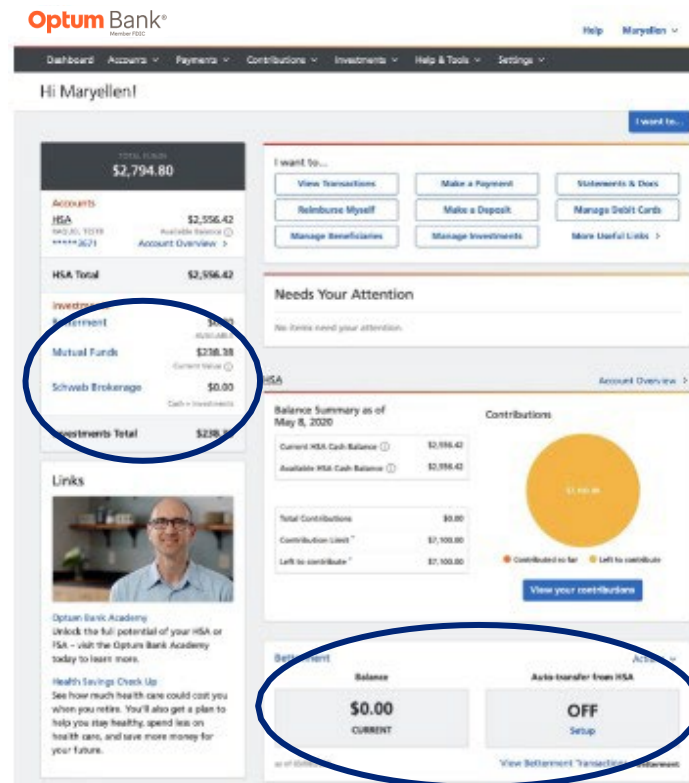
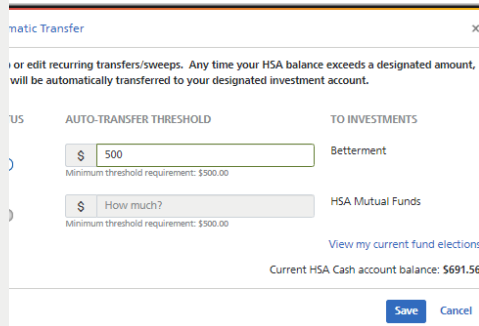
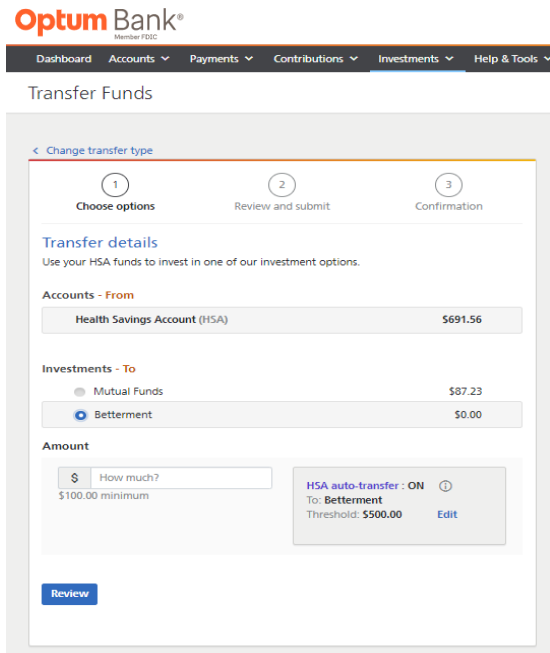
Access your investments online: Betterment

Transfer Money

- Account holders can make one-time buys and sells or set up recurring transfers (buys) when their HSA balance exceeds a pre-determined amount (Qualcomm's Investment Threshold is \$1,000).
- All transfers to-and-from Betterment are initiated from the user's account on optumbank.com.

Betterment balance will appear in "My HSA at a Glance"

- The Betterment tile also displays on the investment's dashboard.
- Users can adjust their auto-transfers from two locations on the investment's dashboard.



Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Access your investments online: HSBA

Transfer Money

- Buys and sells between the HSA and HSBA cash account can be initiated on optumbank.com
- Once funds settle in the cash account the user must invest funds on the Schwab website

Investment buy

Investment sell

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Balance Integration

- Balance will be comprised of a “Cash + Invested” amount
- Users can toggle to see breakdown

What activities are managed on each site

- Enroll in the HSBA
 - Transfer funds to and from the HSBA cash account
 - View HSA and HSBA balance and statements
 - Manage HSA activity and preferences
-
- Purchase investments (using cash balance)
 - See HSBA transactional detail
 - Track HSBA investment performance



Own your tomorrow


Other helpful tools

Order a new debit card

Click “manage debit cards” in the I want to section. Then select “request replacement”.

The screenshot shows the Optum Bank Member FIDC dashboard. At the top, there's a navigation bar with 'Dashboard', 'Accounts', 'Payments', 'Contributions', 'Investments', 'Help & Tools', and 'Settings'. Below the navigation, it says 'Hi William!'. The main content area is divided into several sections: 'TOTAL FUNDS \$3,873.37', 'Accounts' (HSA, HSA Total, HSA Investments, Mutual Funds, Investments Total), 'My Progress' (Decide, Open, Use, Manage, Optimize), 'I want to...' (View Transactions, Reimburse Myself, Manage Beneficiaries, Make a Payment, Make a Deposit, Manage Debit Cards, Manage Investments), 'Needs Your Attention', 'Links', 'HSA Account Overview' (Balance Summary, Contributions), 'Betterment', and 'Your HSA Mutual Funds'.

The screenshot shows the 'Manage Debit Cards' page. It displays an HSA account with a balance of \$2,507.00. Below the account information, there's a section for 'HSA Debit Cards on File' with a '+ Add an HSA Card' button. A list of cards is shown, including one for Randy Johnson with Card Number XXXX XXXX XXXX 739X. The 'Request Replacement' button for this card is highlighted with a blue circle. A blue arrow points from the 'Manage Debit Cards' button in the previous screenshot to this button.


All cards will be issued under the name and card number of the account holder listed.

Other helpful tools

Make an HSA deposit



Reminder
You can make 2022 HSA contributions until the tax deadline (4/18/2023).

Optum Bank
Member FDIC

Dashboard Accounts Payments Contributions Investments Help & Tools Settings

Hi William!

TOTAL FUNDS
\$3,873.37

Accounts
HSA UNITEDHEALTH GROUP NON CDHP Available Balance \$26.45 *****2299 Account Overview

HSA Total \$26.45

HSA Investments
Betterment \$2,861.45 AVAILABLE

Mutual Funds \$905.47 Current Value

Investments Total \$3,846.92

My Progress
Decide → Open → Use → Manage → Optimize

I want to...
View Transactions | Make a Payment | Statements & Tax Docs
Reimburse Myself | Make a Deposit | Manage Debit Cards
Manage Beneficiaries | Manage Investments | More Useful Links

Needs Your Attention
No items need your attention.

Links
Optum Bank Academy
Health Savings Check Up

HSA
Balance Summary as of November 17, 2022
Current HSA Cash Balance \$26.45
Available HSA Cash Balance \$26.45
Total Contributions \$0.00
Contribution Limit \$7,300.00
Left to contribute \$7,300.00
Contributions: \$7,300.00 (Left to contribute)

Betterment
Balance as of 11/17/2022: \$2,861.45 CURRENT
Auto-transfer from HSA: OFF Setup
View Transactions

Your HSA Mutual Funds as of November 16, 2022
Last Quarter: 4.17% ↑
YTD: -16.35% ↓
One Year: -14.32% ↓
All: 8.55% ↑

Optum Bank
Member FDIC

Dashboard Accounts Payments Contributions Investments Help & Tools Settings

Make a Contribution

HSA UNITEDHEALTH GROUP NON CDHP Available Balance \$26.45 *****2299 Account Overview

Contribution Information | Instructions | Confirmation

Select a Method to Contribute With:
 Transfer from a bank account


Maximize Your Contributions
Remaining amount to contribute this year: \$7,300.00
* Scheduled and projected contributions for 2022: \$0.00
* Amount available for additional contributions: As of November 20, 2022
Launch Contributions Calculator

Refer to IRS Publication 969 for a full explanation of eligibility and tax implications for HSAs.

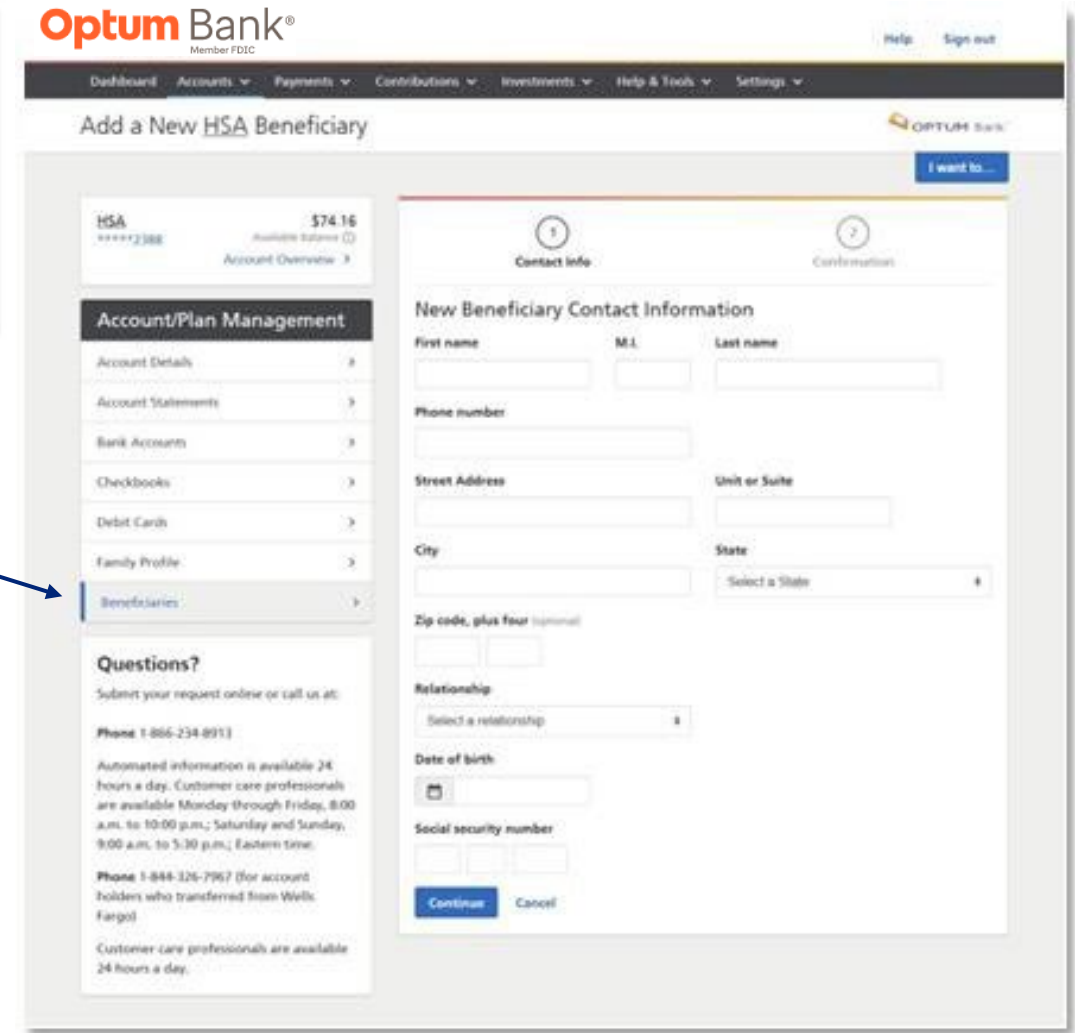
Designate a beneficiary

I want to...

View Transactions	Make a Payment	Statements & Docs
Reimburse Myself	Make a Deposit	Manage Debit Cards
Manage Beneficiaries	Manage Investments	More Useful Links >



If you are designating an HSA beneficiary for the first time, you will be eligible for the \$150 “wealth” wellbeing incentive. (if not already earned)



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Dashboard Accounts Payments Contributions Investments Help & Tools Settings

Add a New HSA Beneficiary

HSA \$74.16 Available Balance Account Overview

Account/Plan Management

- Account Details
- Account Statements
- Bank Accounts
- Checkbooks
- Debit Cards
- Family Profile
- Beneficiaries**

Questions?
Submit your request online or call us at:
Phone 1-866-234-8911
Automated information is available 24 hours a day. Customer care professionals are available Monday through Friday, 8:00 a.m. to 10:00 p.m.; Saturday and Sunday, 9:00 a.m. to 5:30 p.m.; Eastern time.
Phone 1-844-326-7967 (for account holders who transferred from Wells Fargo)
Customer care professionals are available 24 hours a day.

1 Contact Info **2 Confirmation**

New Beneficiary Contact Information

First name M.I. Last name
Phone number
Street Address Unit or Suite
City State
Zip code, plus four (optional)
Relationship
Date of birth
Social security number

[Continue](#) [Cancel](#)

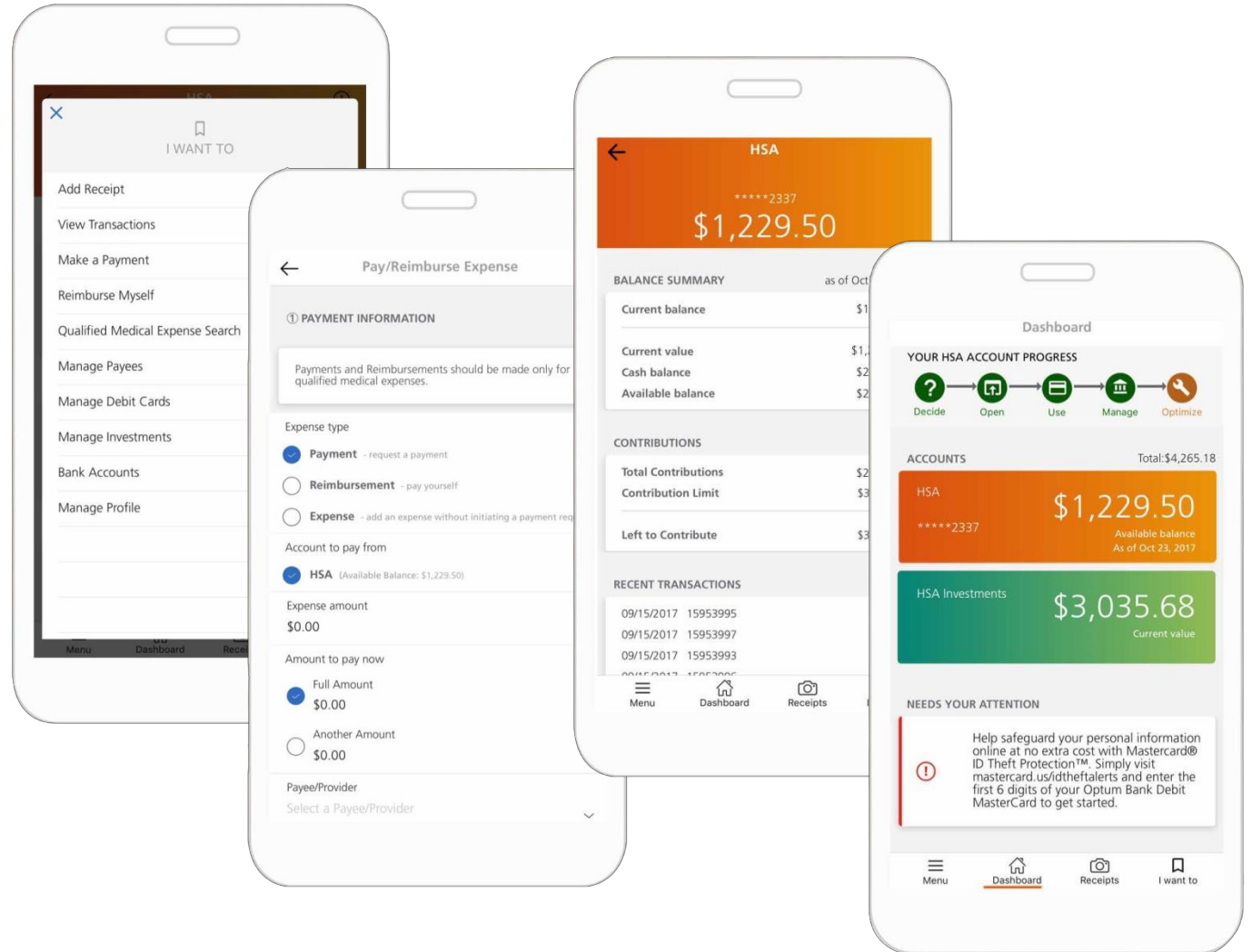
Optum Bank mobile app



Easily access your Optum accounts on the go with the Optum Bank mobile app



Look for it in the app store under "Optum Bank"



We're here to help



Dedicated team

Tenured agents average
97% call rating

Multi-lingual support

Voiceprint authentication
process



Live customer service / email

Available 24/7, 365 days a year

Call the number on the back of your
payment card

- Optum Bank: 1-800-243-5543
- UHC customers: 800-861-8417

You can also email us at:
Service.qualcomm@optumbank.com



Website

Plan-specific information, tools and
FAQs available at
www.optumbank.com/qualcomm

Single sign on from the QBC portal
at go/benefits

For UHC members, access your
HSA via myuhc.com

Appendix

Self-directed mutual fund investment options are made available through the services of an independent investment advisor, or your plan sponsor. Discretionary advisory services are provided by Betterment LLC, an SEC-registered investment adviser, with associated brokerage transactions provided by Betterment Securities, Member FINRA/SIPC. For details and disclosures visit betterment.com. Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. See the Charles Schwab Pricing Guide for Health Savings Accounts for full fee and commission schedules. For details and disclosures, visit schwab.com. Please consult your financial planner for more information on investments.

Orders are accepted to effect transactions in securities only as an accommodation to HSA owners. Optum Financial and its subsidiaries are not broker-dealers or registered investment advisors and do not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

Health savings accounts (HSAs) are individual accounts offered through by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc., and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. Optum Financial, Inc. is not a bank, or an FDIC insured institution. State taxes may apply. Fees may reduce earnings on account.

This communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Sample HSA tax documents

1099-SA and 5498-SA

Optum Bank
PO Box 271629
Salt Lake City, UT 84127

Jane Doe
1234 Main Street
Anywhere, USA 12345

Important: IRS tax form 1099-SA for your health savings account (HSA)

Dear JANE:

This enclosed IRS tax form 1099-SA shows your 2018 distributions from your Optum Bank health savings account (HSA). Please use this information to fill out IRS tax form 8889 which is what you'll need to submit your taxes. To download the IRS tax form 8889 log in at irs.gov access your HSA then navigate to navigate to Forms and Publications.

Here's what you need to know:

- Box 1 includes your total distributions for 2018.
- Box 2 shows any earnings on the excess while it was in the account.
- Box 3 shows the distribution code. Different codes will display depending on the situation. Code 1 summarizes all reportable distributions made in 2018. This does not include fees or investment losses as these are not reportable. Code 2 reports any excess contribution corrected that were processed against your account. For all other code descriptions please contact a tax professional.
- Any corrections processed before 1/1/2019 are reflected on this form. However, any corrections processed in 2019 will cause a corrected tax document to be generated.
- If you had any contributions that apply to 2018, you'll also get tax form 5498-SA.

Ready to say goodbye to printed forms? Log in to your account to access your HSA, click "Accounts" from menu bar, select "Account Management" and update your Communications preference to "Online."

Questions? Please log in at www.optumbank.com to access your HSA or call 1-800-791-9361.

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Optum Bank PO Box 271629 Salt Lake City, UT 84127		OMB No. 1545-1517 2018 Form 1099-SA		Distributions From an HSA, Archer MSA, or Medicare Advantage MSA	
PAYER'S federal identification number 47-0858534	RECIPIENT'S identification number XXX-XXX-0000	1 Gross distribution \$5,000.00	2 Earnings on excess cont. \$0.00		Copy B For Recipient This information is being furnished to the Internal Revenue Service.
RECIPIENT'S name JANE DOE Street address (including apt. no.) 1234 MAIN STREET City or town, state or province, country, and ZIP or foreign postal code ANYWHERE, USA 12345 Account number (see instructions) 000000000		3 Distribution code 1	4 FMV on date of death \$		
		5 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>			

Form **1099-SA** (keep for your records) www.irs.gov/form1099sa
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Department of the Treasury - Internal Revenue Service

Optum Bank
PO Box 271629
Salt Lake City, UT 84127

Jane Doe
1234 Main Street
Anywhere, USA 12345

Important: IRS tax form 5498-SA for your health savings account (HSA)

Dear Jane:

The enclosed IRS tax form 5498-SA shows your 2018 contributions to your Optum Bank health savings account (HSA). Please use this information to fill out IRS tax form 8889 which is what you'll need to submit your taxes. To access IRS tax form 8889 log in at irs.gov and navigate to Forms and Publications.

Here's what you need to know:

- Box 2 shows your total contributions made for 2018 including those made in 2018 for 2017, if applicable.
- You have until the tax filing deadline of this year to submit contributions for 2018. If you make any contributions in 2019 before the tax deadline for 2018 you will receive an updated 5498-SA in May.
- To get your total contributions for 2018 add Box 2 plus Box 3. Please note you if you made any contributions in 2018 for 2017 you need to review your updated 5498 for 2017 and subtract that Box 3.
- The Fair Market Value consists of your HSA cash balance and any investment balance as of 12/31/2018
- If you had a reportable distribution for 2018, you'll also get tax form 1099-SA. If you did not use (no distributions) your HSA in 2018 you will not get a 1099-SA.

Ready to say goodbye to printed forms? Log in to your account to access your HSA, click "Accounts" from menu bar, select "Account Management" and update your Communications preference to "Online."

Questions? Please log in at www.optumbank.com to access your HSA or call 1-800-791-9361.

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Optum Bank PO Box 271629 Salt Lake City, UT 84127		1 Employee or self-employed person's Archer MSA contributions made in 2018 and 2019 for 2018 \$		OMB No. 1545-1518 2018 Form 5498-SA		HSA, Archer MSA, or Medicare Advantage MSA Information
		2 Total contributions made in 2018 \$3,450.00				
TRUSTEE'S federal identification number 47-0858534	PARTICIPANT'S social security number XXX-XXX-1234	3 Total HSA or Archer MSA contributions made in 2019 for 2018 \$0.00		5 Fair market value of HSA, Archer MSA, or MA MSA \$50.00		Copy B For Participant This information is being furnished to the Internal Revenue Service.
PARTICIPANT'S name JANE DOE Street address (including apt. no.) 1234 ANYWHERE, USA City or town, state or province, country, and ZIP or foreign postal code Anywhere, USA 12345 Account number (see instructions) 000000000		4 Rollover contributions \$0.00		6 HSA <input checked="" type="checkbox"/> Archer MSA MA <input type="checkbox"/> MSA <input type="checkbox"/>		

Form **5498-SA** (keep for your records) www.irs.gov/form5498sa Department of the Treasury - Internal Revenue Service

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Sample HSA tax documents

Form 8889 and investment report

Form 8889	Health Savings Accounts (HSAs)	OMB No. 1545-0074
Department of the Treasury Internal Revenue Service	▶ Attach to Form 1040 or Form 1040NR. ▶ Go to www.irs.gov/Form8889 for instructions and the latest information.	2018 Attachment Sequence No. 52
Name(s) shown on Form 1040 or Form 1040NR		Social security number of HSA beneficiary; if both spouses have HSAs, see instructions ▶

Before you begin: Complete Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, if required.

Part I HSA Contributions and Deduction. See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part I for each spouse.

1 Check the box to indicate your coverage under a high-deductible health plan (HDHP) during 2018 (see instructions) ▶	<input type="checkbox"/> Self-only	<input type="checkbox"/> Family
2 HSA contributions you made for 2018 (or those made on your behalf), including those made from January 1, 2019, through April 15, 2019, that were for 2018. Do not include employer contributions, contributions through a cafeteria plan, or rollovers (see instructions)	2	
3 If you were under age 55 at the end of 2018, and on the first day of every month during 2018, you were, or were considered, an eligible individual with the same coverage, enter \$3,450 (\$6,900 for family coverage). All others , see the instructions for the amount to enter	3	
4 Enter the amount you and your employer contributed to your Archer MSAs for 2018 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2018, also include any amount contributed to your spouse's Archer MSAs	4	
5 Subtract line 4 from line 3. If zero or less, enter -0-	5	
6 Enter the amount from line 5. But if you and your spouse each have separate HSAs and had family coverage under an HDHP at any time during 2018, see the instructions for the amount to enter	6	
7 If you were age 55 or older at the end of 2018, married, and you or your spouse had family coverage under an HDHP at any time during 2018, enter your additional contribution amount (see instructions)	7	

Optum Financial®

01/10/2019

First Name Last Name
Street Address
City, State, ZIP Code

Dear First Name,

We're sending you a summary of your health savings account (HSA) investments for 2018. This reflects information for each investment you owned during the year.

Here's what you need to know for your taxes:

- This attached summary is *not* a tax document.
- You should be able to answer state-specific questions using the federal forms you receive from your employer (Form W-2) and Optum Bank (form 1099-SA, Form 5498-SA).
- This summary by investment contains information regarding your HSA's interest, earnings or dividends from 01/01/2018 through 12/31/2018.
- Please consult with a licensed tax advisor regarding the proper reporting of your HSA earnings for your state, if applicable.

Information about dividends:

- Any earned dividend distribution will be on your HSA statement for the month it was paid.
- Also, the amount you are paid is determined by the number of shares owned (beginning balance minus any sells/exchanges) multiplied by the dividend rate.

Summary by Investment									
Investment Name	Beginning Shares	Beginning Balance	Buys	Dividends/Income	Unrealized Gains/Losses	Realized Gains/Losses	Sells / Transfers	Ending Balance	Ending Shares
Vanguard Total Bond Mkt Port	0.000	\$0.00	\$3,900.00	\$74.02	-\$19.79	\$0.00	\$0.00	\$3,954.23	378.395
Vanguard 500 Index - A	0.000	\$0.00	\$3,900.00	\$56.52	-\$349.30	\$0.00	\$0.00	\$3,607.22	15.586
Vanguard REIT	0.000	\$0.00	\$2,600.00	\$96.40	\$0.00	-\$14.52	-\$2,681.88	\$0.00	0.000
Vanguard REIT Index - I	0.000	\$0.00	\$0.00	\$0.00	-\$97.92	\$0.00	\$2,681.88	\$2,583.96	157.944

Options to access your Optum HSA or FSA

UHC and Premier Plan members



Visit:

- myUHC.com
- Single sign on from QBC portal at go/benefits
- Optumbank.com/qualcomm

Kaiser members



Visit:

optumbank.com/qualcomm

All employees and spouses



Download:

Optum Bank mobile app
Available for Android and iOS

Access myuhc.com through QualNet or bswift

The screenshot shows the myuhc.com registration interface. At the top left is the myuhc.com logo, and at the top right is the UnitedHealthcare logo. A navigation bar includes an "En Español" button. On the left, a "Register" sidebar lists four steps: Step 1 Identity (highlighted), Step 2 Username & Password, Step 3 Setup Secure Login, and Step 4 Registration Completed. The main content area is titled "Identity" and contains instructions: "See your ID card and enter the details exactly as shown. Your information is kept secure at all times." It also states, "You must be 13 or older to register. You will be asked only once to enter this information. The next time you visit this Website, you will be logged in automatically." A note mentions that users under 18 without prescription drug coverage cannot register. A link "Skip this step and log in now" is provided for already registered users. Below this, it says "All fields are required. If you do not have your member ID card, please call the helpdesk. Click to get helpdesk information." The form fields include: "Name (as it appears on your ID card)" with "First Name" and "Last Name" input boxes; "Date of Birth" with dropdowns for "Month", "Date", and "Year (YYYY)"; "Member ID" with a "What is this?" link and a note "Do not include numbers after dash or space in ID (i.e. 1234567-00)"; and "Group/Account Number" with the value "704201" and a clear button. A "Next Step" button is at the bottom right. On the right side of the form, there is a "Common Questions" section with three questions: "What if I don't have my ID card?", "What if the system can't find my information?", and "How do I register?". Below that is a "Your Privacy is Our Priority" section with a link to "See our Privacy Policy".

Member ID – found on your UHC ID card

Group/Account number: **704201**

To access:

- From QBC portal, **go/benefits**, or
- From bswift, click on link under “**Carrier Accounts**”
- Enter requested information (required 1st time)
- Arrive at myuhc.com

Access your accounts via myUHC.com



Home view for **demo** CHANGE MEMBER

MEDICAL MEMBER ID: 957109400 RX [VIEW & PRINT MEMBER ID CARDS](#)

FIND A DOCTOR | MANAGE YOUR CLAIMS | MANAGE YOUR PRESCRIPTIONS | **ACCESS FINANCIAL ACCOUNTS** | VIEW YOUR SAVED DOCTORS & FACILITIES

To access:

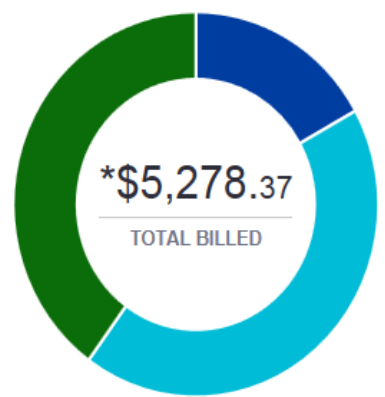
- From QBC portal, [go/benefits](#), or
- From bswift, click on link under “**Carrier Accounts**”
- Enter requested information (required 1st time)
- Arrive at myuhc.com

COMMON SERVICES & COSTS

[VIEW ALL BENEFITS](#)

VIEW ACCOUNTS & CLAIMS

[TIPS TO SAVE MONEY](#)



TOTAL BILLED		\$5,278.37	
● Health Plan Discount		\$937.08	
● Health Plan Pays		\$1,404.00	
● Patient Responsibility		\$1,309.00	

DEMO'S BALANCES	
Health Savings Account (HSA)	\$2,802.24
Healthcare Flexible Spending Account (FSA)	\$0.00
Healthcare Flexible Spending Account - Dependent Care (FSA-DC)	\$4,000.00

*Total Billed for Chrisdemo as of 01/24/2017

Access your Optum accounts via optumbank.com/qualcomm

Optum Bank

Sign in

Home Tax-advantaged accounts Investments Resources Customer support

Qualcomm

Welcome Qualcomm employees

Explore this website to access resources and tools to manage your health account(s).

Sign in

Dependent Care FSA (DCFSA)

The "grace period" for the 2021 DCFSA has been extended from March 15, 2022 to December 31, 2022. As a result, you will be able to submit eligible dependent care expenses incurred in 2022 for reimbursement from your unused 2021 DCFSA.

Limited Purpose/General Purpose FSA (LPFSA/GPFSA)

The carryover limit of \$550 has been eliminated for 2021 LPFSA/GPFSA funds. Any unused balance remaining in your account will be available on April 1 for eligible expenses incurred in 2022. You must submit claims incurred in 2021 for your 2021



If you have not yet viewed your account online:

- Step 1:** Log onto: optumbank.com/qualcomm
- Step 2:** Click on "register for site"
- Step 3:** Enter SSN*, DOB, last name and Optum card number

**SSN is required rather than alternate ID or employee ID*

www.optumbank.com/qualcomm

Your Optum dashboard

- See all your current HSA/FSA balances
- Reimburse yourself
- Pay health care bills
- Track bill pays, reimbursements, and out-of-pocket expenses via the expense journal
- View, pay and store claims
- Manage your contributions
- Get answers to FAQs
- Connect with customer support
- Find forms and investment tools

Optum Bank
Member FIDC

Dashboard Accounts Payments Contributions Investments Help & Tools Settings

Hi William!

I want to...

TOTAL FUNDS
\$3,873.37

Accounts	Balance
HSA UNITEHEALTH GROUP NON CDHP *****2299 Account Overview >	\$26.45
HSA Total	\$26.45
HSA Investments	
Betterment	\$2,861.45 AVAILABLE
Mutual Funds	\$985.47 Current Value
Investments Total	\$3,846.92

My Progress

Decide → Open → Use → Manage → Optimize

I want to...

- View Transactions
- Make a Payment
- Statements & Tax Docs
- Reimburse Myself
- Make a Deposit
- Manage Debit Cards
- Manage Beneficiaries
- Manage Investments
- More Useful Links >

Needs Your Attention

No items need your attention.

Links

Optum Bank Academy
Unlock the full potential of your HSA or FSA – visit the Optum Bank Academy today to learn more.

Health Savings Check Up
See how much health care could cost you when you retire. You'll also get a plan to help you stay healthy, spend less on health care, and save more money for your future.

HSA Account Overview >

Balance Summary as of November 17, 2022

Current HSA Cash Balance	\$26.45
Available HSA Cash Balance	\$26.45

Contributions

Total Contributions: \$0.00
Contribution Limit: \$7,300.00
Left to contribute: \$7,300.00

View your contributions

Betterment Actions >

Balance as of 11/17/2022: **\$2,861.45** CURRENT

Auto-transfer from HSA: **OFF** Setup

View Transactions

Your HSA Mutual Funds as of November 16, 2022 Investments Overview >

Last Quarter: 4.17% ↑ 7/1/2022 - 9/30/2022	YTD: -16.35% ↓ 1/1/2022 - 11/16/2022	One Year: -14.32% ↓ 11/17/2021 - 11/16/2022	All: 8.55% ↑ 1/1/2020 - 11/16/2022
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The Optum website is dynamic and information in the “I Want To” dropdown is customized based on which accounts you have.

Optum Bank Academy

- The Academy serves up fun and engaging videos, all designed to show you how to take charge of your health finances.
- Optum Bank Academy Guide can be used as a resource: [qualcomm-optum-bank-academy-guide](#)

Log into your account on optumbank.com/qualcomm to learn more.



The screenshot displays the Optum Bank Academy interface. On the left, a 'Links' section features a video thumbnail of a man with glasses. Below it, a link for 'Optum Bank Academy' is highlighted with an arrow from the external text. The main content area shows an 'HSA' section with a balance summary as of November 17, 2022, and a contributions chart. The balance summary table is as follows:

Balance Summary as of November 17, 2022	
Current HSA Cash Balance ⓘ	\$26.45
Available HSA Cash Balance ⓘ	\$26.45

The contributions section includes a pie chart showing a total contribution limit of \$7,300.00, with a legend indicating 'Contributed so far' (orange) and 'Left to contribute' (yellow). A table below the chart shows:

Total Contributions	\$0.00
Contribution Limit *	\$7,300.00
Left to contribute *	\$7,300.00

A 'View your contributions' button is located at the bottom of the contributions section.



Earn wellness dollars by completing a course on Optum Bank Academy

We know that training can take time, so we want to make sure you credit for it.

When you scroll through resources and see an orange check mark appear, this is your confirmation that you have completed the section.

Once all the check marks are orange, you have completed the course

InstaMed and virtual payments



0000260 03 SA **SINGLP 17 3 1001 36301

PROVIDER NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

536301098765801092

Patient Payment Enclosed

You have been paid by a UnitedHealthcare member!
See instructions on the reverse side.

Patient Payment Summary

Patient Name:	John Smith	Payment Amount:	\$100.00	Member ID:	999999999
Address 1:	777 Street Road	Patient Account Number:	123456	Group Number:	GRP123456
Address 2:	Apartment 7	Service Date From/To:	10/10/13-10/10/13		
City/State/Zip:	Philadelphia, PA 19103				

Information Regarding This Patient Payment

This patient has elected to pay for the above service electronically using a Virtual Card obtained through InstaMed, an agent of Integrated Payment Systems, a licensed money transmitter. InstaMed is presenting the Virtual Card to you for payment on behalf of the patient.

Payment will be credited to your merchant account when you accept the Virtual Card as payment using your credit card terminal. By accepting the Virtual Card as payment, you are agreeing to be paid by this means.

The only permitted use of the Virtual Card is to make a payment to the account of the Provider listed on this statement in payment of the service designated. If used for any other purpose, the transaction will be reversed.

Interchange fees will be deducted from your payment amount. Instructions for processing Virtual Card payment on reverse side.

This is a one-time use card payment for the claim listed above. The payment must be processed for the exact amount issued. No plastic will be issued, please use the information included on the card image to the right.

If you have questions about this payment, please call InstaMed at (866) 467-8263.

To receive future payments directly, visit <https://register.instamed.com/uhc>

PROVIDER NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

Amount: \$100.00
Date: 11/11/13



The InstaMed Virtual Prepaid MasterCard is issued by MetaBank™, Member FDIC, pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

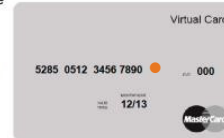
Instructions for Processing This Payment

To process this payment:

1. Enter the 16-digit number listed on the Virtual Card payment into your credit card terminal.
2. Enter the exact amount of the payment for the claim listed on the reverse side.
3. Enter the expiration date and CVC code listed on the Virtual Card.

Helpful hints:

- If your credit card terminal requires a zip code, enter the zip code of the patient from the reverse side.
- If your credit card terminal requests a card type, enter Credit.
- This is a one-time use card to be used for the exact amount of the payment for the claim listed on the reverse side.
- This Virtual Card expires on the last day of the valid thru month listed on the Virtual Card image on the reverse side (e.g., if the card is valid thru 12/13, it expires on December 31, 2013).
- If card is not used by expiration date, please contact InstaMed at (866) 467-8263.
- Interchange fees will be deducted from your payment amount.



Note: By accepting this Virtual Card as payment, you certify that the payment is deposited into an authorized bank account for your business. To receive payment using this service, you must correctly key in the Virtual Card information as provided above.

Questions? Contact InstaMed at (866) INSTAMED or (866) 467-8263, or email support@instamed.com.

Get paid faster and easier with InstaMed Member Payments.

To receive future payments directly, visit <https://register.instamed.com/uhc>

InstaMed meets or exceeds the highest industry standards of security and compliance for healthcare clearinghouse and payments processing, including HIPAA, PCI and EHNAC.



Virtual payment is sent if the provider is not registered to receive electronic payments.

If payment is not facilitated within 45 days, funds will be returned to the HSA.

This is a process happening behind the scenes and not something the member will receive.

InstaMed and virtual payments

The screenshot shows the InstaMed website interface. At the top, there's a blue header with the InstaMed logo and 'Claim Payment' text. Below that, a provider profile for 'QUEST DIAGNOSTICS-WOOD DALE (LAB)' is displayed, including the address '500 PLAZA DR STE G, SECAUCUS, NJ 07071' and phone number '(309) 663-8823'. The main content area shows a list of claims. A pop-up dialog box titled 'Payment Options' is overlaid on the claims list. The dialog box contains the following text: 'Payment Options', 'Visited Provider: Quest', and a message: 'We're sorry. This provider doesn't currently accept online payments through this site. Do you prefer paying online? Click the button below and we'll send an anonymous request to alert the provider.' There is a checked checkbox for 'Send me an email when this provider starts accepting online payments through this site.' and an email input field. At the bottom of the dialog box are 'CANCEL' and 'I PREFER TO PAY ONLINE' buttons. A blue arrow points from the 'PAY NOW' button in the claims list to the 'I PREFER TO PAY ONLINE' button in the dialog box.

Claim Date of Service	Status	Provider	View Medical Claim #	Amount Billed	Plan Paid	You May Owe
07/19/2018	PROCESSED - 07/29/2018	Quest	726	\$100.11	\$0.00	\$12.38
07/17/2018		M Clark	725	\$264.00	\$0.00	\$0.00
02/16/2018	PROCESSED - 04/05/2018	M Schmitt	706	\$26.00	\$10.36	\$0.00
02/18/2018		Pn Methodist	70	\$6,439.02	\$2,135.26	\$1,629.74




If a provider has chosen not to accept payments from InstaMed, a pop-up message appears.

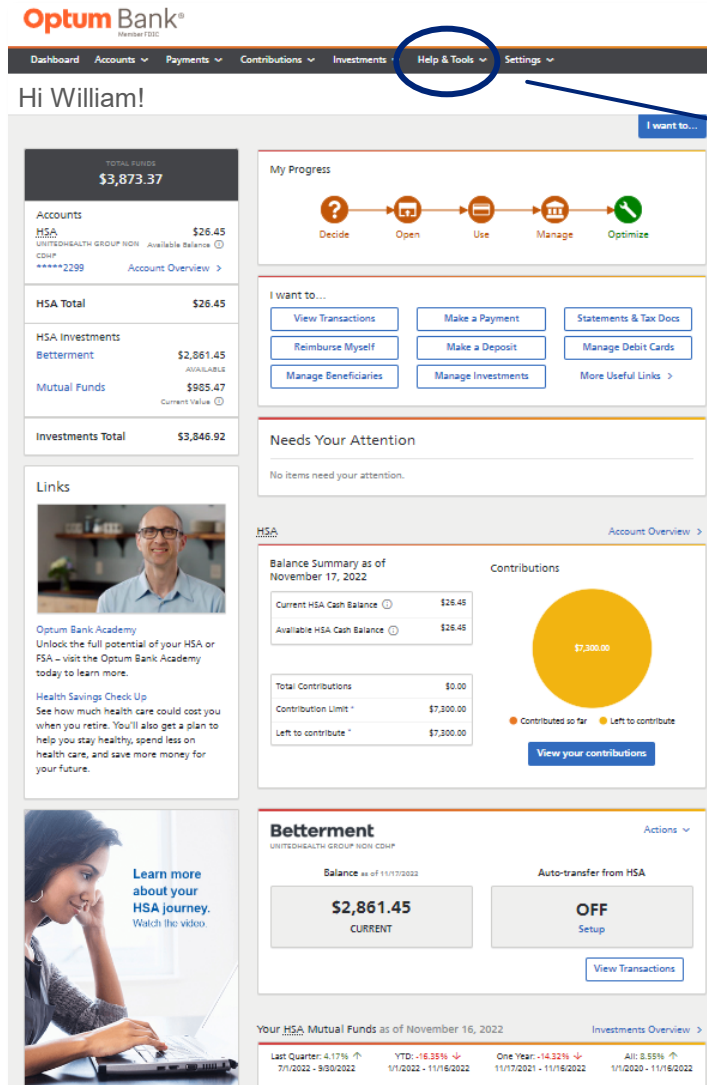
When the member chooses 'I Prefer to Pay Online', data is used for InstaMed to inform this provider that members are seeking to send a payment.

Other helpful tools

Review qualified medical expenses



Click “help & tools”
from the top bar,
then “useful links”



Optum Bank[®]
Member FDIC

Dashboard Accounts Payments Contributions Investments **Help & Tools** Settings

Hi William!

TOTAL BALANCE
\$3,873.37

Accounts
HSA
UNITEDHEALTH GROUP NON CDHP Available Balance
****2299 Account Overview

HSA Total \$26.45

HSA Investments
Betterment \$2,861.45
Mutual Funds \$985.47

Investments Total \$3,846.92

My Progress
Decide → Open → Use → Manage → Optimize

I want to...
View Transactions | Make a Payment | Statements & Tax Docs
Reimburse Myself | Make a Deposit | Manage Debit Cards
Manage Beneficiaries | Manage Investments | More Useful Links

Needs Your Attention
No items need your attention.

HSA
Balance Summary as of November 17, 2022

Current HSA Cash Balance	\$26.45
Available HSA Cash Balance	\$26.45

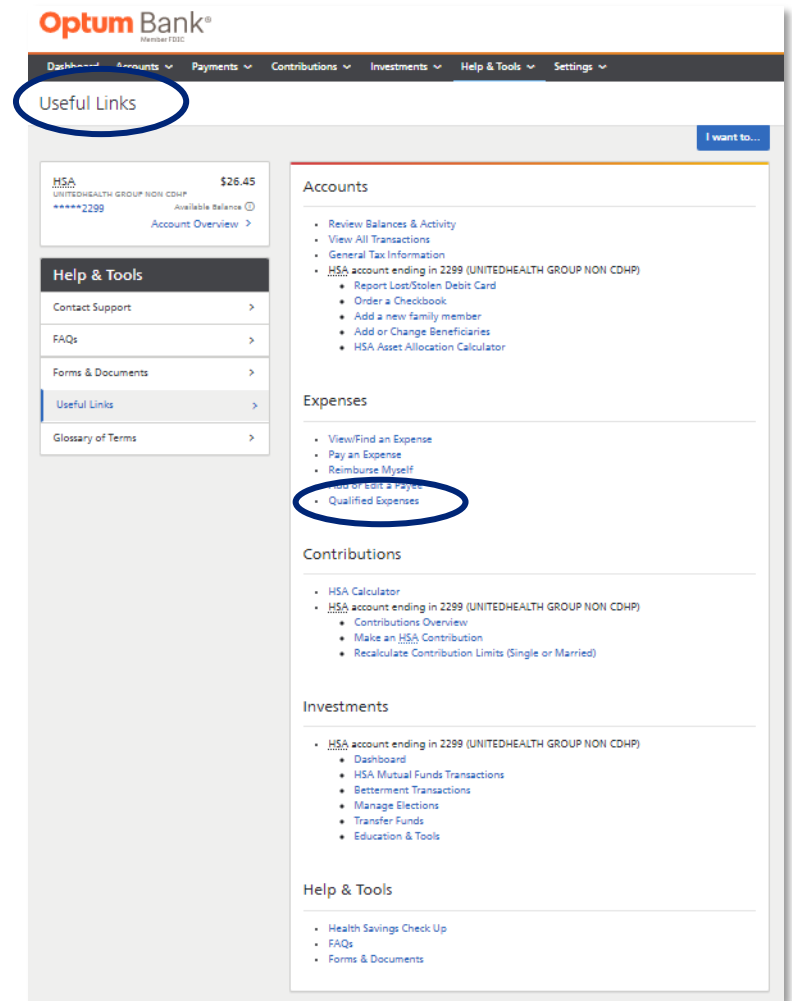
Contributions

Total Contributions	\$0.00
Contribution Limit	\$7,300.00
Left to contribute	\$7,300.00

Betterment
Balance as of 11/17/2022: **\$2,861.45** CURRENT
Auto-transfer from HSA: **OFF** Setup
View Transactions

Your HSA Mutual Funds as of November 16, 2022

Last Quarter: 4.17% ↑	YTD: -16.35% ↓	One Year: -14.32% ↓	All: 8.55% ↑
7/1/2022 - 9/30/2022	1/1/2022 - 11/6/2022	11/7/2021 - 11/6/2022	1/1/2020 - 11/6/2022



Optum Bank[®]
Member FDIC

Dashboard Accounts Payments Contributions Investments Help & Tools Settings

Useful Links

HSA \$26.45
UNITEDHEALTH GROUP NON CDHP Available Balance
****2299 Account Overview

Help & Tools
Contact Support
FAQs
Forms & Documents
Useful Links
Glossary of Terms

Accounts

- Review Balances & Activity
- View All Transactions
- General Tax Information
- HSA account ending in 2299 (UNITEDHEALTH GROUP NON CDHP)
 - Report Lost/Stolen Debit Card
 - Order a Checkbook
 - Add a new family member
 - Add or Change Beneficiaries
 - HSA Asset Allocation Calculator

Expenses

- View/Find an Expense
- Pay an Expense
- Reimburse Myself
- How to Earn a Payroll Deduction
- Qualified Expenses**

Contributions

- HSA Calculator
- HSA account ending in 2299 (UNITEDHEALTH GROUP NON CDHP)
 - Contributions Overview
 - Make an HSA Contribution
 - Recalculate Contribution Limits (Single or Married)

Investments


- HSA account ending in 2299 (UNITEDHEALTH GROUP NON CDHP)
 - Dashboard
 - HSA Mutual Funds Transactions
 - Betterment Transactions
 - Manage Elections
 - Transfer Funds
 - Education & Tools

Help & Tools

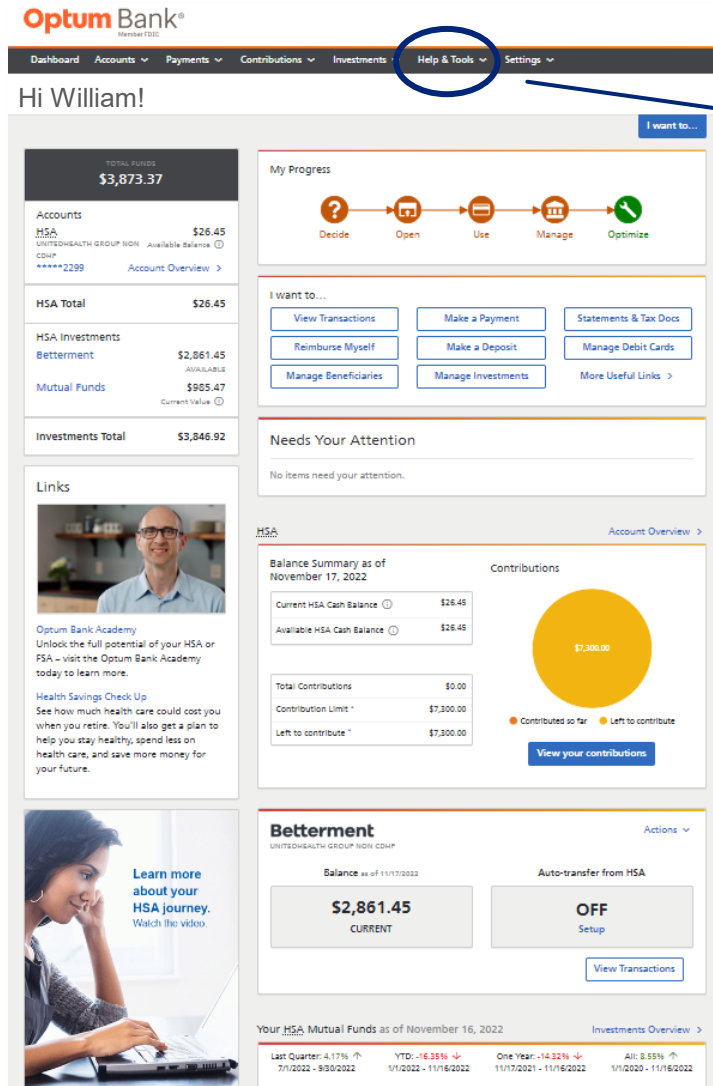
- Health Savings Check Up
- FAQs
- Forms & Documents

Other helpful tools

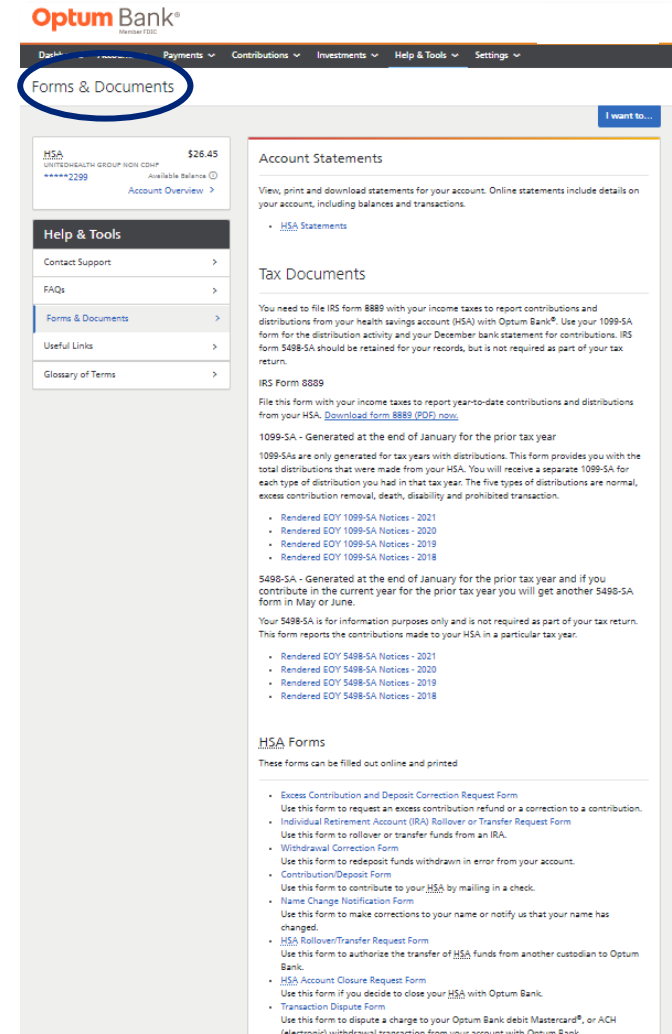
Forms and documents



Click “help & tools” from the top bar, then “forms and documents”



The screenshot shows the Optum Bank dashboard for a user named William. The top navigation bar includes 'Dashboard', 'Accounts', 'Payments', 'Contributions', 'Investments', 'Help & Tools', and 'Settings'. The 'Help & Tools' menu is circled in blue. Below the navigation bar, the dashboard displays account balances, progress indicators, and various service options like 'View Transactions', 'Make a Payment', and 'Statements & Tax Docs'. A 'Needs Your Attention' section shows no items. The main content area features a 'Balance Summary as of November 17, 2022' for the HSA, showing a current balance of \$26.45 and an available balance of \$26.45. It also displays a 'Contributions' pie chart with a total of \$7,300.00, where all contributions are 'Contributed so far'. Below this is a 'Betterment' section showing a balance of \$2,861.45 and an auto-transfer from HSA that is currently 'OFF Setup'. At the bottom, there is a 'Your HSA Mutual Funds as of November 16, 2022' section with performance metrics.



The screenshot shows the 'Forms & Documents' page in the Optum Bank interface. The top navigation bar is the same as in the previous screenshot, with 'Forms & Documents' circled in blue. The page is divided into several sections: 'Account Statements', 'Help & Tools', 'Tax Documents', and 'HSA Forms'. The 'Help & Tools' section includes links for 'Contact Support', 'FAQs', 'Forms & Documents', 'Useful Links', and 'Glossary of Terms'. The 'Tax Documents' section provides information on filing IRS Form 8889 and lists various notices and forms. The 'HSA Forms' section lists various forms that can be filled out online and printed, such as the 'Excess Contribution and Deposit Correction Request Form' and the 'Individual Retirement Account (IRA) Rollover or Transfer Request Form'.

Other helpful tools

Transition of LPFSA to GPFSA

The screenshot shows the Optum Bank website dashboard for a user named William. The total FSA balance is \$3,873.37. Under the 'Accounts' section, there are three FSA accounts: HSA (\$26.45), FSA General Purpose (\$243.29), and Limited Purpose FSA (\$0.00). The Limited Purpose FSA account has a callout box stating: "This amount is your election amount minus total reimbursements." Below the accounts, there are sections for 'My Progress', 'I want to...' (with buttons for View Transactions, Make a Payment, Statements & Tax Docs, Reimburse Myself, Make a Deposit, Manage Debit Cards, Manage Beneficiaries, Manage Investments, and More Useful Links), 'Needs Your Attention', 'Links', and 'Betterment' (with a balance of \$2,861.45 and an auto-transfer from HSA set to OFF).

This close-up shows the 'FSA General Purpose' account with a balance of \$243.29 and the 'Limited Purpose FSA' account with a balance of \$0.00. A callout box points to the \$0.00 balance, stating: "This amount is your election amount minus total reimbursements." Below the accounts, there is a 'Links' section.



Reminder

When you meet your plan deductible, Optum will automatically pull funds from the FSA before the HSA

Note:

If you elected the Limited Purpose FSA (LPFSA), once you meet your plan's deductible, your LPFSA will transition to a General Purpose FSA (GPFSA).

When this transition occurs:

The balance in your LPFSA will display as \$0 and any remaining funds will move from your LPFSA into your GPFSA.

Your annual election amount will split between the LPFSA and GPFSA, viewable in your account overview.

Optum

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