

You know the value of health savings accounts...

Health savings accounts are a valuable tool for your employees to plan, save and pay for health care expenses. And they are an economical way for employers to offer competitive benefits and encourage healthy lifestyles.

Now OptumHealth Financial Services brings you new ways to make good health more affordable.

OptumHealth Financial Services, through its affiliate, OptumHealth BankSM, Member FDIC, now offers health savings account holders a choice of three distinct account types to meet their savings and spending patterns:

OptumHealth eAccessSM HSA

Low-cost HSA designed for active health care spenders who do not carry a large balance and prefer a lower monthly maintenance fee. No interest is paid on account balances.

OptumHealth eSaverSM HSA

A good choice for a broad range of needs, with easy access to pay current expenses, competitive interest rates, moderate fees and the option to invest balances in no-load mutual funds with no additional fee.

OptumHealth eInvestorSM HSA

Designed for employees with less of a need to spend now, and who plan to contribute to and grow their HSA balances for the long term. Ability to invest more money in no-load mutual funds by paying an additional investment fee.

Our accounts are as individual as the individuals who use them.

Compare them:

	Health Savings Account Options		
	OptumHealth eAccess HSA	OptumHealth eSaver HSA	OptumHealth eInvestor HSA
Monthly Maintenance Fee¹			
Balance Required to Obtain APY²			
\$15,000 +			
\$5,000 - \$14,999.99			
\$2,000 - \$4,999.99			
\$1,000 - \$1,999.99			
\$500 - \$999.99			
\$0 - \$499.99			
Investment Options	Health eAccess HSA	Health eSaver HSA	Health eInvestor HSA
Investment Threshold Minimum Balance Requirement³			
Monthly Investment Fee⁴			

¹ ACCOUNTS WITH A BALANCE BELOW \$100: If applicable, a portion of the Monthly Maintenance Fee (\$3.00) for balances below \$100 will be reimbursed to the HSA for the first 3 months after account funding.

² Annual Percentage Yields (APYs) as of 02/04/2008, subject to change at any time. Required balance to obtain APY does not include investment balances.

³ The bank account balance must remain at or exceed the Investment Threshold each time a new investment is made.

⁴ Investment Fee (where applicable) is only assessed after the establishment of an investment.

Your employees who open an OptumHealth HSA will be initially enrolled in a Health eSaver account, the most cost-effective option. Account holders may switch, at no cost, to another account type at any time. A few months after the account is opened, we'll send them a simple questionnaire to help them decide which account best fits their HSA usage needs.

Choose OptumHealth to get more for your health care dollars.

OptumHealth is the #1 administrator of health savings accounts*. In addition to these account choices, account holders also can take advantage of easy debit card access to their funds, investments in widely recognized mutual funds, online bill pay and transfers, discounts at participating retailers including drugstore.com, and helpful online guides and calculators to help them plan.

Learn more today from your benefits consultant, visit us online at OptumHealthFinancial.com, or call 800-717-5360.

*OptumHealth Bank is the leader in health savings account assets under management.