



## NEWS RELEASE

### **OPTUMHEALTH BANK SURPASSES \$1 BILLION IN ASSETS AS MORE CONSUMERS EMBRACE HEALTH SAVINGS ACCOUNTS**

*OptumHealth Bank Reaches Milestone by Helping Employers Drive Adoption of Plans That Help Employees Save for Medical Expenses, Achieve Tax Savings*

**GOLDEN VALLEY, Minn. (June 30, 2010)** – OptumHealth Bank<sup>SM</sup>, Member FDIC and a leading bank dedicated to health care, announced it has exceeded \$1 billion in health savings account (HSA) deposits and related investment assets.

The milestone illustrates the growing appeal of HSAs as a convenient, tax-advantaged way for consumers to save and pay for qualified health care expenses.

OptumHealth Bank's growth has been driven by its commitment to helping employers effectively add consumer-driven health care (CDHC) plans and HSAs to their employee benefit options. Since OptumHealth Bank began operations in 2005, it has helped thousands of employers successfully engage employees in the benefits of these plans. Consumer adoption of OptumHealth Bank HSAs has grown by 18 percent within the last year to nearly 600,000 individual accounts.

“Consumer-focused plans continue to grow in appeal as more people seek smart ways to plan, save and pay for their health care needs,” said Chad Wilkins, CEO of OptumHealth Financial Services, the parent company of OptumHealth Bank. “As the only bank operating within a fully dedicated health care services company, we are uniquely qualified to provide employers with the consultation and resources that help their employees fully appreciate and embrace these valuable options.”

OptumHealth Financial Services provides employers with a variety of education resources that go beyond the mechanics of opening a new account. Videos, brochures, training modules, online resources and personal consultation help employers effectively introduce CDHC plans and HSAs to their employees, while teaching people how to effectively manage health care finances.

Increasingly offered in conjunction with high-deductible health care plans, HSAs enable individuals to save for current and future medical expenses on a tax-advantaged basis. Money is deposited into the HSA pre-tax, interest earned is tax-advantaged, and no income tax is paid when funds are used to pay for qualified medical expenses.

Americans covered by HSA-eligible health plans increased from just over 1 million in 2005 to 10 million in 2010, according to America's Health Insurance Plans. In addition, a 2009 OptumHealth national survey found that 82 percent of HSA owners are satisfied with their accounts.

OptumHealth Bank is part of the financial services unit of one of the nation's largest health and wellness companies, OptumHealth. OptumHealth Financial Services provides employers with flexible spending and health reimbursement accounts (FSAs and HRAs), retiree health accounts, COBRA, VEBA trust administration and billing and record-keeping services. OptumHealth Financial Services also provides advanced medical and debit card technology as well as print services and electronic payment solutions.

### **About OptumHealth**

OptumHealth Inc. helps individuals navigate the health care system, finance their health care needs and achieve their health and well-being goals. The company's personalized health advocacy and engagement programs tap a unique combination of capabilities that encompass public sector solutions, care solutions, behavioral solutions, specialty benefits and financial services. Serving nearly 60 million people, OptumHealth is one of the nation's largest health and wellness businesses, and is a UnitedHealth Group (NYSE: UNH) company. More information about OptumHealth can be found at [OptumHealth.com](http://OptumHealth.com).

*Health savings accounts are individual accounts offered by OptumHealth Bank<sup>SM</sup>, Member FDIC, and are subject to eligibility and restrictions. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state regulations are subject to change.*

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