

Shop and save for a healthy you

Save up to 30% using pre-tax dollars in your health benefit account.¹



Optum Now makes it easy to take care of your health. We offer a wide range of health and wellness products that you can buy with HSA (health savings account) and FSA (flexible spending account) funds.

About Optum Now



Shop with confidence

Find HSA- or FSA-eligible items in one convenient place.²



Make paying easy

Avoid the need for reimbursement by using your payment card every time. You can even save your card details for future purchases.



Skip the receipts

When you use your HSA or FSA payment card, purchases are almost always automatically approved without submitting receipts.



Save smart. Spend smart.

Make the most of your pre-tax health care funds with discounted product bundles and special offers.



Get an extra discount at checkout with these promotional codes

Shopping with your HSA funds? Get a discount at checkout with code **OPTHSA5**.³

Using your FSA? Get a discount at checkout with code **OPTFSA7**.³

Optum Now™

Explore all the services and products available to you

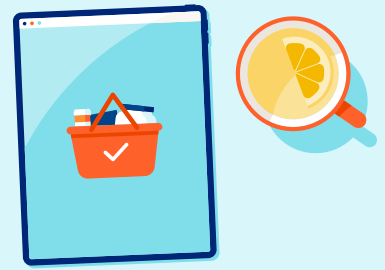
Optum Now is an integrated health care marketplace offering prescription savings, everyday health and wellness products, and medically reviewed articles – all in one place.

Shop for items such as:

- Seasonal allergy care items
- Cold and flu medicines
- First aid supplies, bandages and medical devices



Scan the QR code to visit now.optum.com/shop



1. Savings compared using pre-tax income in your health benefit account to using after-tax income for purchases and assumes a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.
2. Your plan may exclude reimbursement of certain categories of items. Check your plan for specific coverage details.
3. The promotional codes OPTFSA7 and OPTHSA5 cannot be applied to previously placed orders and cannot be combined with other promotional codes. Additionally, the codes cannot be used for prescription drugs or virtual care visits. Promotional codes are not transferable or redeemable for cash or credit. To apply a promotional code, you must enter it prior to completing the order. Free and expedited shipping offers do not apply to shipping outside of the contiguous United States. Additional shipping restrictions may apply. Optum Now is an affiliate of the UnitedHealth Group family of companies.



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Health savings accounts (HSAs) are individual accounts largely held at Optum Bank®, Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details. Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured. This communication is not intended as legal or tax advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.