



# Make payments quick and easy

**Optum**

debit



Paying for eligible medical expenses at the pharmacy or your doctor's office is quick and easy with your Optum Financial payment card. Your card will pull funds from your health benefit account and you won't need to submit paper claims forms. Just remember to keep your receipts.



## Why use my payment card?

Using your payment card is a fast and convenient way to pay for your health expenses, from bandages to braces, and contacts to chiropractors. Use your card and know you're saving time and money every time you use your account.



## You're saving with every card swipe.

Let's look at how the savings stack up. For a \$100 pair of glasses, you could pay using your own money or pay with your health benefit account card.

When you use your health benefit account card, it's like saving up to 30% since you're using pre-tax funds.\*



## Questions?

Call the number on the back of your payment card.



## Save your itemized receipts

We may ask you to submit receipts that prove expenses comply with Internal Revenue Service (IRS) rules. We recommend you save all of your receipts just in case. **As required by the IRS, they must include:**

- Date of service
- Service or product
- Patient name
- Name of the doctor, clinic, pharmacy or other provider
- Purchase amount
- Description of product and service

**Tip: An explanation of benefits (EOB) meets these IRS requirements.**



## How will I know if I need to submit a receipt to Optum Financial?

- Typically, we'll notify you within seven business days. A second notification will be sent in 30 calendar days.
- If a purchase cannot be substantiated or does not meet eligibility requirements, we'll ask for the funds to be returned and will credit your account. Information on how to do this is included in the communication you will receive.
- If no response is received from you within 45 calendar days, your card will be deactivated to ensure compliance with IRS requirements.
- During this time, you cannot use your Optum Financial payment card, but you can continue to file manual claims. To reactivate your card, you will need to either submit correct documentation or repay the expense.

# Optum Financial®

\*Savings compared using pre-tax income in your HSA 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.

Flexible spending accounts (FSAs) and health reimbursement arrangements (HRAs) (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") 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 tax or legal advice. Please contact 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. Federal and state laws and regulations and the design of your plan are subject to change.

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