Optum Financial®

Qualcomm

Health Account User Guide

December 2022

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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)

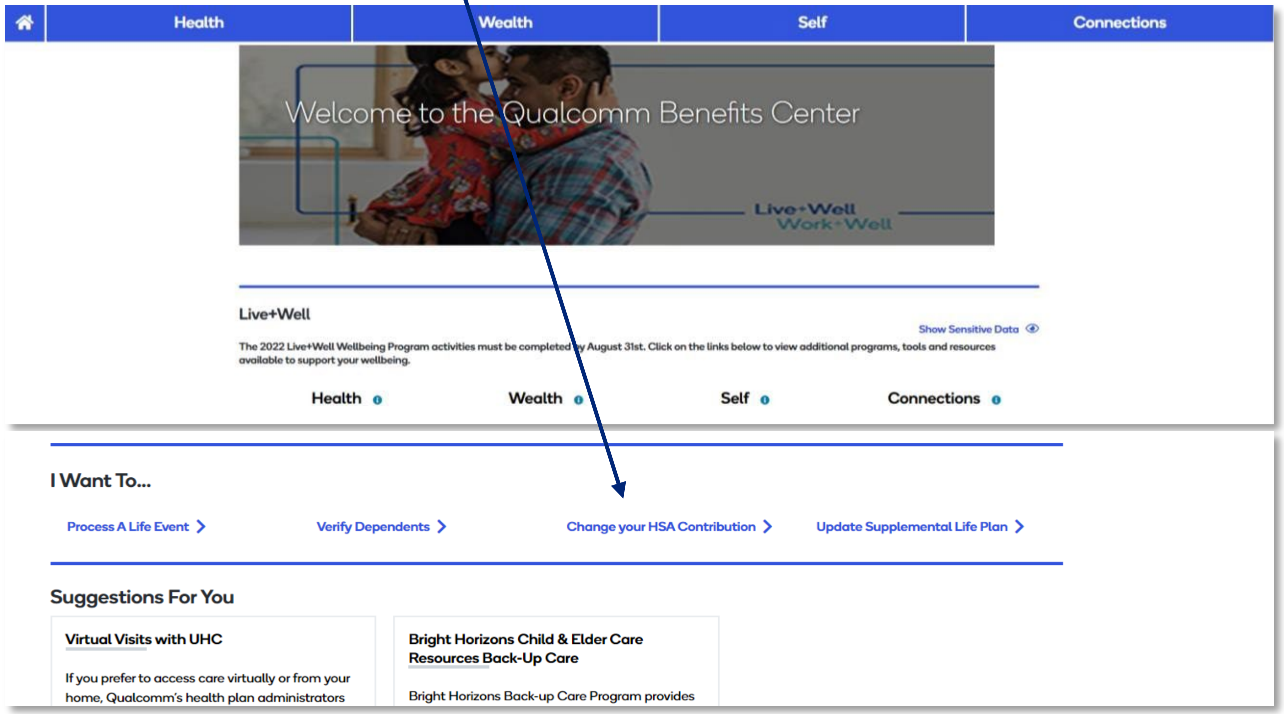
Optum Bank is now named Optum Financial
New look and feel
Updated web experience coming in 2023

***NOTE*:** Continue to use the Optum Bank mobile app

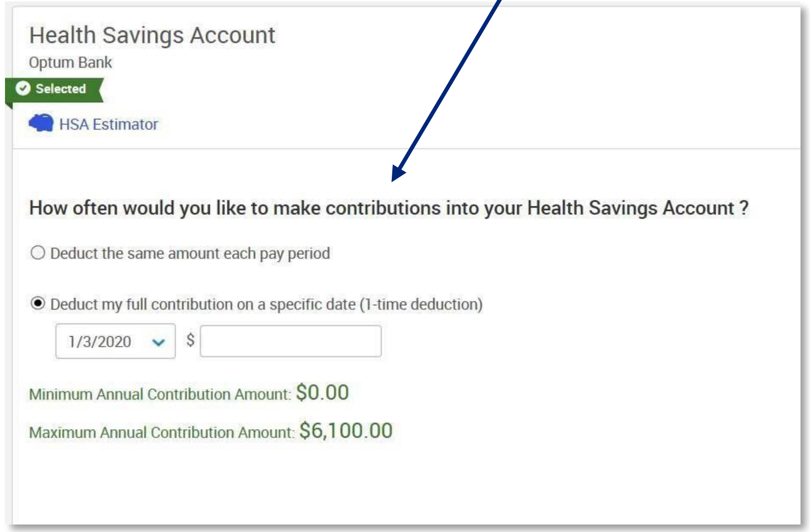
*Catch-up contributions can be made at any time throughout the year in which you turn 55.

Update your HSA contribution election anytime

Log in to **bswift:**
- Internally (go/benefits)
- Externally (Qualcomm.bswift.com)



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



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 April18th, 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.

Example:

2022 FSA election amount is $1,000.

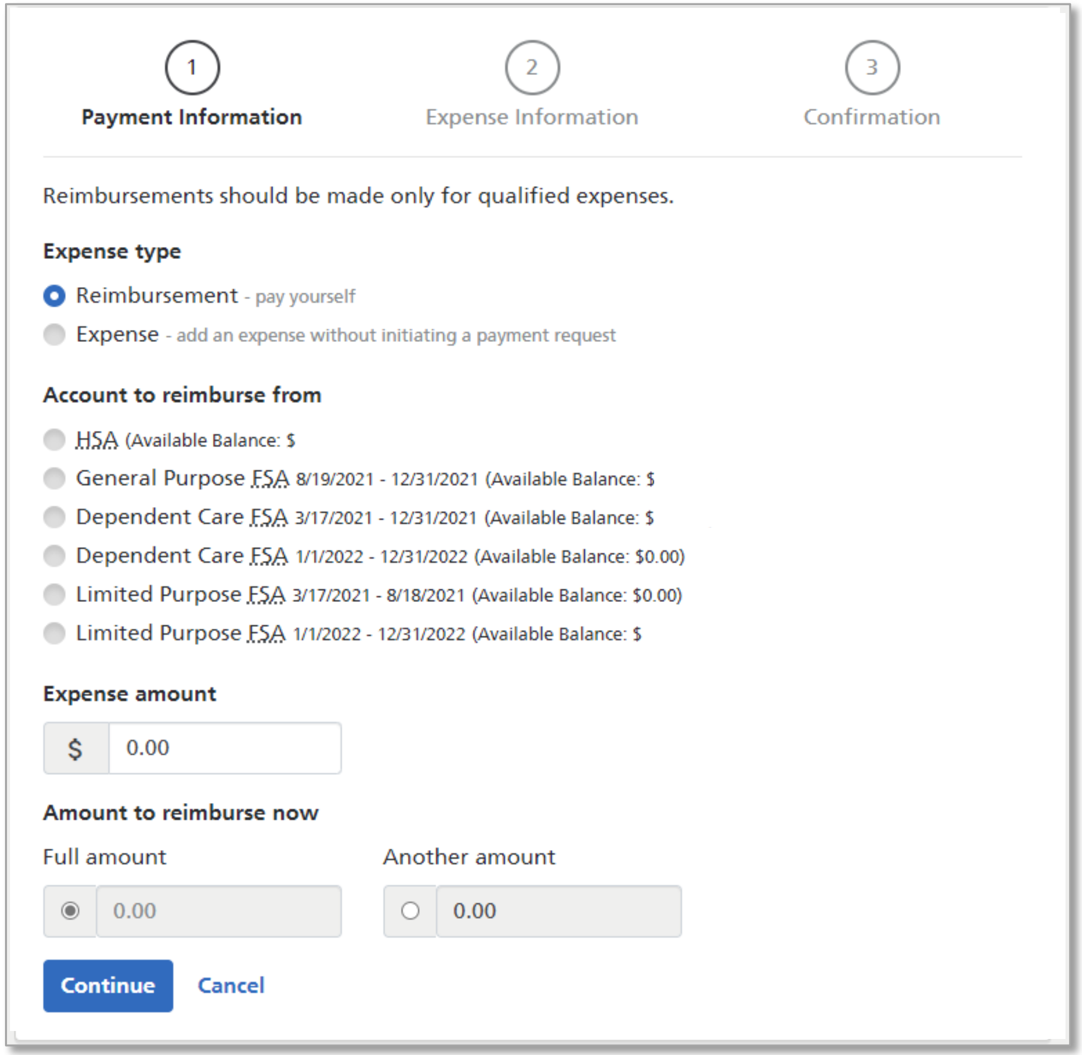
Rollover contribution of $500 is applied.

2023 FSA election and rollover transaction register:

View All Transactions

Description	Amount
Scheduled Payroll Deduction	$38.46
Rollover Contribution	$500.00
New Election	$1,000.00

2023 Account holder experience



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:

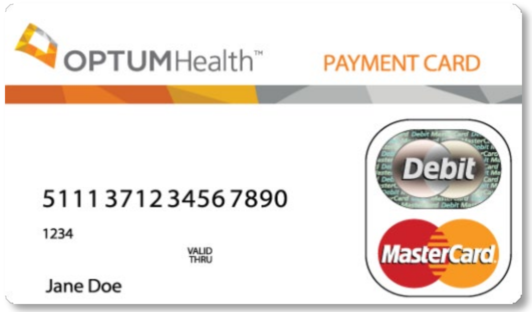
- Deadline to submit 2022 FSA claims is 3/31/2023
- Remaining balance in your 2022 LPFSA or GPFSA will rollover and become available in your new 2023 FSA account on 4/1/2023
- Balances will rollover into LPFSA until you meet 2023 plan deductible. If you elected GPFSA for 2023, funds will rollover into 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*

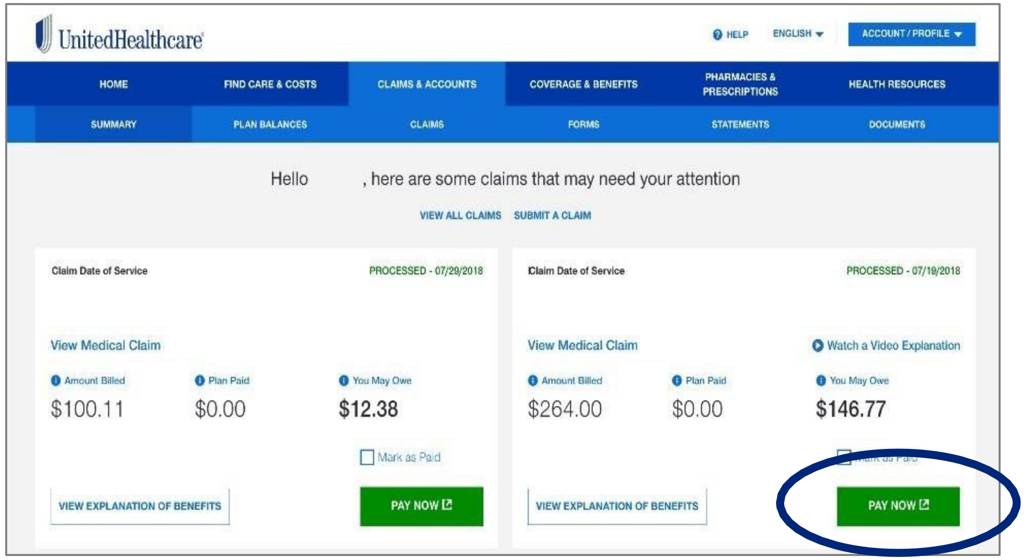
If you've already used your Optum Financial payment card to submit payment for a ***medical*** expense associated with services dates before you met your plan's deductible, you may contact Optum Financial to reallocate the transaction from the GPFSA to the HSA.

Did you know?

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

*Refer to slide 10 for more information

Making a payment on myuhc.com – using your HSA

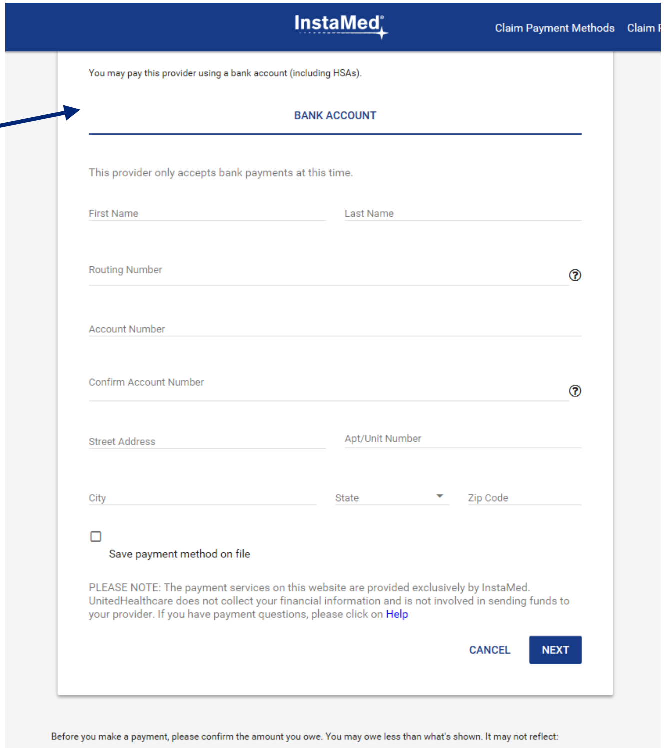


1
- Go to myuhc.com
- Select “Claims and Accounts”
- Identify Claim
- Select “Pay Now”

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.

?

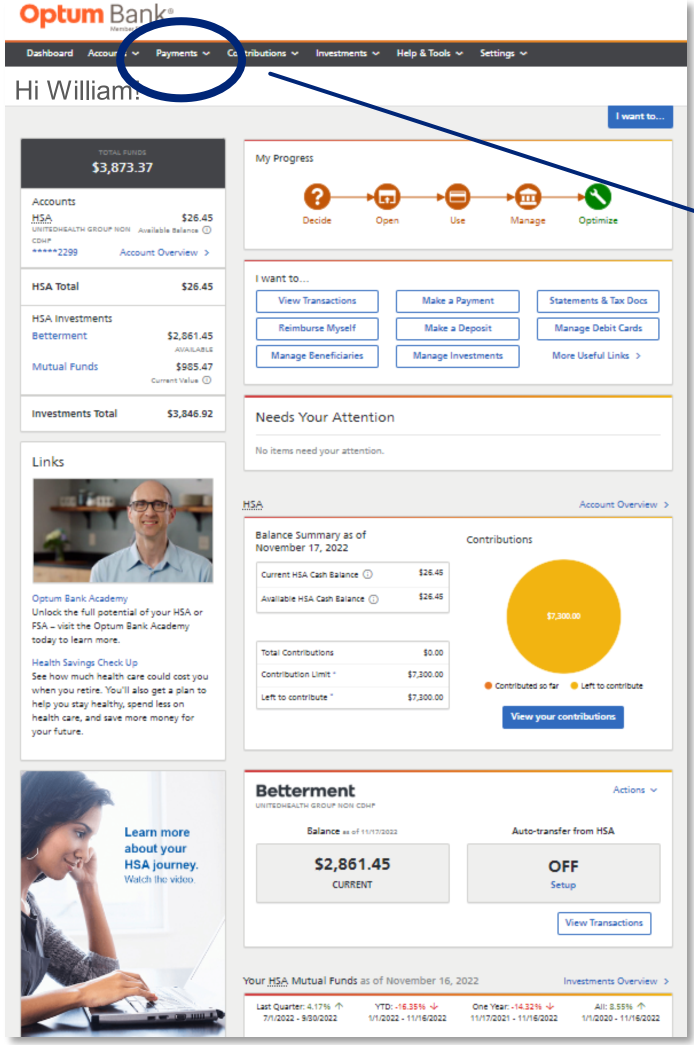
Questions about a payment made from myuhc.com?

Call UHC at 866-467-8263

*Your account number can be found in the upper left-hand corner of your Optum Financial dashboard

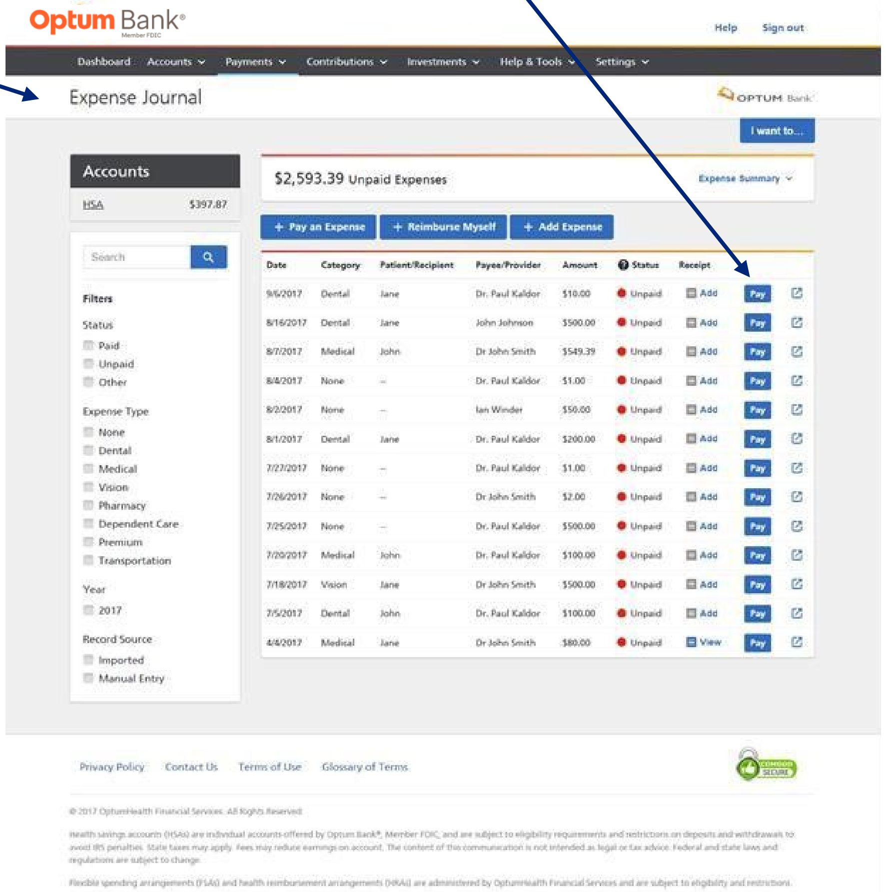
Make a payment on optumbank.com

View your claim information



Access claim information by going to the **"expense journal"** under the payments tab

- Click **"Pay"**
- Once completed, **"Pay"** will update to display "**Submitted**"



REMINDER!

Mark your expenses as paid in the expense journal

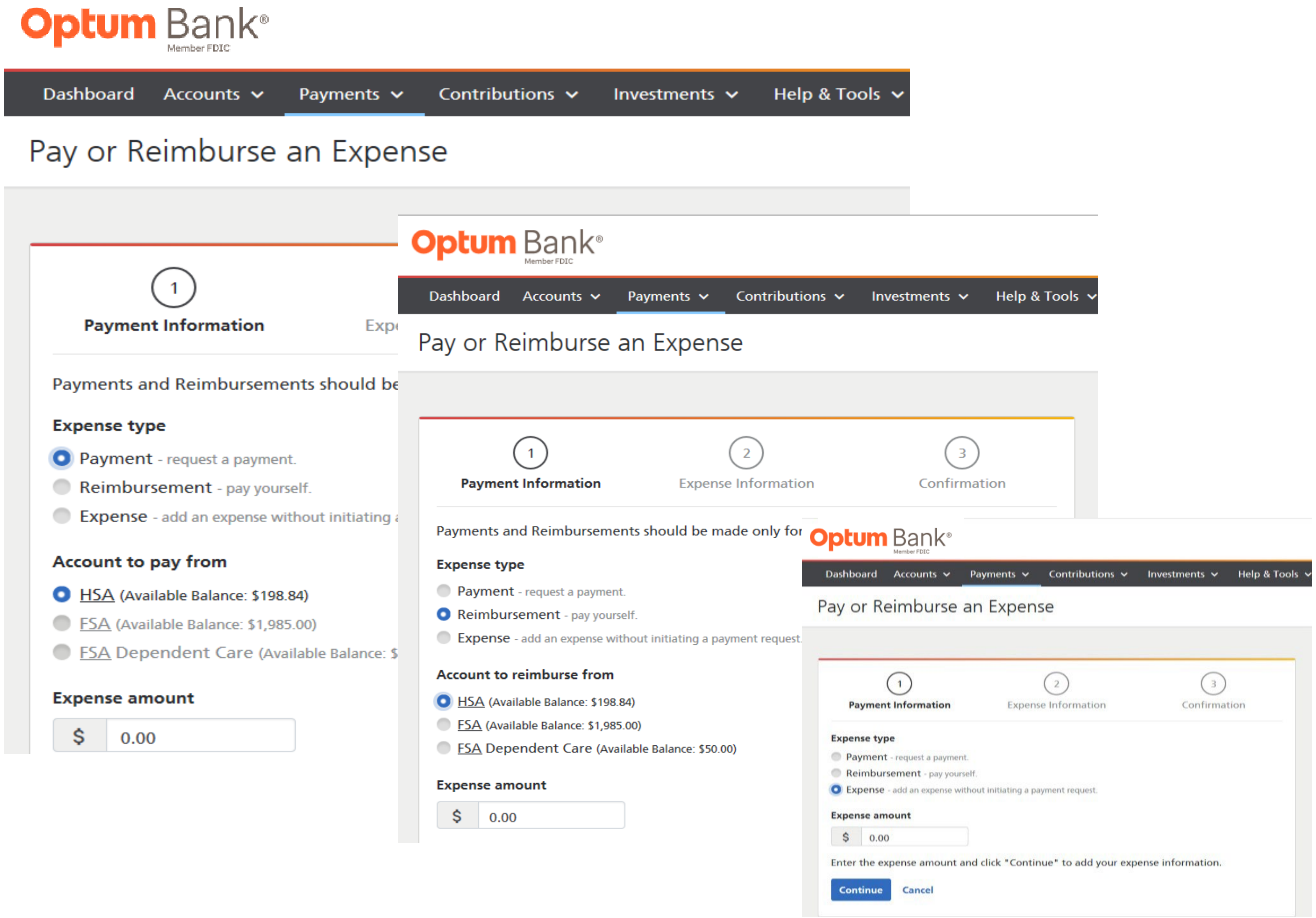
Make a payment on optumbank.com

Health Savings Account (HSA)

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

HSA payment options:

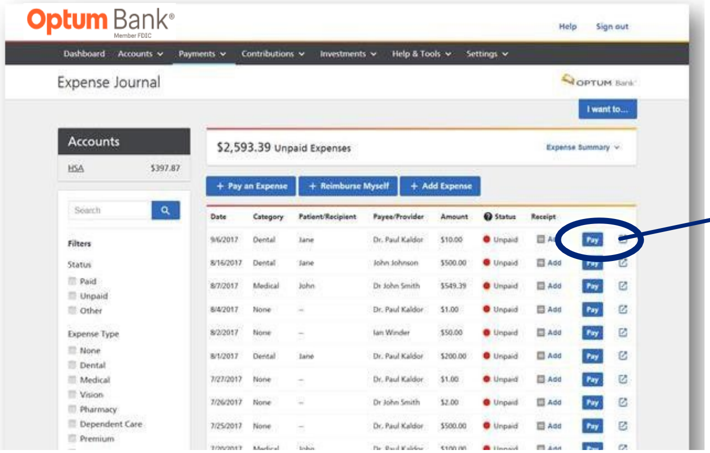
1. Choose “Payment” under expense type to pay a provider directly.
2. Choose “Reimbursement” under expense type to reimburse yourself for an HSA expense paid out of pocket.
3. Choose “Expense” under expense type to simply track an HSA payment that was paid for out of pocket, and you are not requesting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

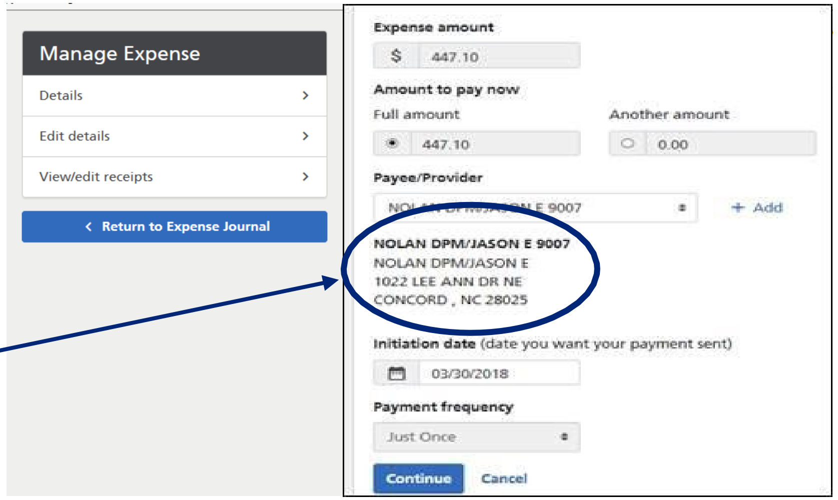


Make a payment on optumbank.com

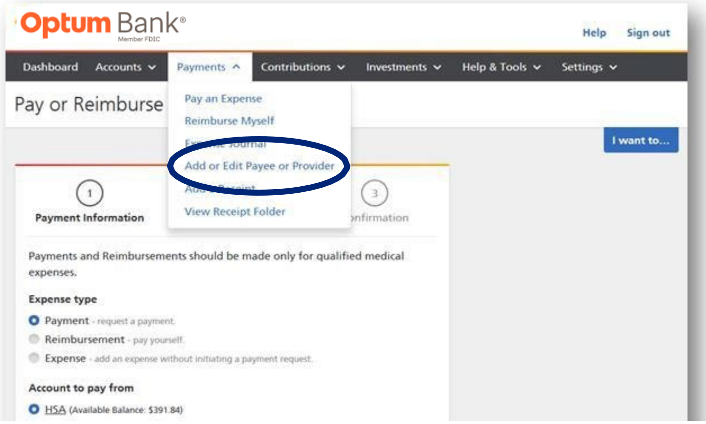
Health Savings Account (HSA)

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

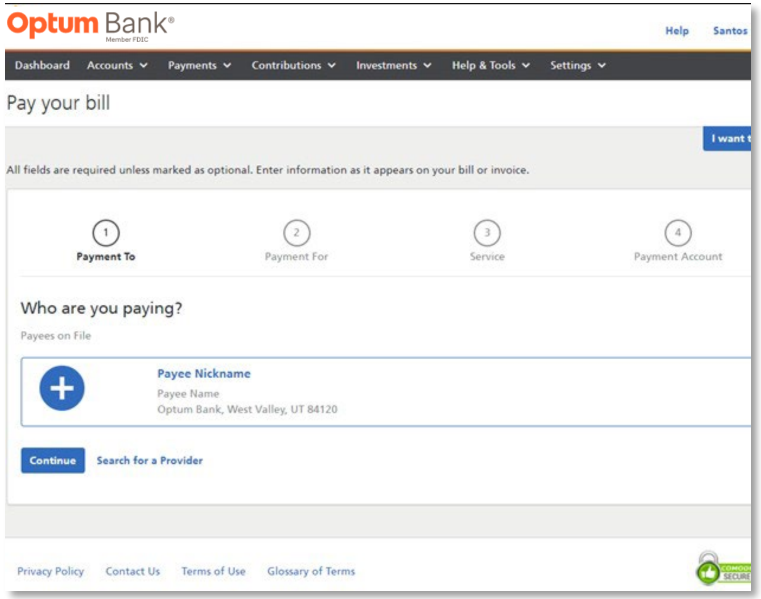
Health Savings Account (HSA)

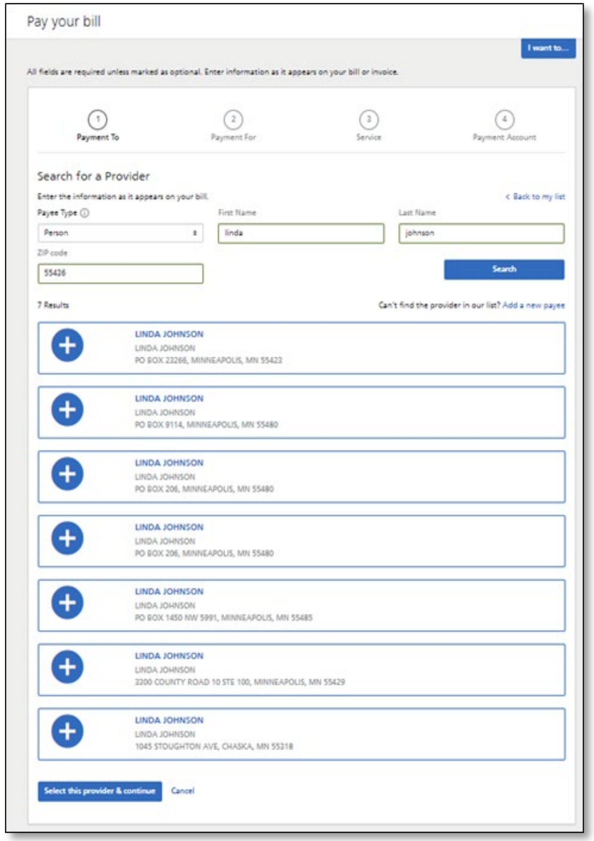
Follow these steps to update the provider bill payment to distinguish the patient and to apply the payment correctly.

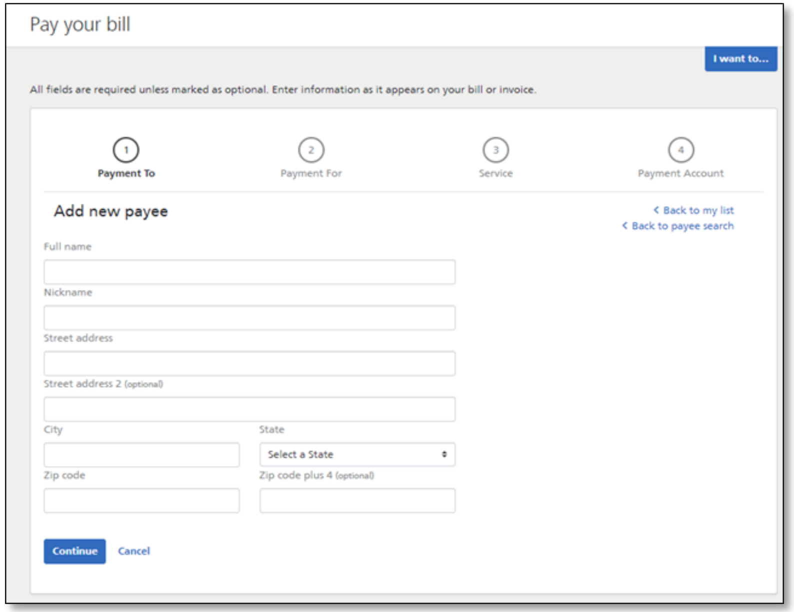
1 Go to the "Payments" tab and select "Search for Provider"

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)

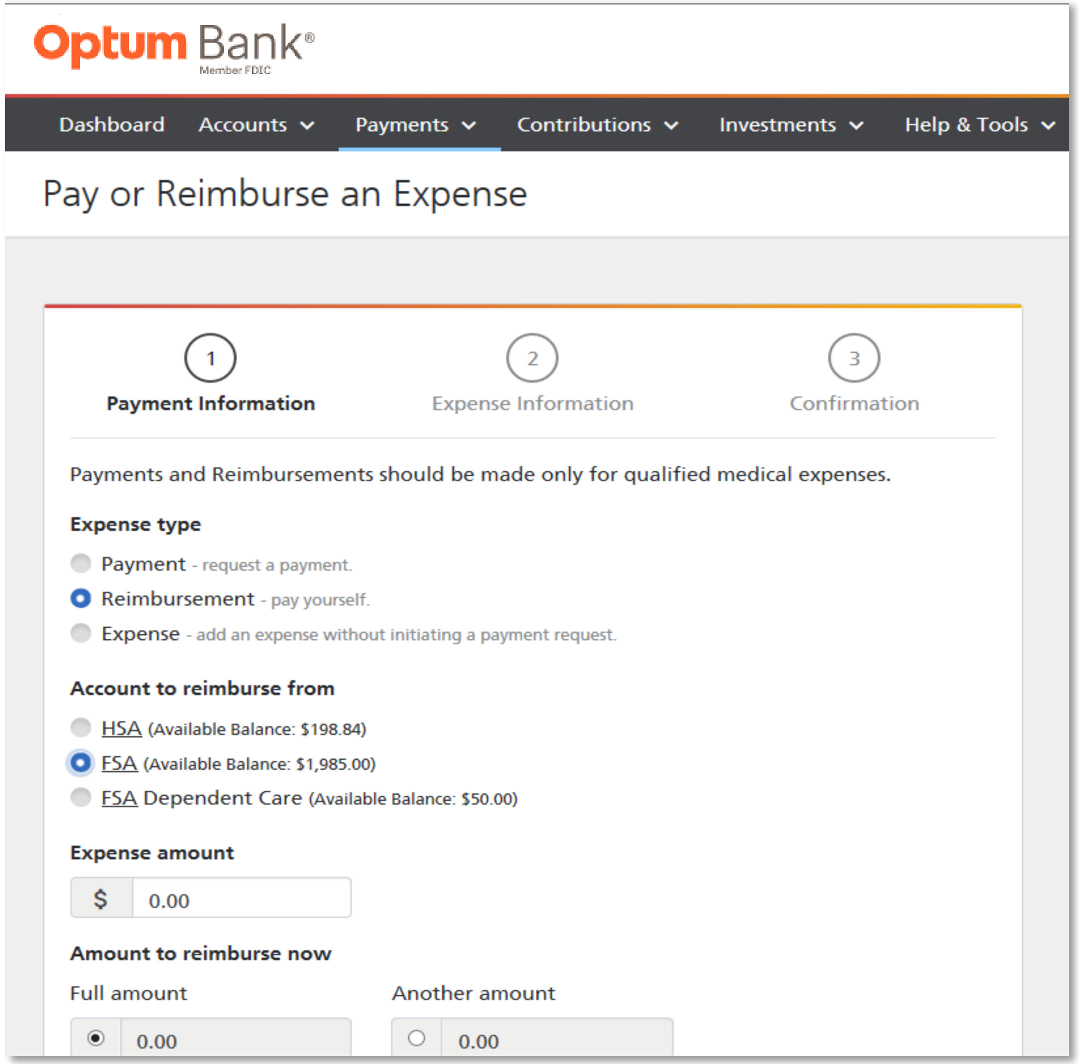
Access payment information by going to:
“Payments” tab -> “**Reimburse myself**”, OR
“**File a claim**” under the **I want to** section

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.

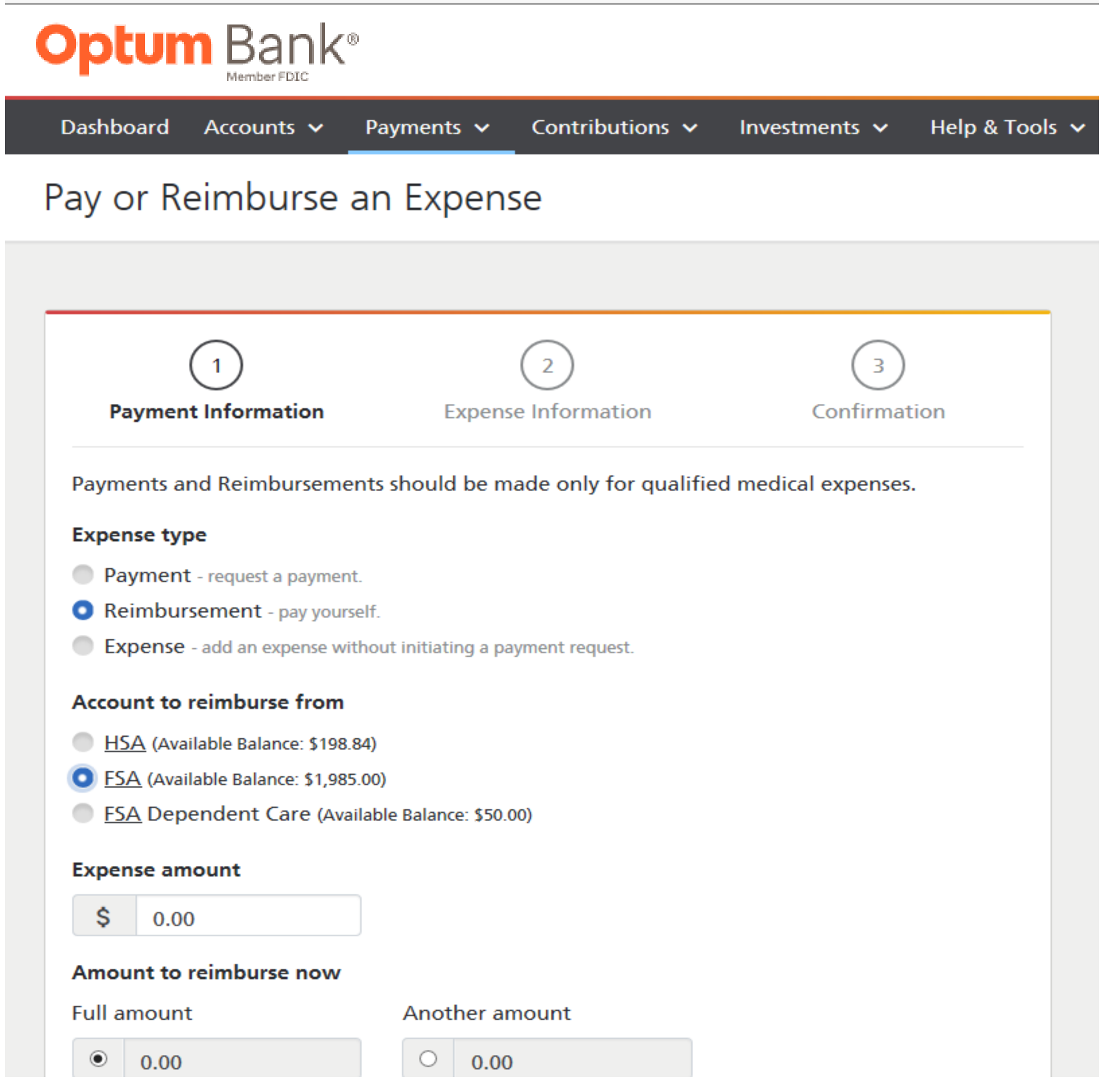


Reimburse yourself on optumbank.com

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**

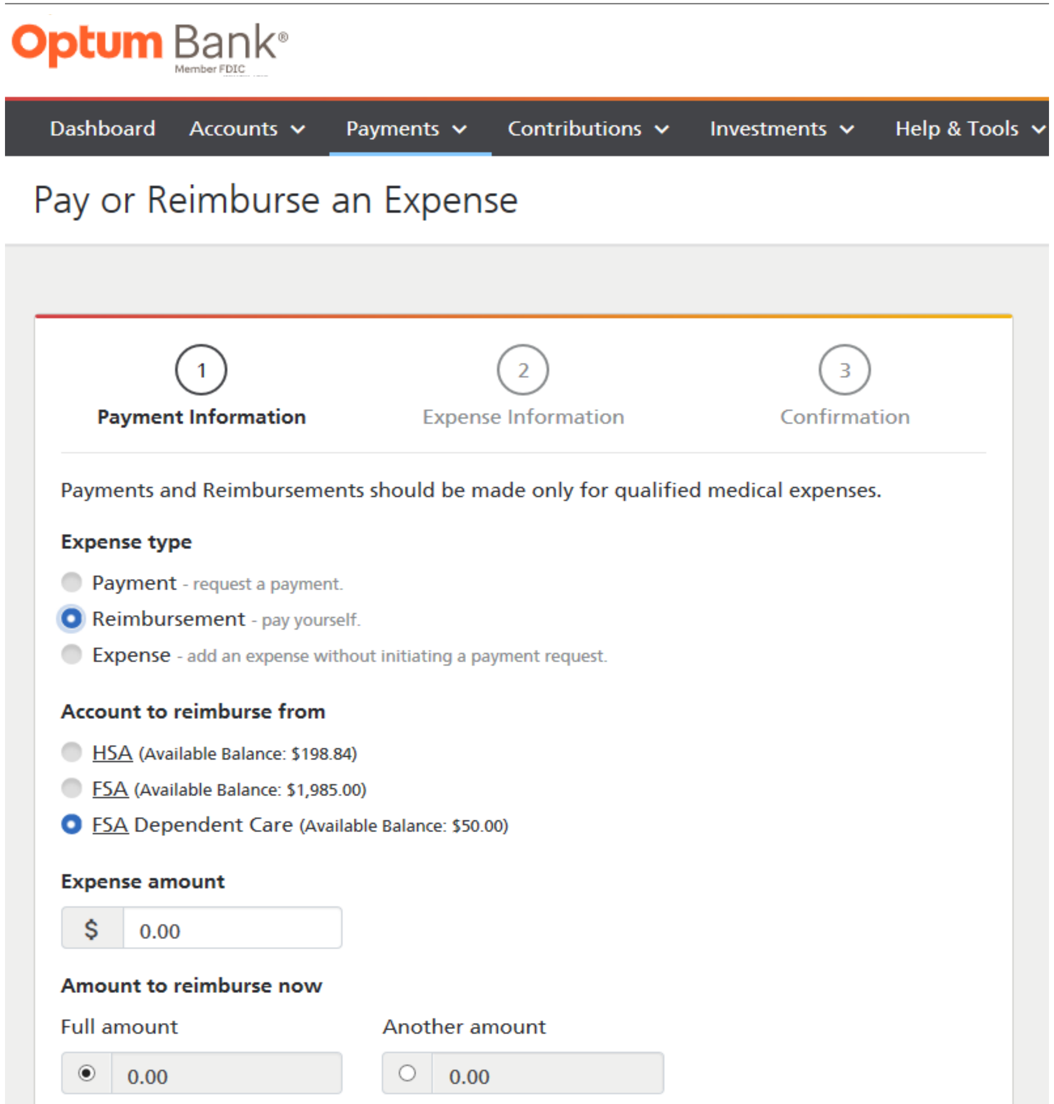


__Note:__ We recommend that you reimburse yourself by going to the payments tab. If you are reimbursing yourself from your FSA through the expense journal, please refer to slide 12 to edit the provider address on the claim.
Select "none" as payee/provider and "me" under the "patient/recipient" field.

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.

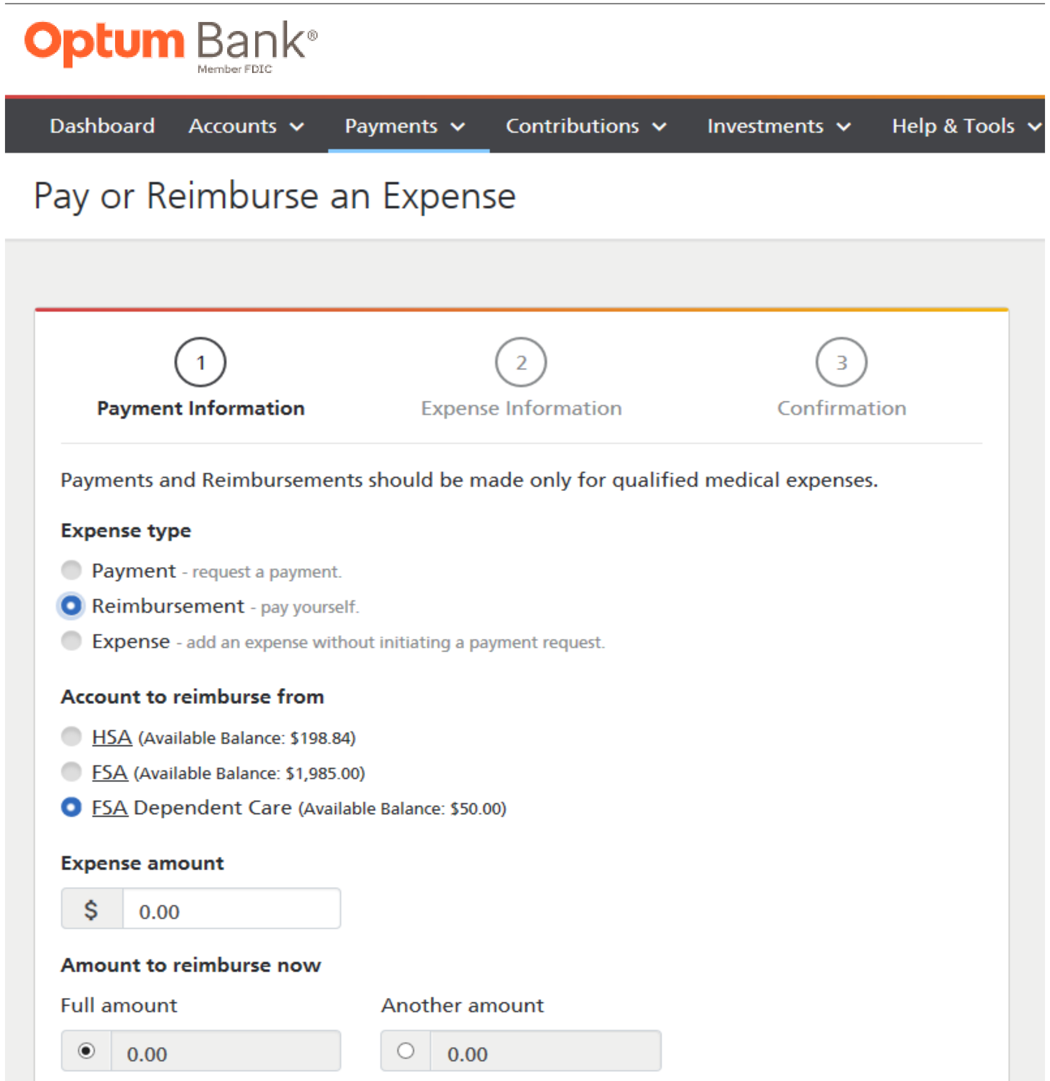
You may also reimburse yourself by submitting the FSA claim reimbursement form found online under **“Help & Tools”** tab, then **“Forms & Documents”.**

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**

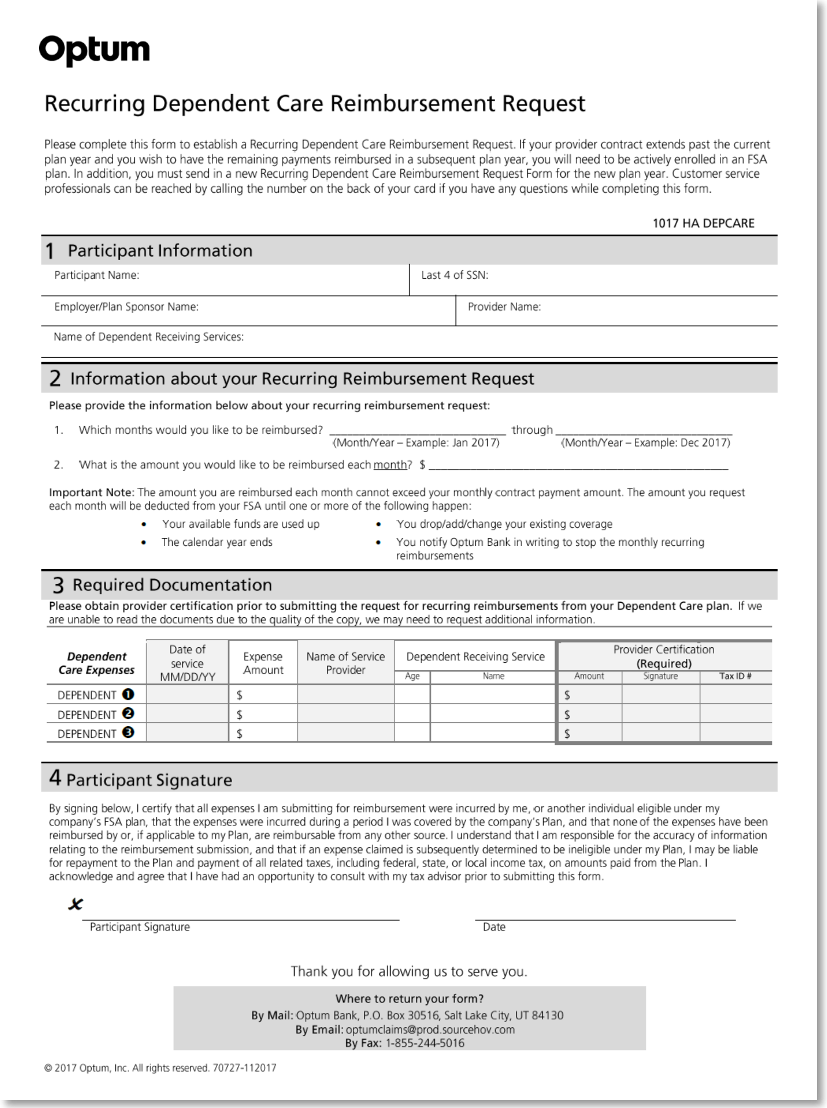


Other payment methods

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 ❶		$				$		
DEPENDENT ❷		$				$		
DEPENDENT ❸		$				$		

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.

✗ ______________ Participant Signature ______________ Date

Thank you for allowing us to serve you.

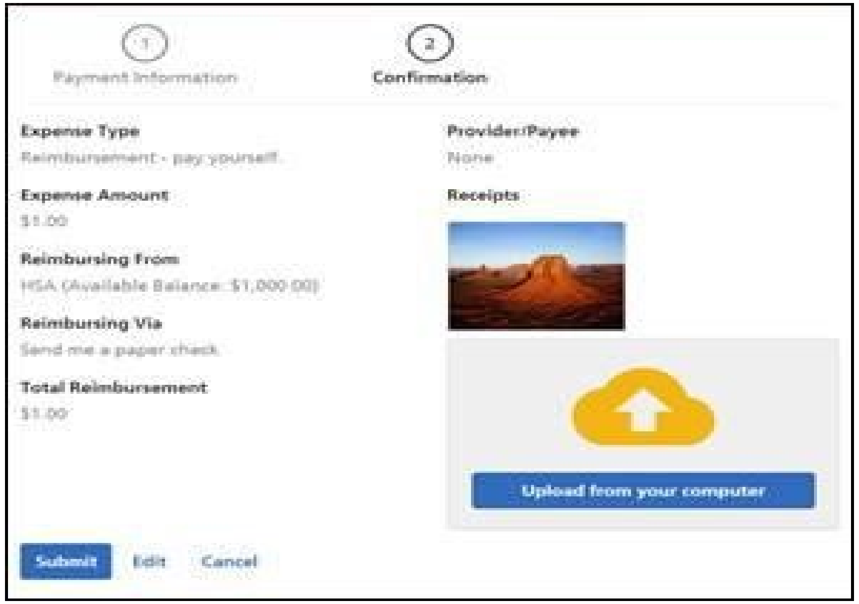
Where to return your form?
By Mail: Optum Bank, P.O. Box 30516, Salt Lake City, UT 84130
By Email: optumclaims@prod.sourcehov.com
By Fax: 1-855-244-5016

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.

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.

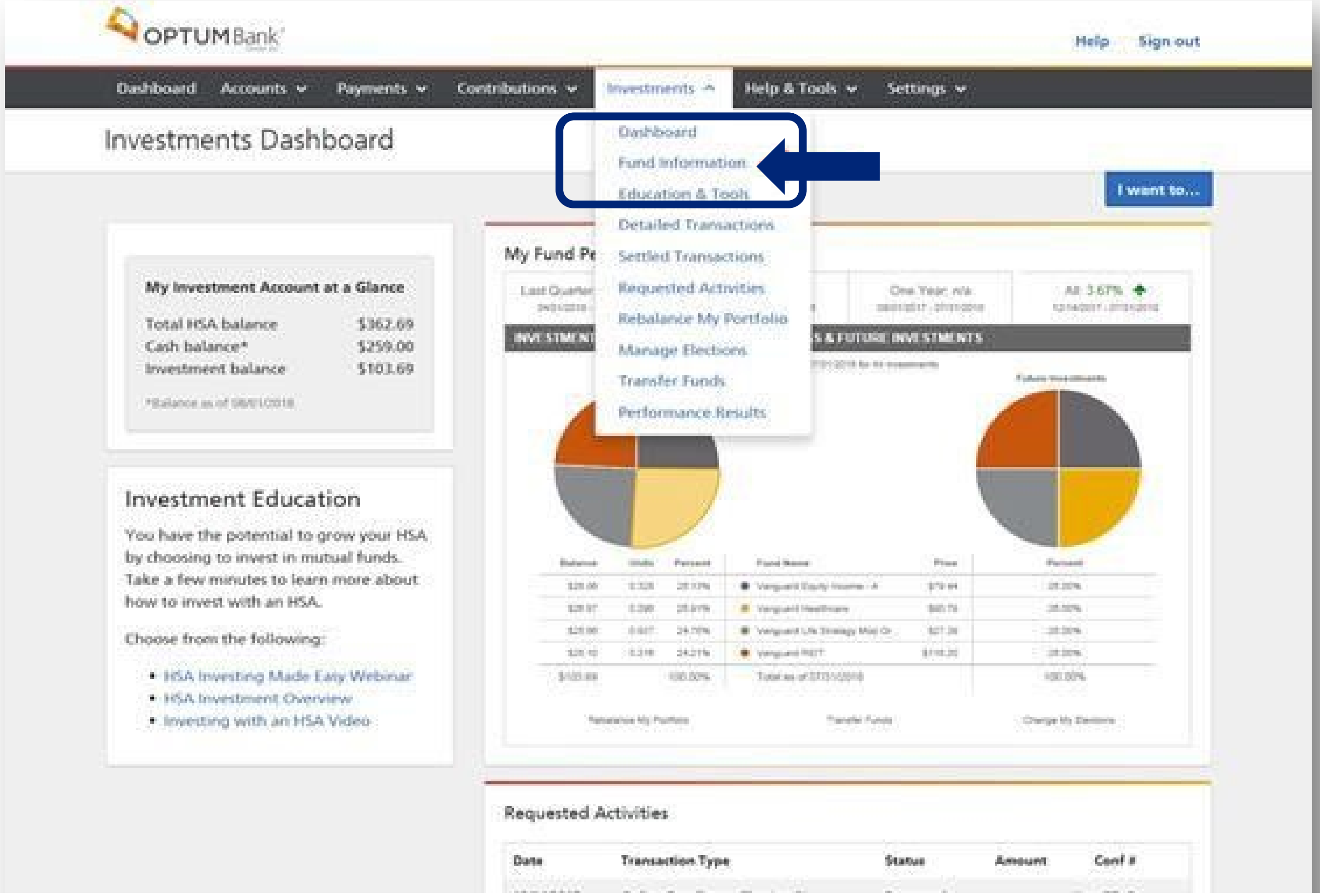
Withdrawals from a 401(k) and IRA are taxed, regardless of how the funds are used.

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.

*Federal income tax free. Some states, including AL, CA and NJ consider contributions to the account as taxable state income and impose taxes.
**The bank makes mutual funds available through a Registered Investment Adviser.

Access your investments online



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

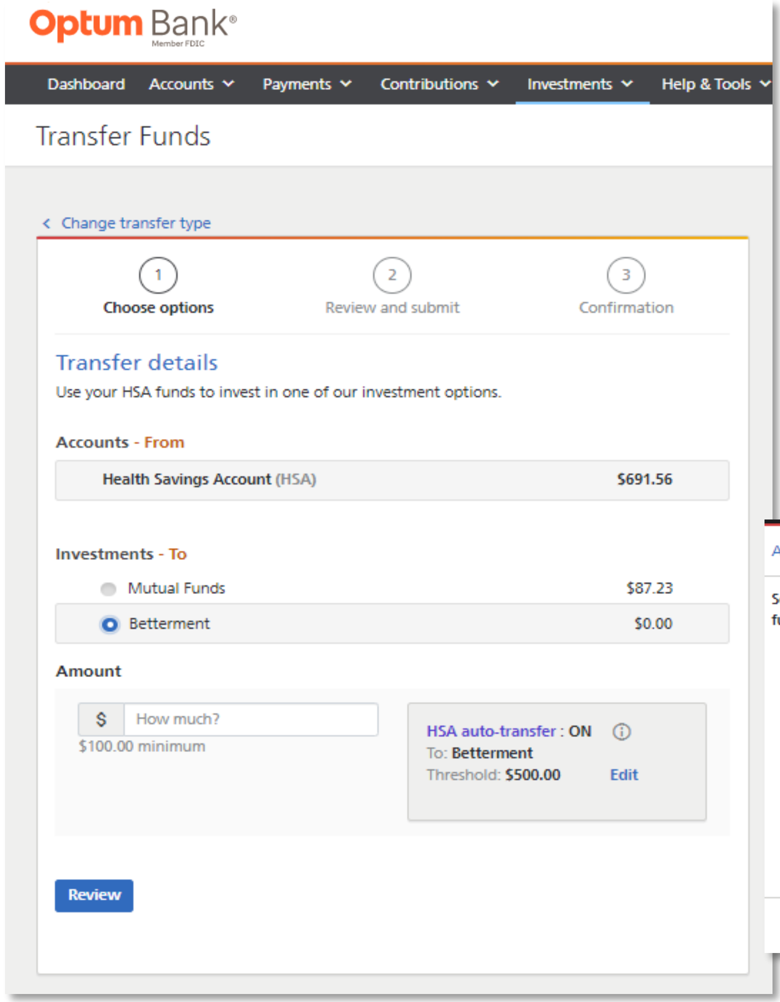
HSBA, Mutual Funds and Betterment Requirements

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).

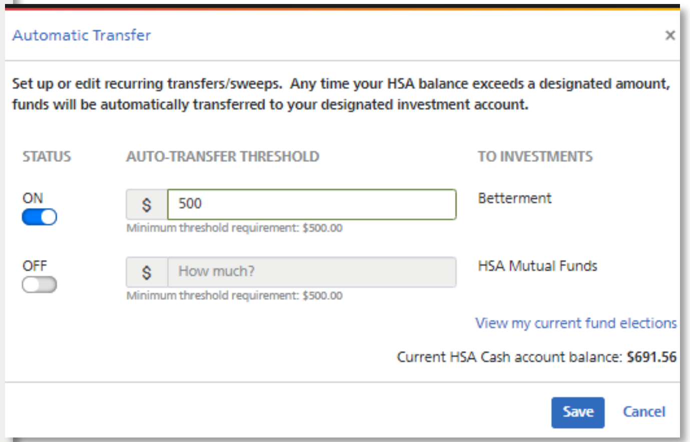
Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Access your investments online



The minimum to invest is $1,000.

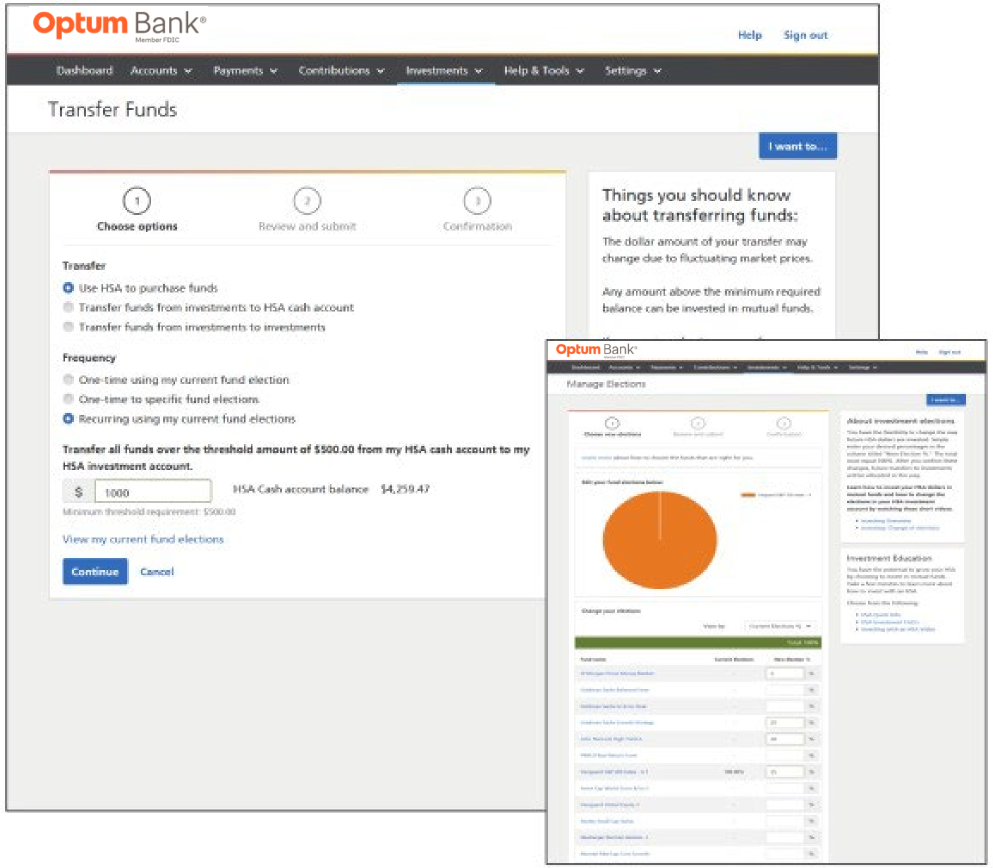
The minimum amount to sweep into investments is $100 for a total of $1,100.



- 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.

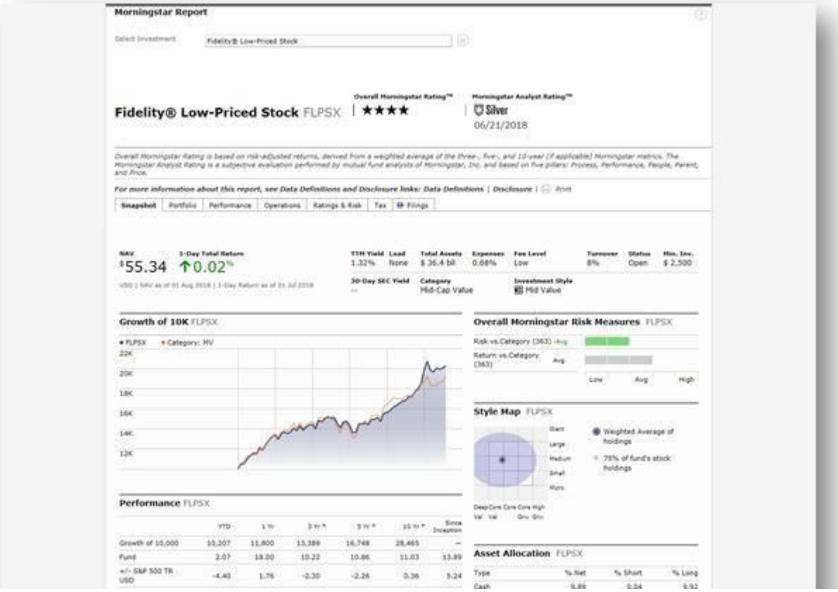
Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

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



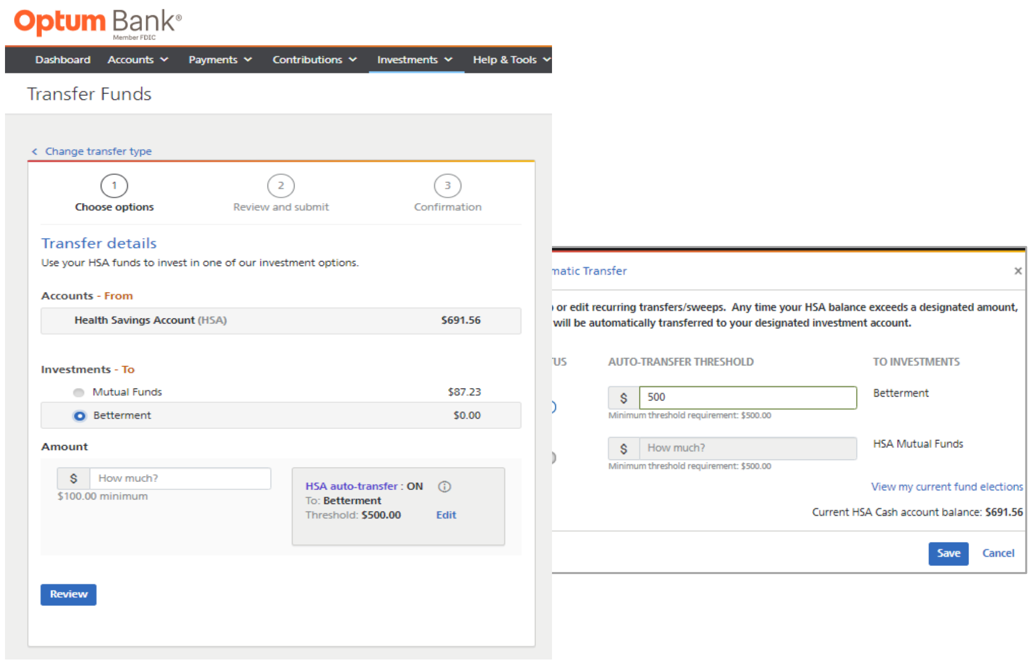
View fund performance by clicking on each fund

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

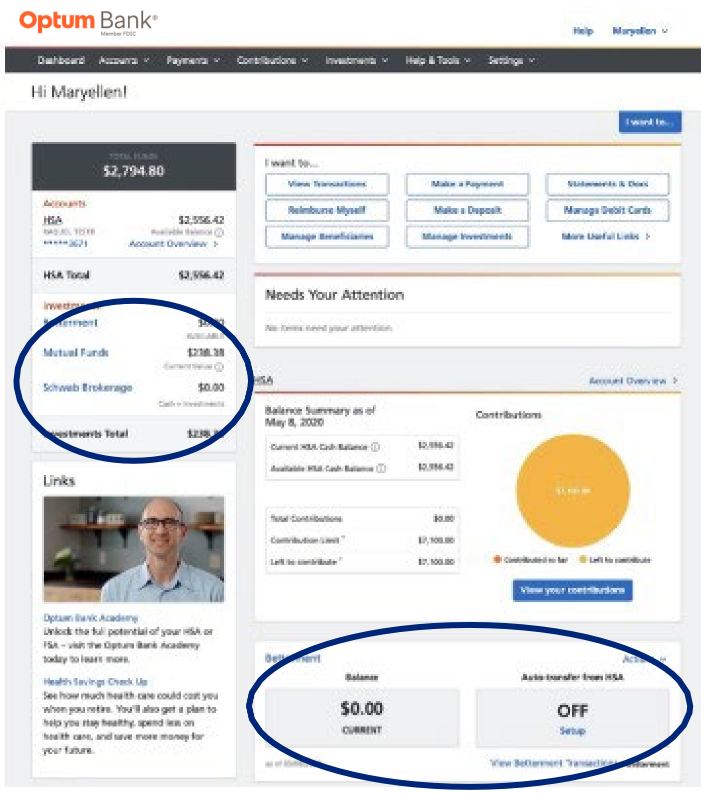
Transfer Money

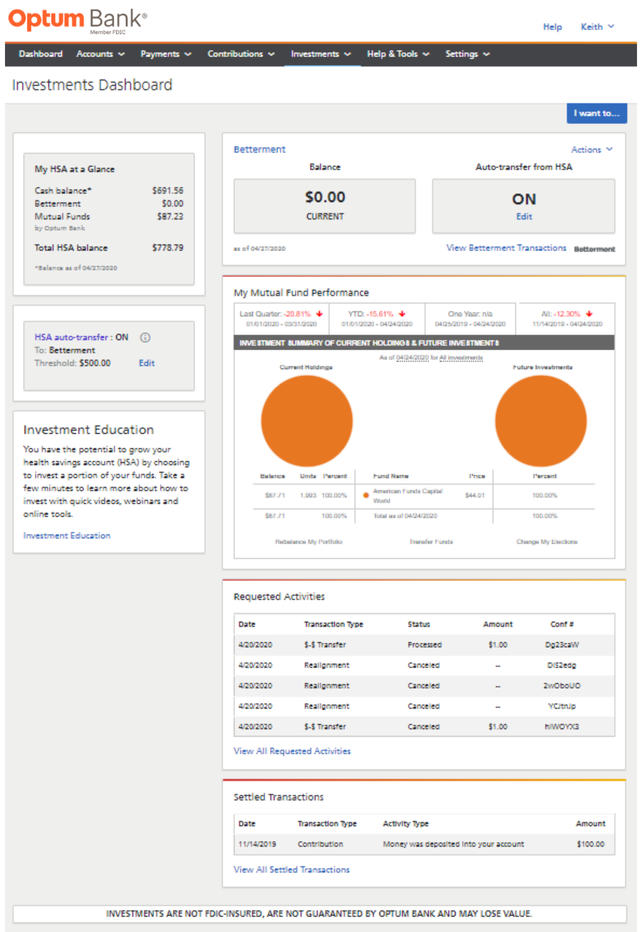
- Account holders can make one-time buys and sells or set up recurring transfers (buys) when their HSA balance exceeds a pre-determined amount (Qualcomm's Investment Threshold is $1,000).
- All transfers to-and-from Betterment are initiated from the user's account on optumbank.com.



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.





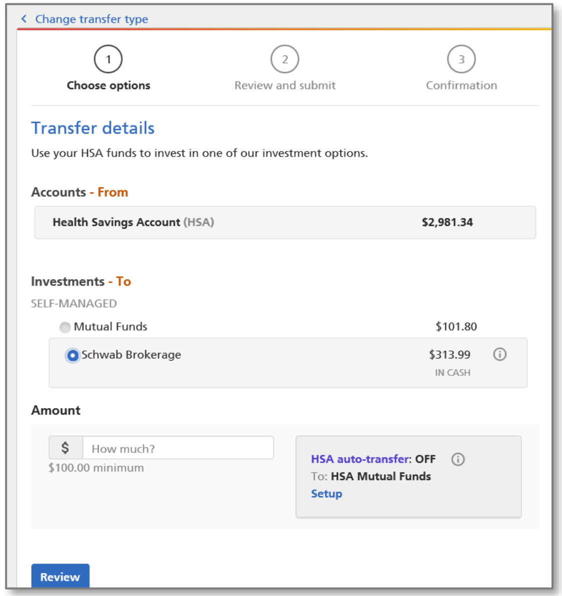
Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Access your investments online: HSBA

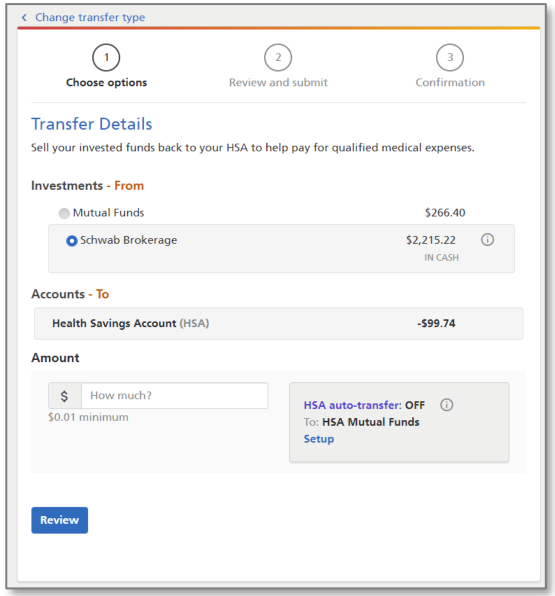
Transfer Money

- 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



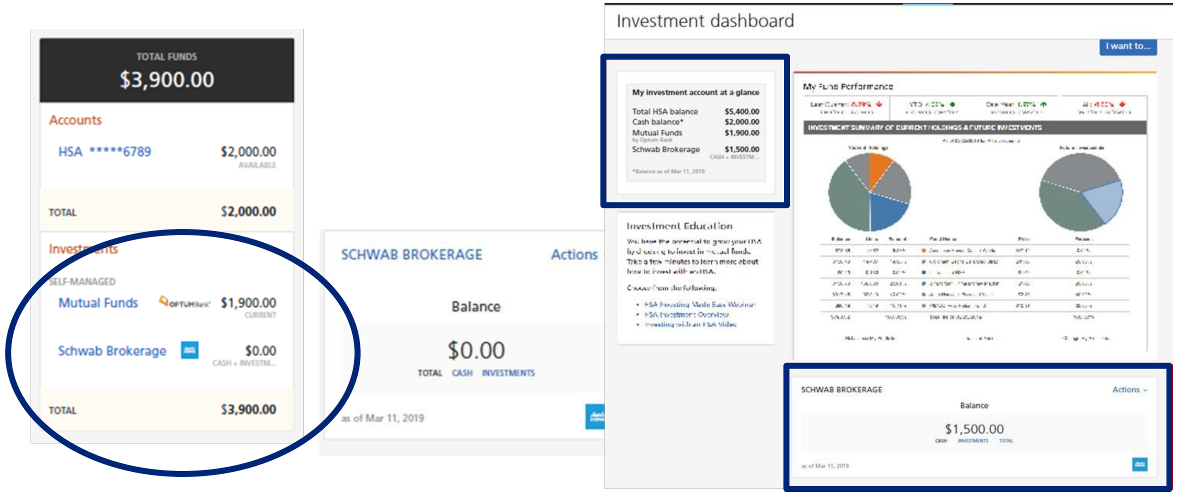
Investment sell



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

Optum Bank® Member FDIC

- 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

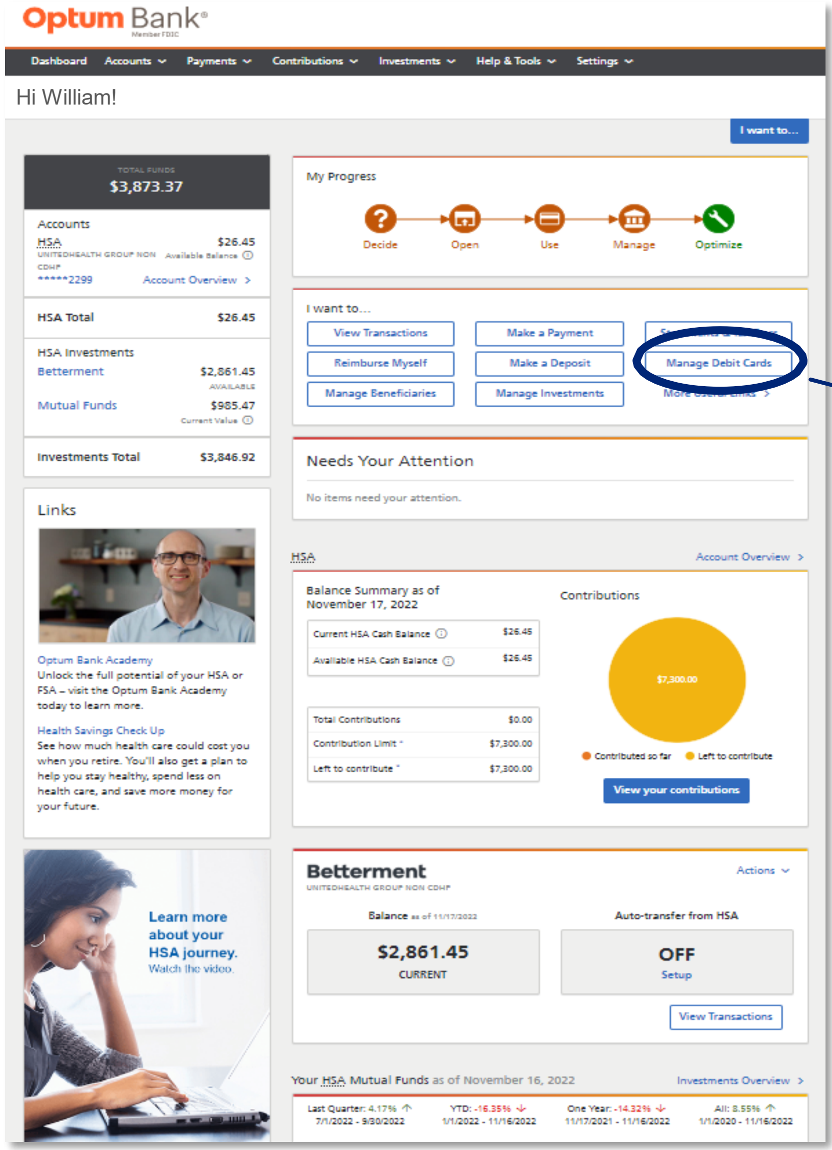
charles SCHWAB *Own your tomorrow*

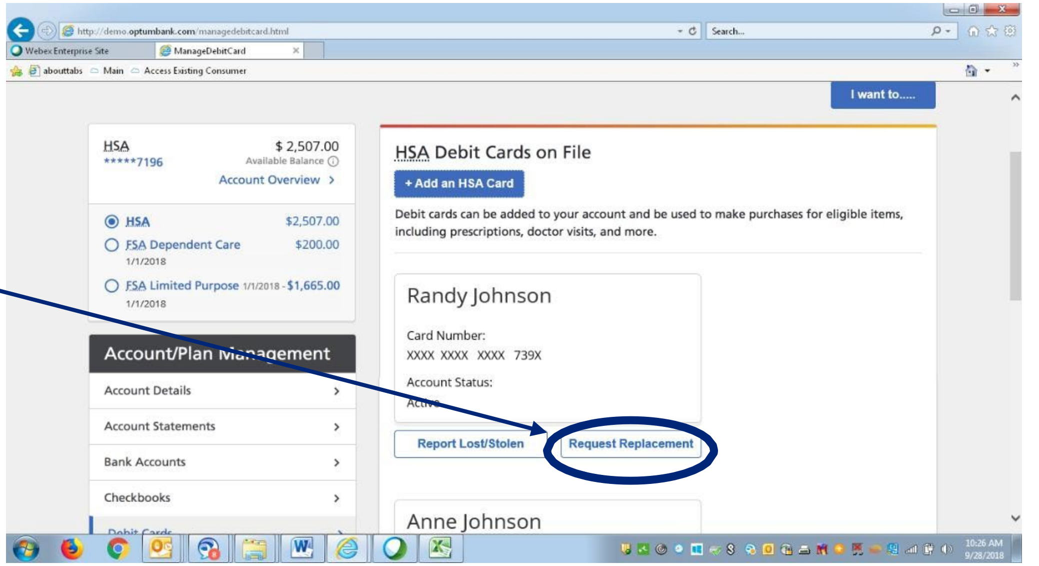
- Purchase investments (using cash balance)
- See HSBA transactional detail
- Track HSBA investment performance

Other helpful tools

Order a new debit card

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



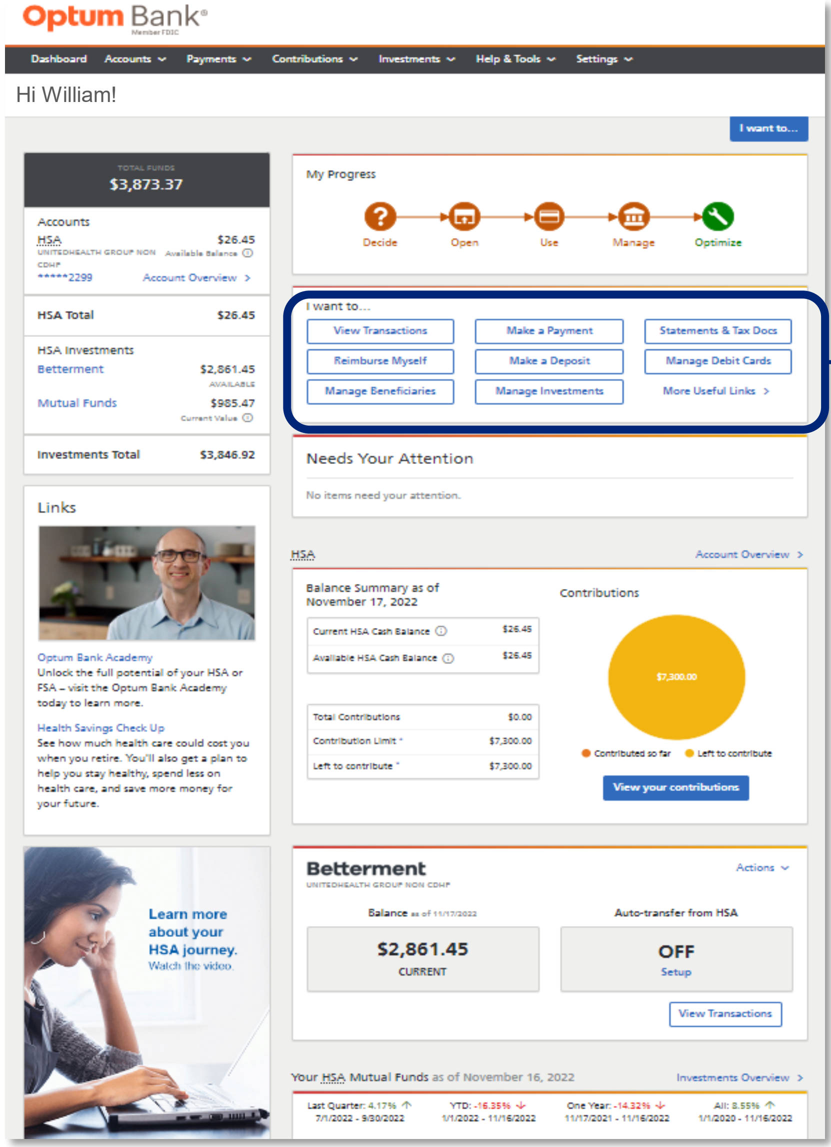


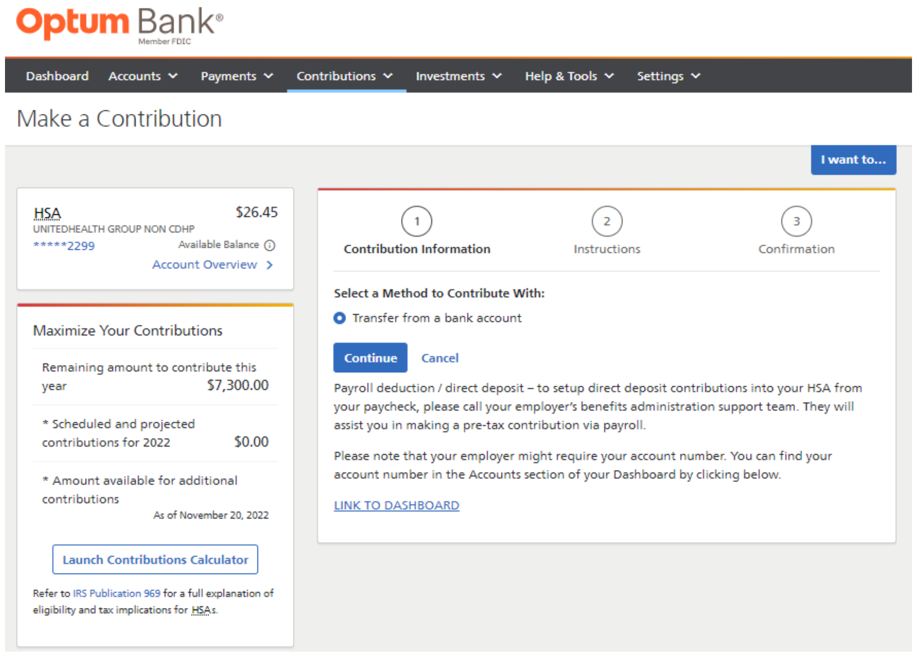
All cards will be issued under the name and card number of the account holder listed.

Other helpful tools

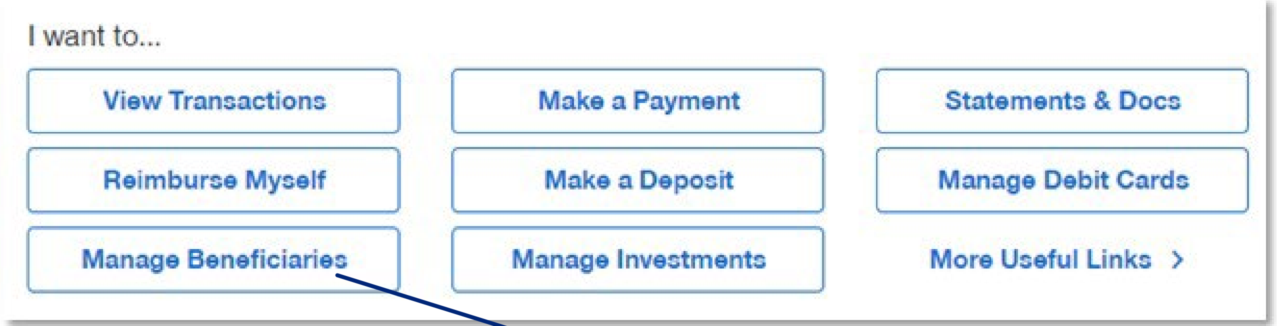
Make an HSA deposit

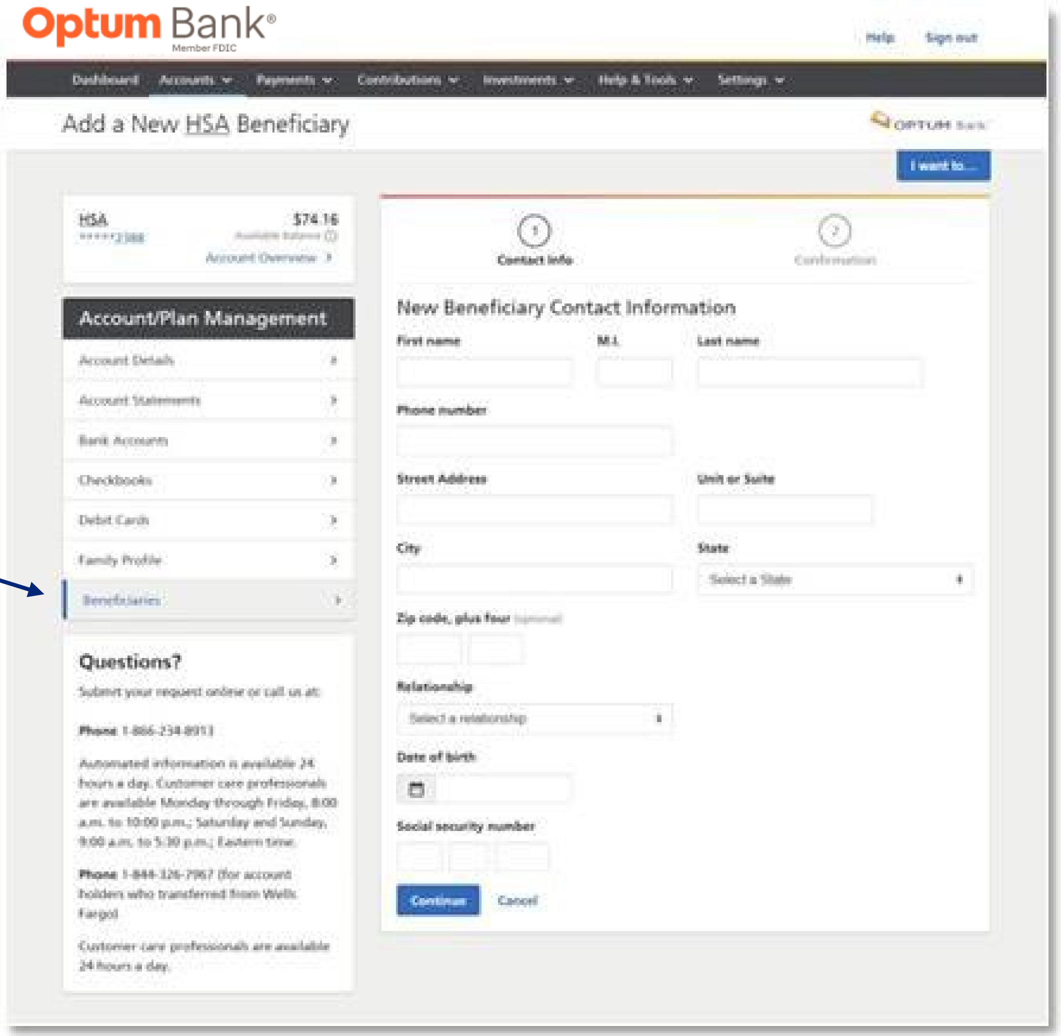
Reminder
You can make 2022 HSA contributions until the tax deadline (4/18/2023).





Designate a beneficiary





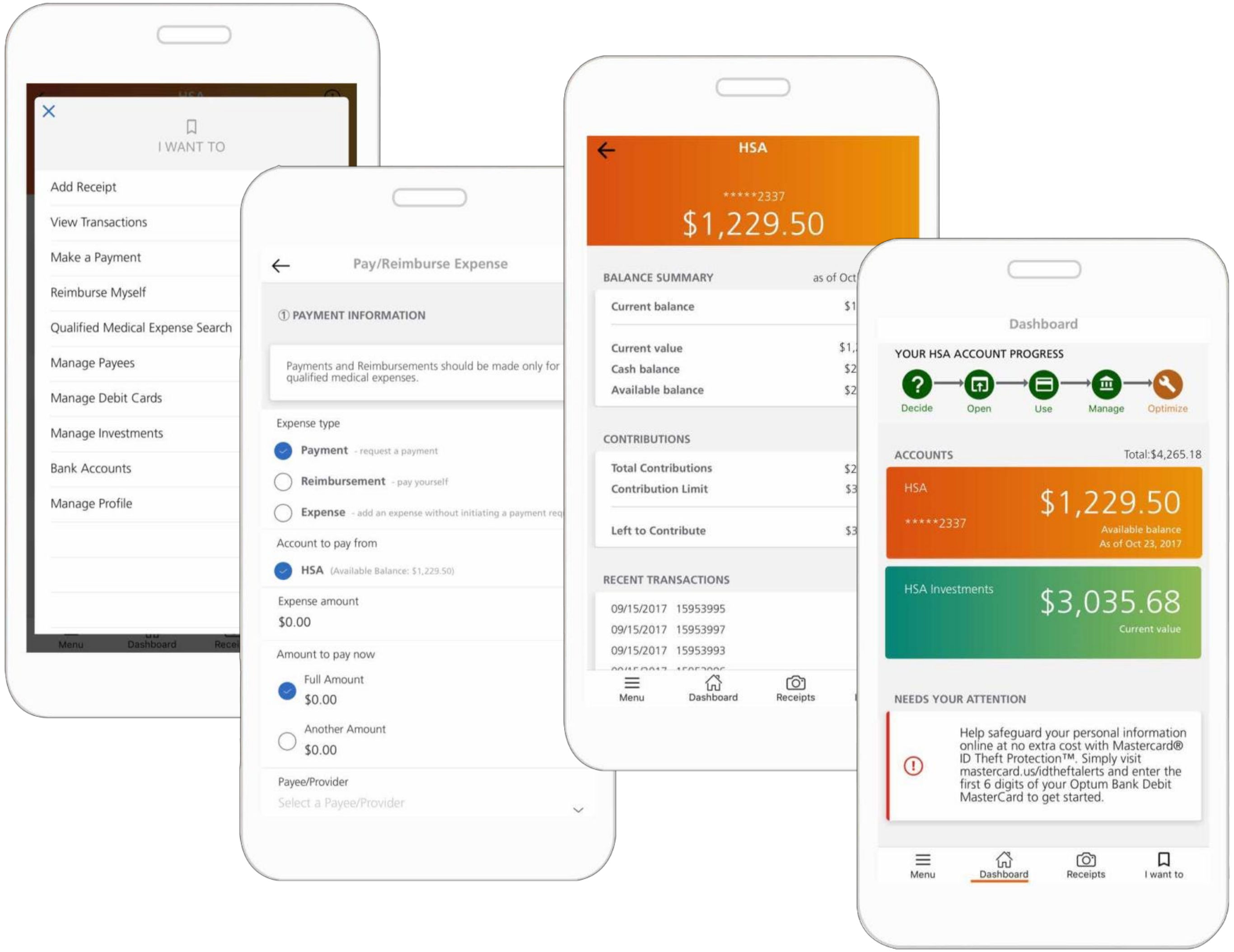
If you are designating an HSA beneficiary for the first time, you will be eligible for the $150 “wealth” wellbeing incentive.

(if not already earned)

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 1234		3 Distribution code 1 5 HSA ■ Archer MSA ☐ MA MSA ☐	4 FMV on date of death $	
Account number (see instructions) 000000000				

Form **1099-SA** (keep for your records) www.irs.gov/form1099sa Department of the Treasury - Internal Revenue Service
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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 $ 2 Total contributions made in 2018 $3,450.00	OMB No. 1545-1518 20 18 Form **5498-SA**	**HSA, Archer MSA, or Medicare Advantage MSA Information**
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		**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		4 Rollover contributions $0.00 6 HSA ■ Archer MSA ☐ MA MSA ☐	5 Fair market value of HSA, Archer MSA, or MA MSA $50.00	
Account number (see instructions) 000000000				

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**

Department of the Treasury
Internal Revenue Service

Health Savings Accounts (HSAs)

▶ Attach to Form 1040 or Form 1040NR.
▶ Go to *www.irs.gov/Form8889* for instructions and the latest information.

OMB No. 1545-0074

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) . . . . . ▶ ☐ Self-only ☐ 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

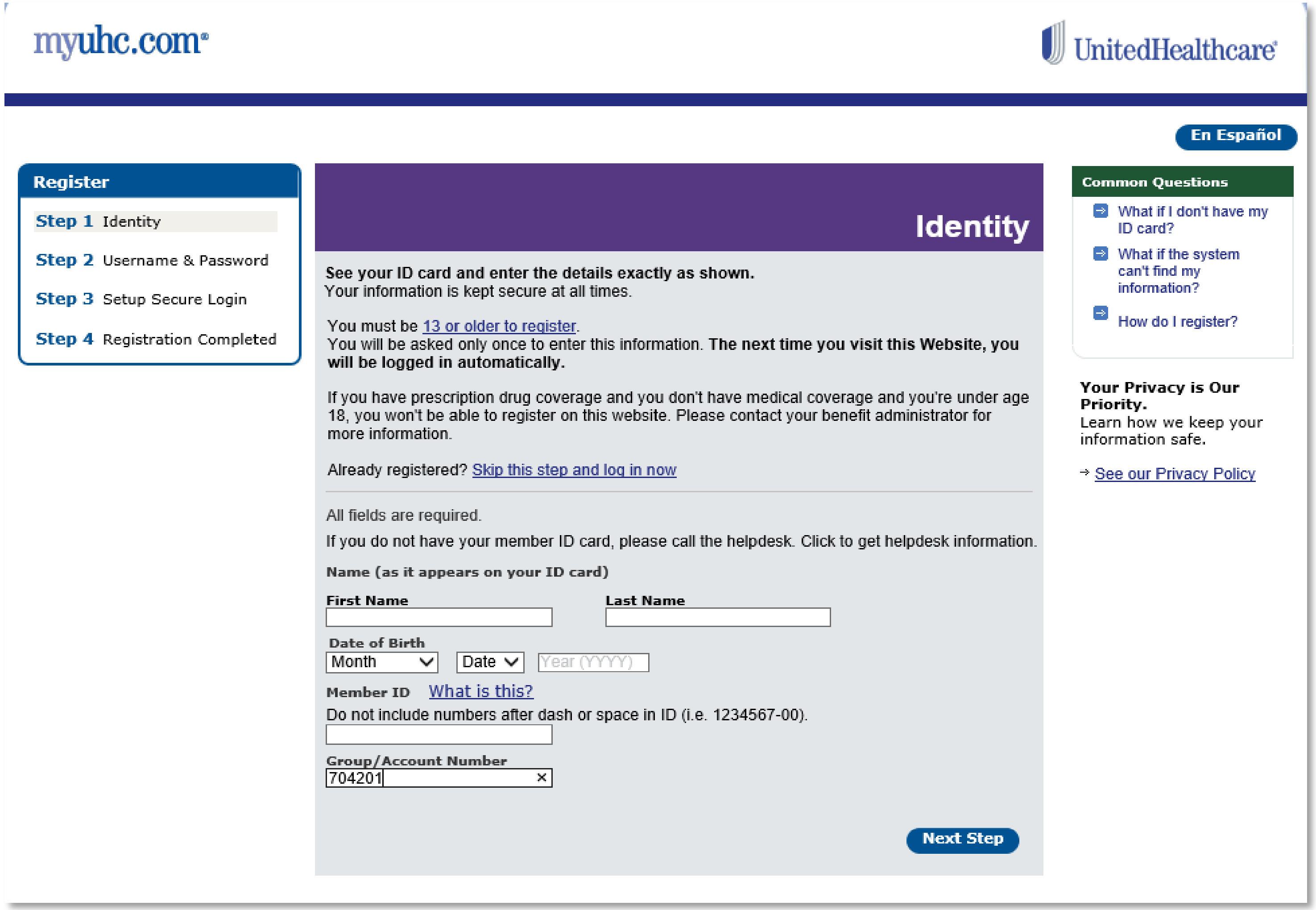
All employees and spouses

Download:

Optum Bank mobile app

Available for Android and iOS

Access myuhc.com through QualNet or bswift



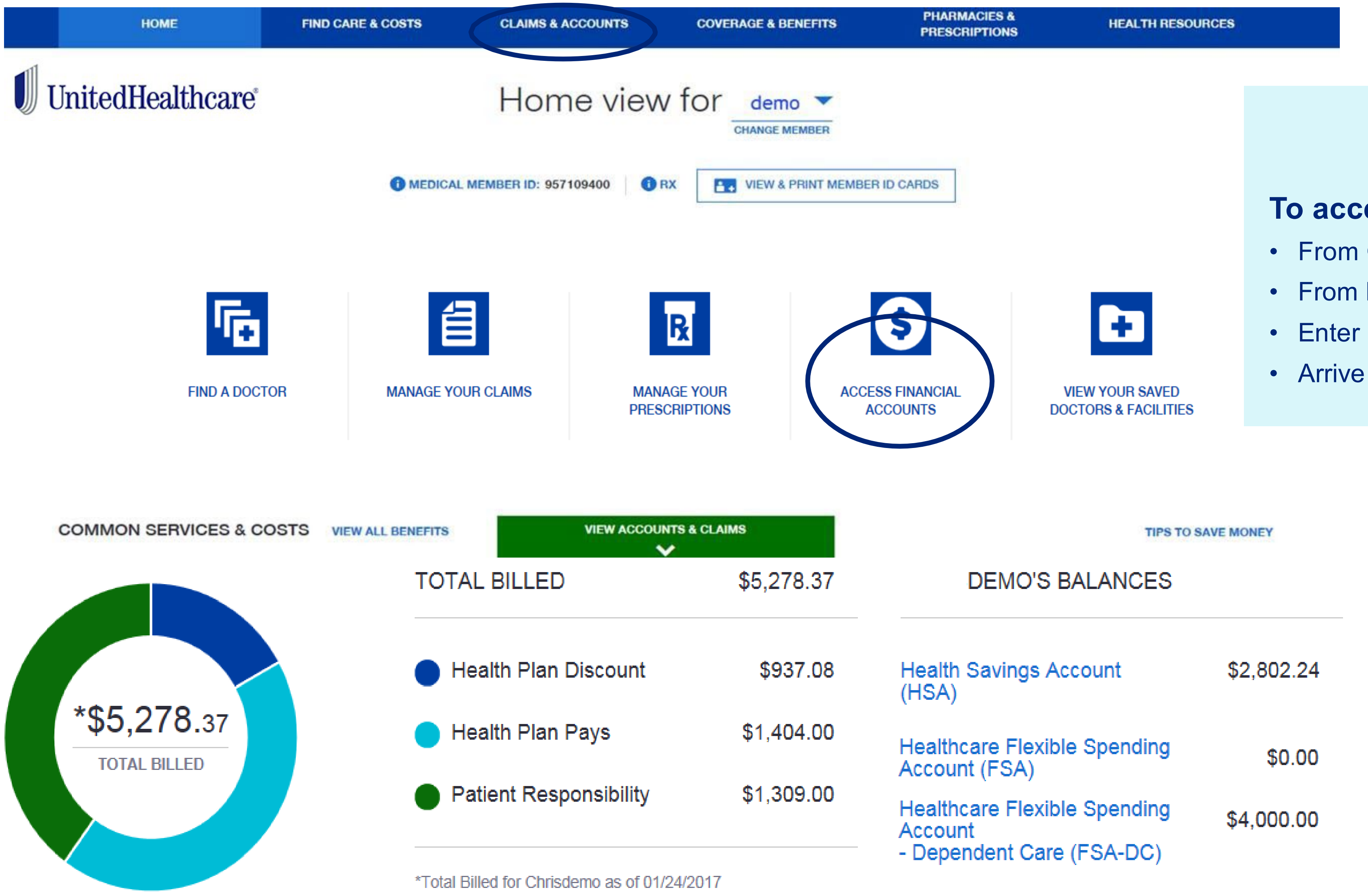
Member ID – found on your UHC ID card

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

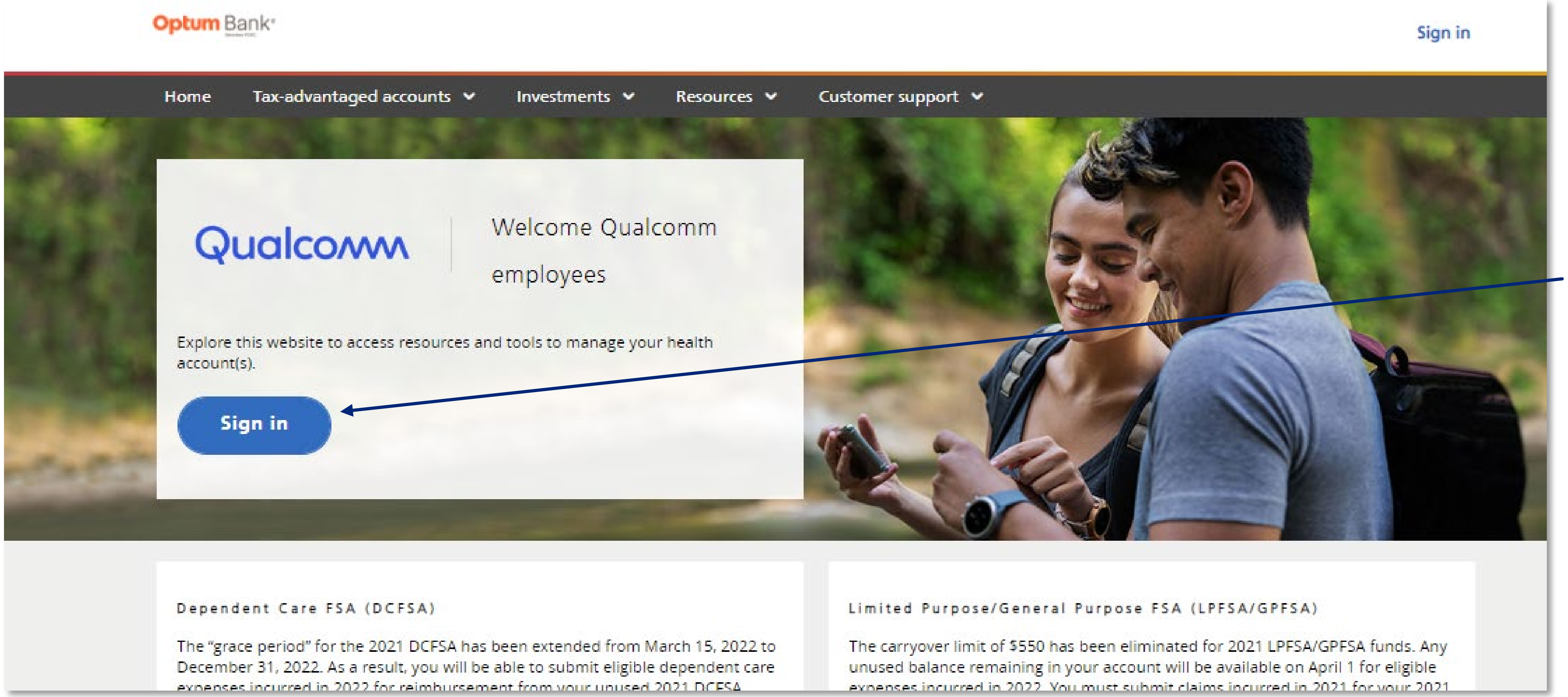
Access your accounts via myUHC.com



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 Optum accounts via optumbank.com/qualcomm



www.optumbank.com/qualcomm

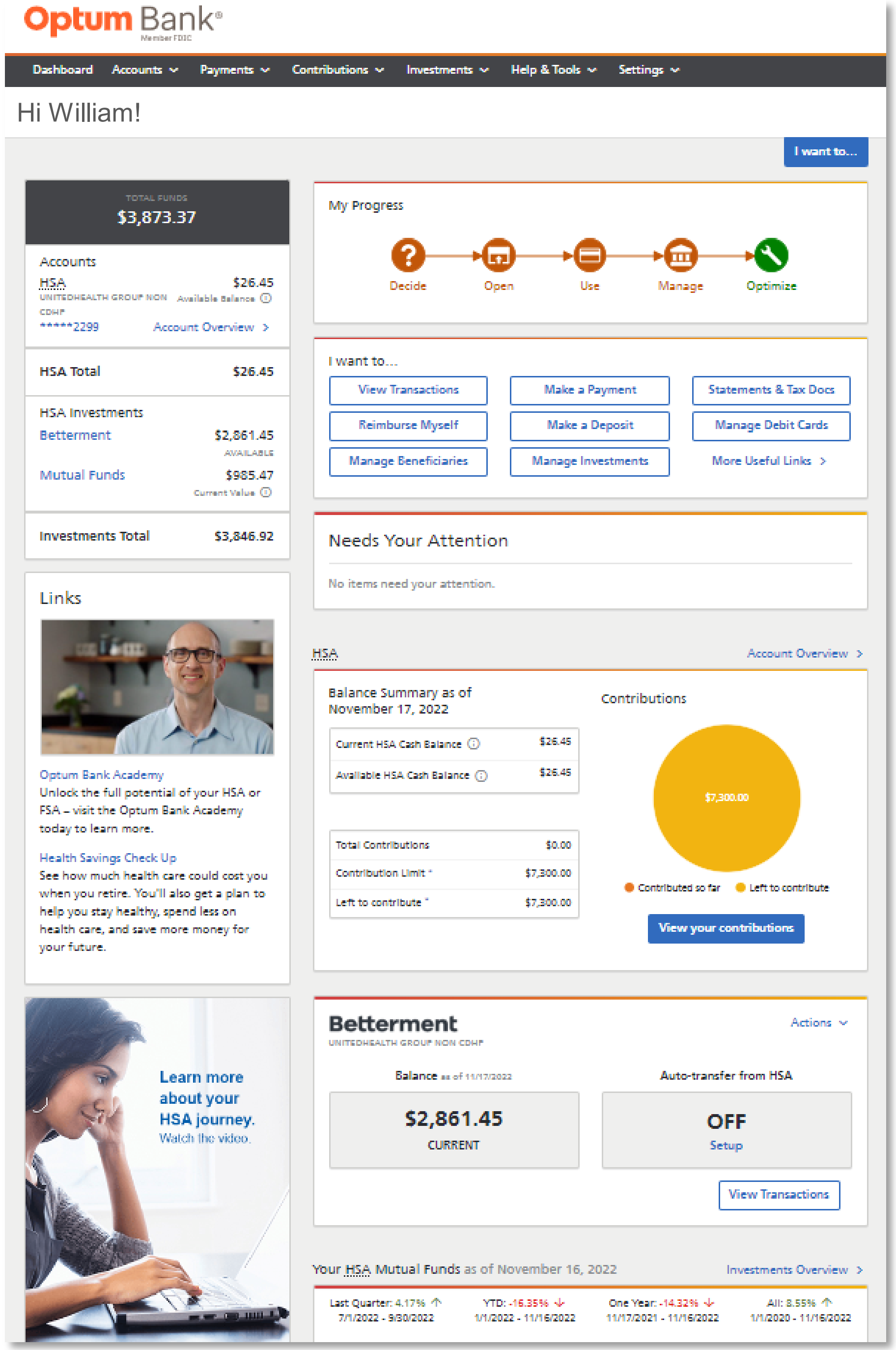
If you have not yet viewed your account online:

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*

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

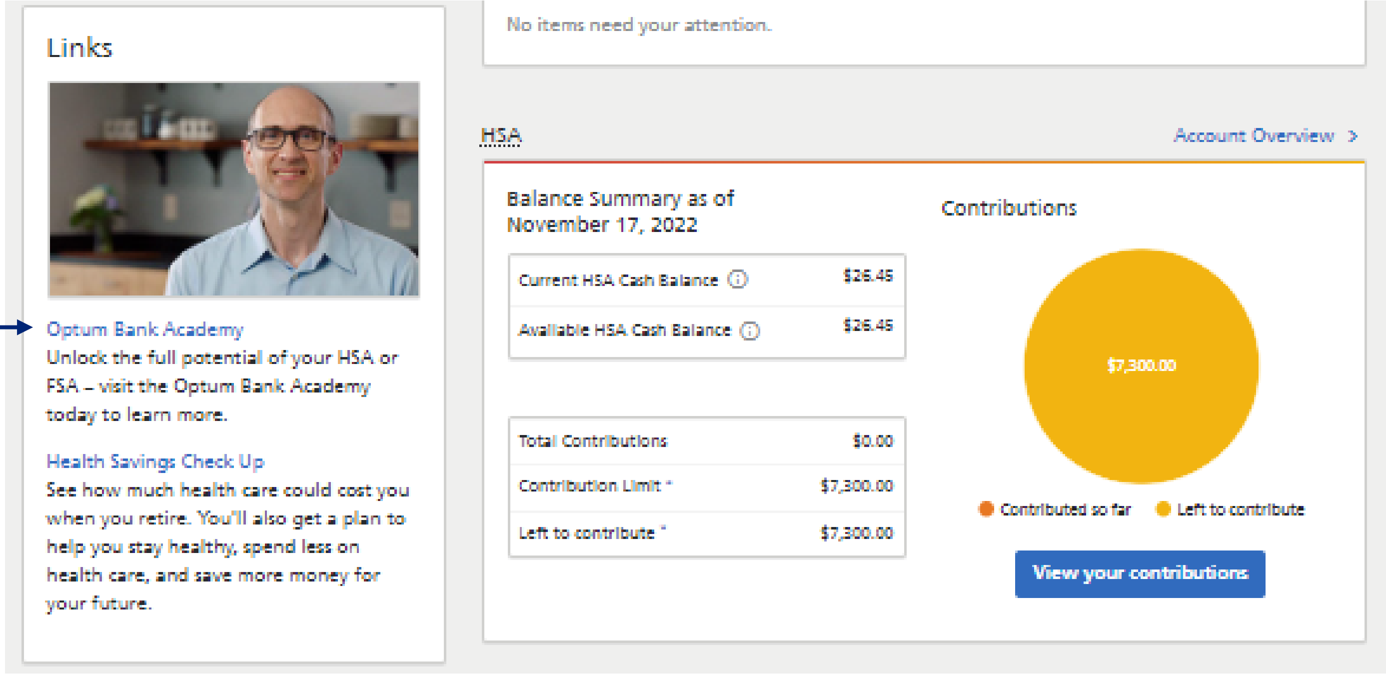


The Optum website is dynamic and information in the "I Want To" dropdown is customized based on which accounts you have.

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.



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

InstaMed
Healthcare Payments Simplified

InstaMed
P.O. Box 58790
Philadelphia, PA 19102

0000260 03 SA **SNGLP T7 3 1001 36301

PROVIDER NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

5363010987658010 92

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.

Amount: $100.00
Date: 11/11/13

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

Virtual Card

PROVIDER NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

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.

Virtual Card
5285 0512 3456 7890 000
12/13

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.

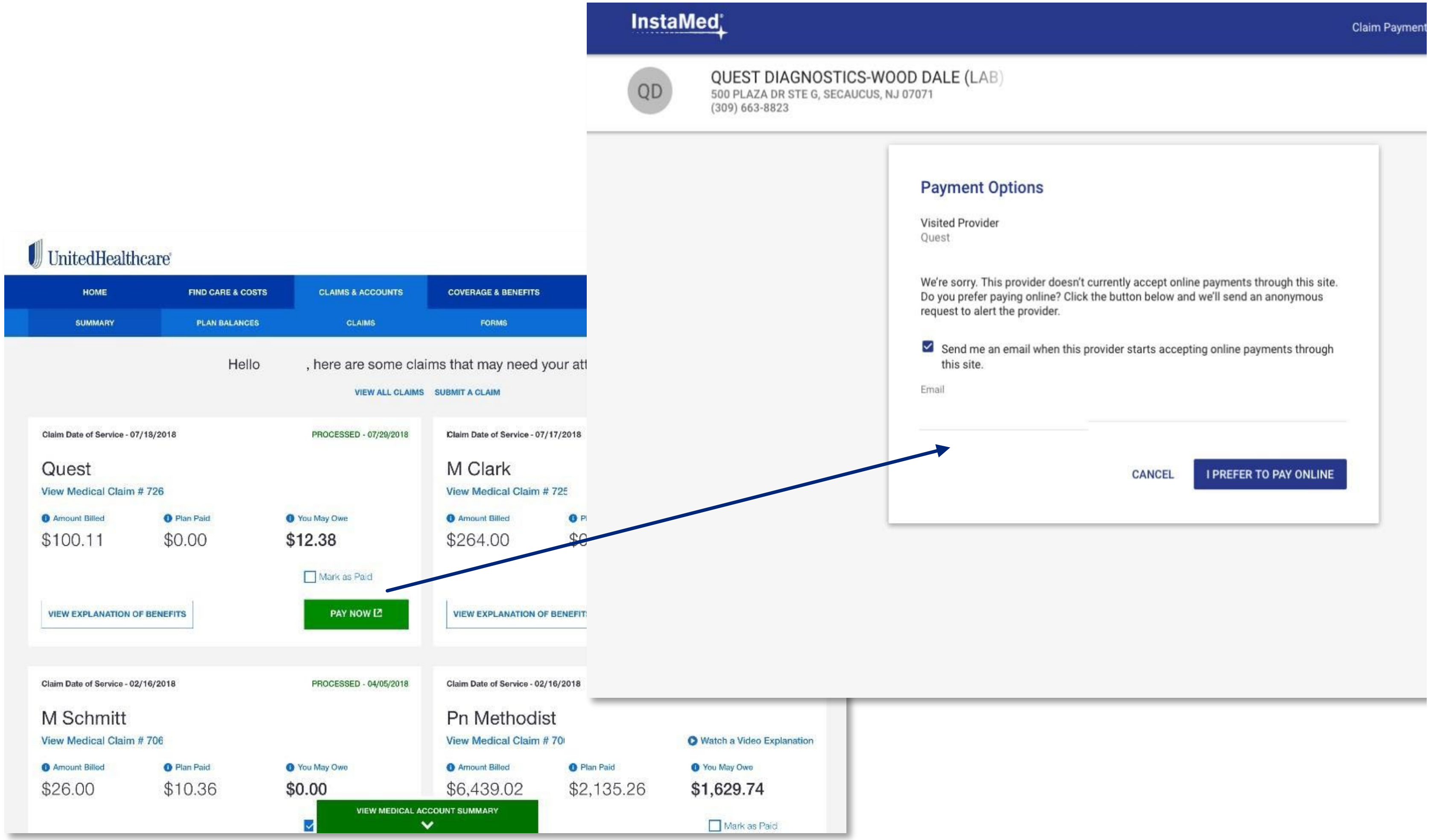
InstaMed
Healthcare Payments Simplified

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



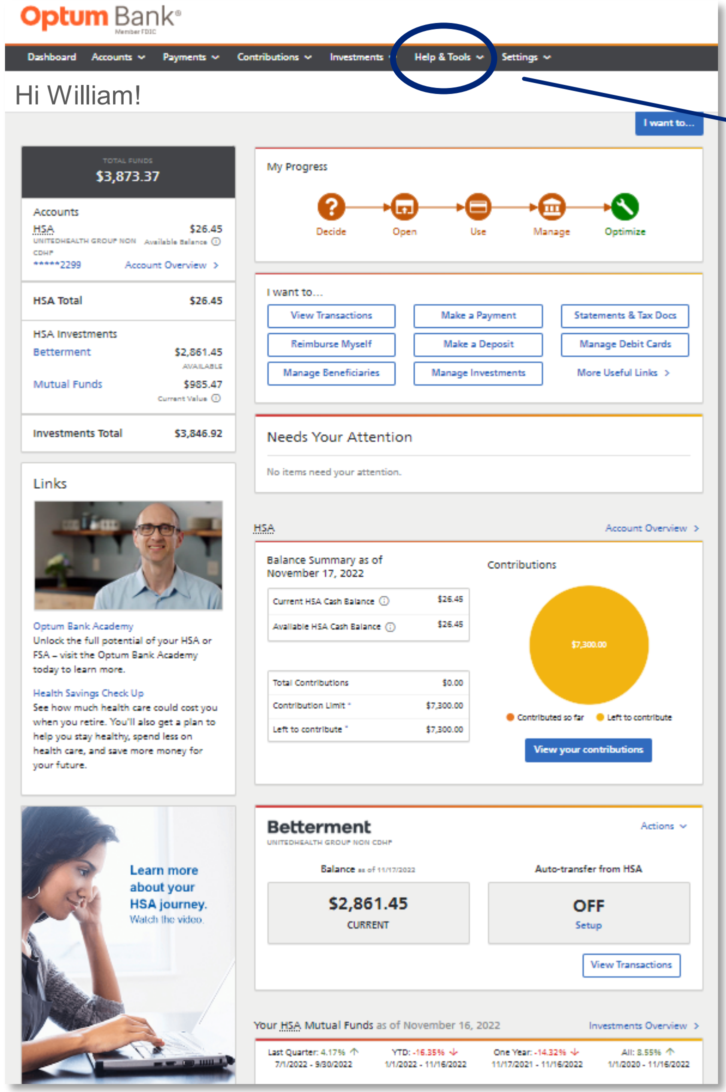
If a provider has chosen not to accept payments from InstaMed, a pop-up message appears.

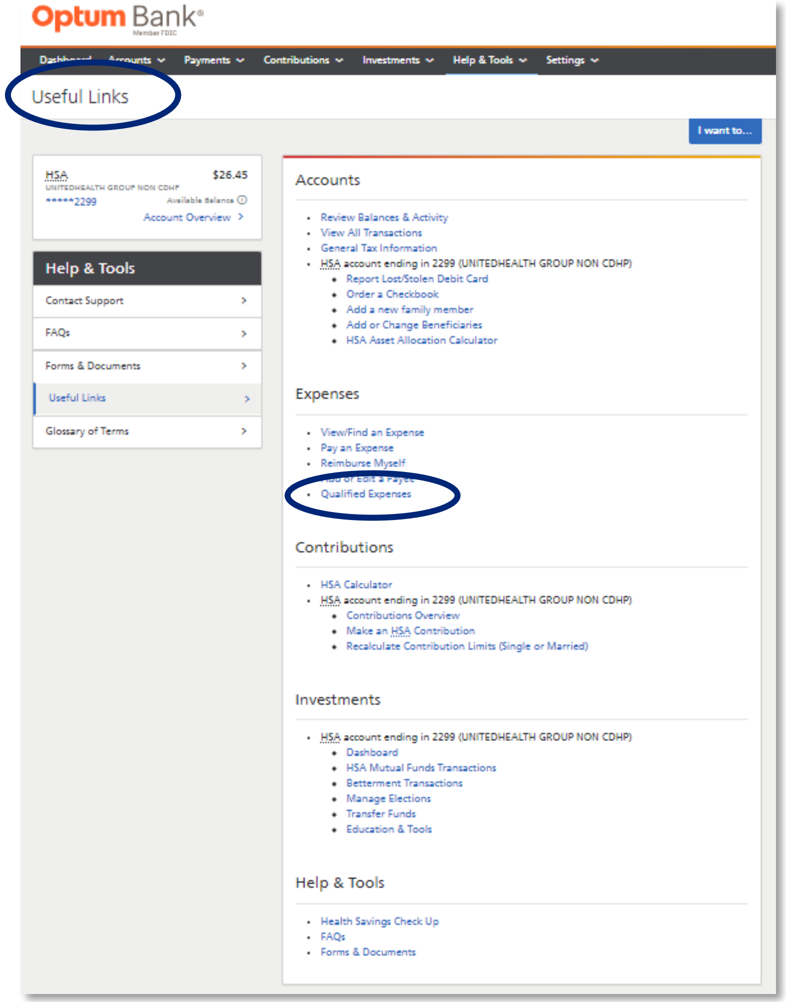
When the member chooses 'I Prefer to Pay Online', data is used for InstaMed to inform this provider that members are seeking to send a payment.

Other helpful tools

Review qualified medical expenses

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

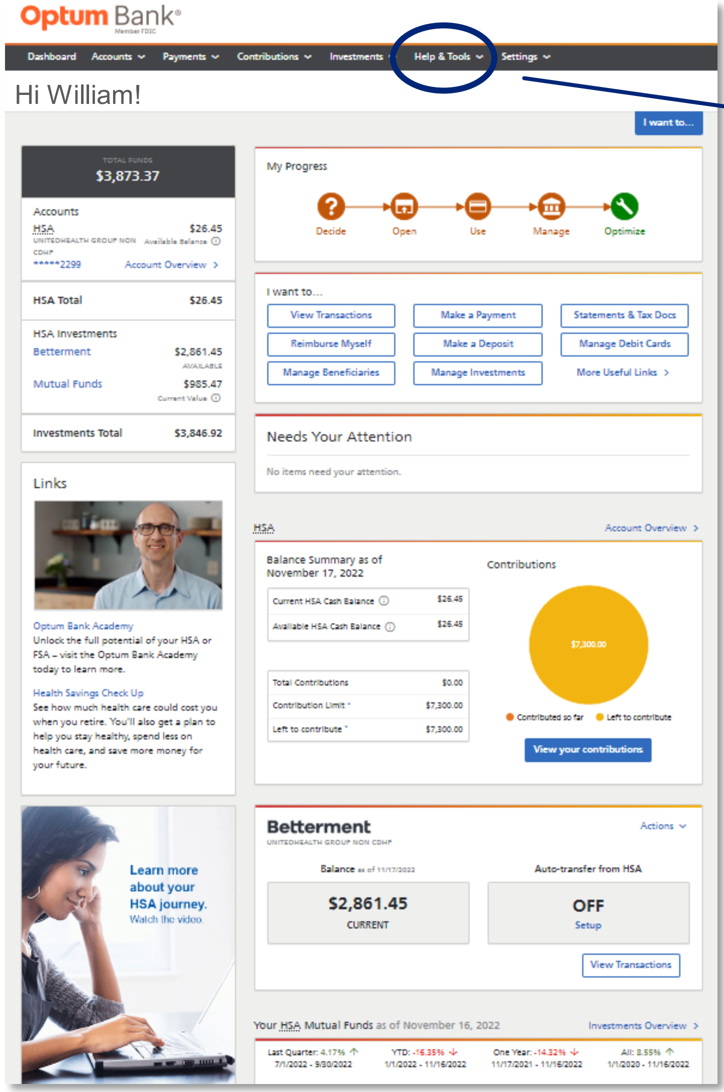


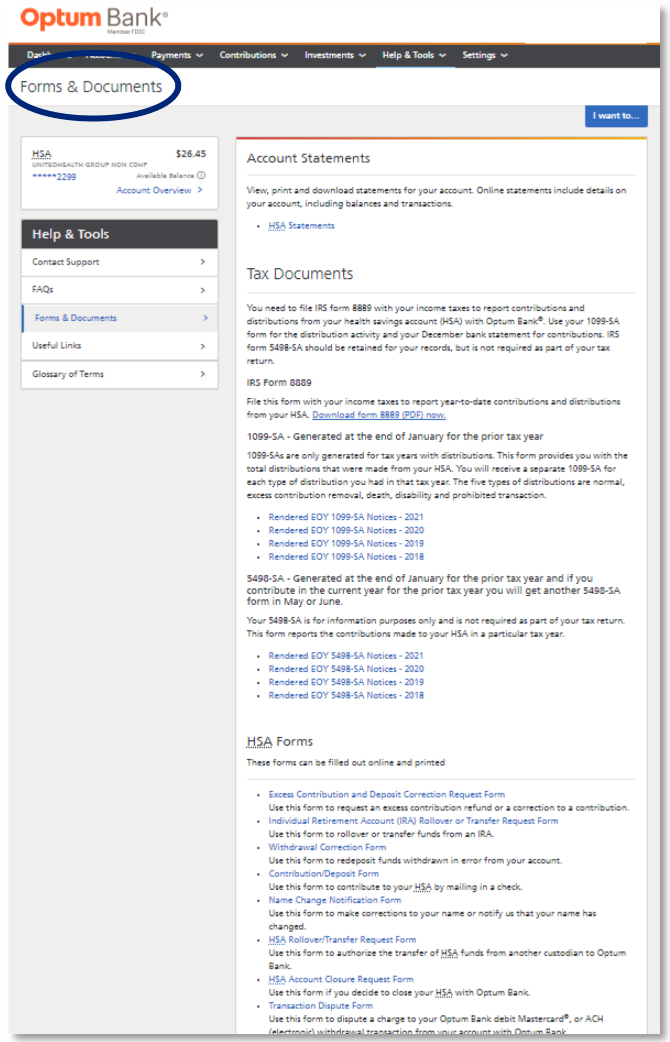


Other helpful tools

Forms and documents

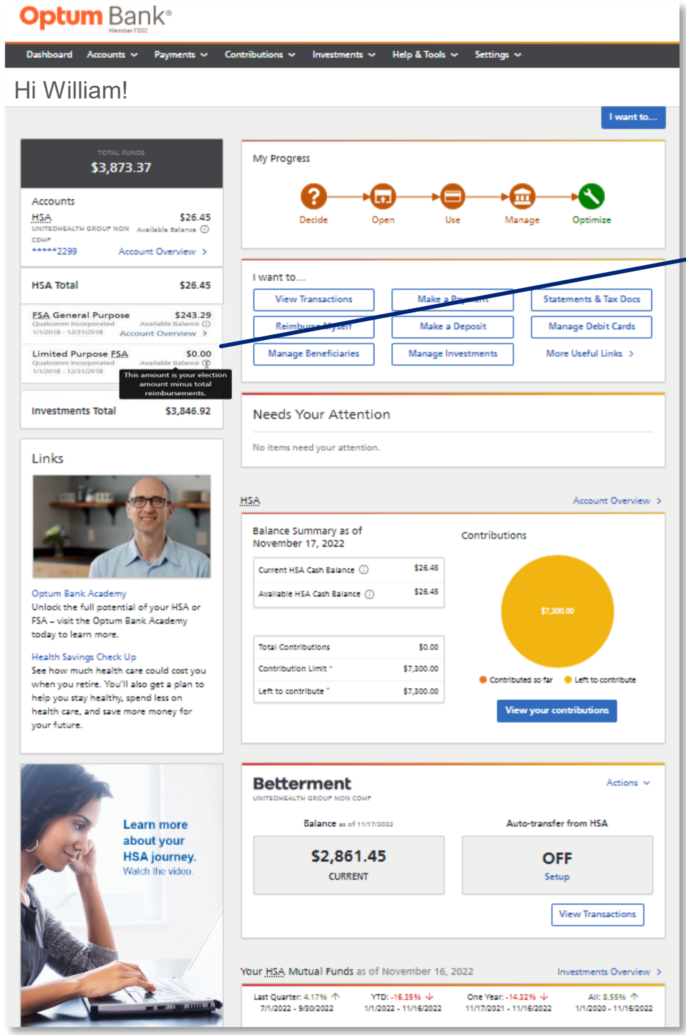
Click “**help & tools**” from the top bar, then “**forms and documents**”

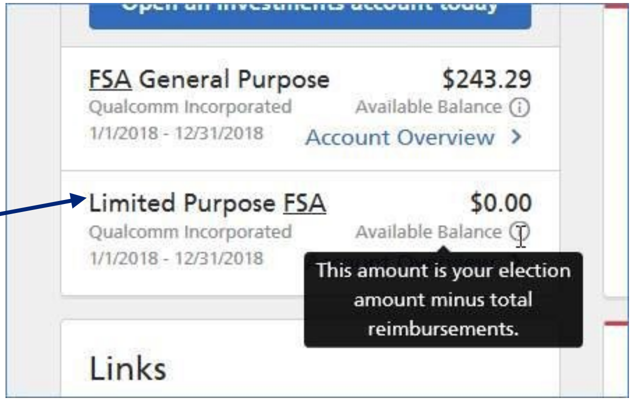




Other helpful tools

Transition of LPFSA to GPFSA





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.