

Optum Financial[®]

Open enrollment

Most frequently used resources

[Health saving accounts \(HSAs\)](#)

[Flexible spending accounts \(FSAs\)](#)

[Health reimbursement arrangements \(HRAs\)](#)

[Commuter benefits](#)

[Resources in Spanish](#)

[Additional open enrollment meeting resources](#)



Top health savings account (HSA) resources

Choosing an HSA



HSA quick guide

Overview of the benefits of an HSA



HSA FAQs

Answers to some of the most frequently asked HSA questions



HSA qualified medical expenses

List of qualified medical expenses that can be paid for with an HSA



Why choose an HDHP with an HSA

Explore reasons for enrolling in an HDHP paired with an HSA



What can an HSA do for me?

Overview of the benefits of an HSA



Qualified Medical Expense Tool

Interactive tool to search and filter qualified expenses



HSA contribution calculator

Personalized contribution and savings estimates

Using an HSA



Technology at your fingertips

Overview of portal and mobile app



How to use an HSA

How to make deposits and withdrawals from your HSA



Optum Financial mobile app

Features of the Optum Financial mobile app

Investing in an HSA



Investing with your HSA

Growth options for HSAs



Investing with an HSA

How the investing feature works

Additional tools and resources



Open enrollment webinar

Recorded webinar for open enrollment time (coming soon)

Key: PDF Video Online tools Emails

Top flexible spending account (FSA) resources

Choosing an FSA

Health care FSA

 **FSA quick guide**

How an FSA helps you plan, save and pay for health care

 **What can a health care FSA do for me?**

Overview of the benefits of a health care FSA

Dependent care FSA

 **Dependent care FSA quick guide**

How a dependent care FSA works

 **What can a dependent care FSA do for me?**

Overview of the benefits of a dependent care FSA

Limited purpose FSA

 **Limited purpose FSA quick guide**

How a limited purpose FSA works

 **What can a limited purpose FSA do for me?**

Benefits of pairing a limited purpose FSA with an HSA

Using an FSA

 **FSA: How to file a claim**

Learn how to file an FSA claim by watching this short video

 **FSA: How to upload a receipt**

Quick steps to upload a receipt for an FSA payment card purchase.

 **FSA reimbursement tips and reminders**

Important tips for submitting a reimbursement request

 **Common FSA eligible/ineligible expenses**

List of eligible medical expenses that can be paid for with an FSA

 **Qualified Medical Expense Tool**

Interactive tool to search and filter eligible expenses

Key:  PDF  Video  Online tools  Emails

Top commuter benefits resources

Choosing and using commuter benefits



Commuter benefits overview

Overview of how the commuter benefit works



Commuter benefits FAQ

Answers to some of the most frequently asked commuter benefits questions



Key:  PDF  Video  Online tools  Emails

Top health reimbursement arrangement (HRA) resources

Choosing and using an HRA



HRA quick guide

Overview of HRA benefits



HRA FAQs

Answers to some of the most frequently asked HRA questions



HSA-FSA-HRA comparison grid

Chart compares the benefits of HSAs, FSAs and HRAs



Key:  PDF  Video  Online tools  Emails

Resources in Spanish

HSA



Introduction to HSAs

Overview of the benefits of an HSA



Frequently asked questions: HSAs

Answers to some of the most frequently asked HSA questions



HSA qualified medical expenses

Answers to some of the most frequently asked HSA questions



Investing with your HSA

Growth options for HSAs

FSA



FSA enrollment brochure

How FSAs help you plan, save and pay for health care



FSA enrollment brochures with carryover

FSA enrollment brochure for employers who offer the carryover option



Dependent care FSA brochure

How a dependent care FSA works

Health account comparison



HSA-FSA-HRA comparison grid

Chart comparing the benefits of HSAs, FSAs and HRAs



HSA-FSA comparison grid

Chart comparing the benefits of HSAs and FSAs

Additional open enrollment meeting resources

Open enrollment presentation



Scripted slides to use at open enrollment meetings (updated for 2024 though the link indicates 2022)



Key: PDF Video Online tools Emails

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.

Health savings accounts (HSAs) are individual accounts offered through Optum Bank®, Member FDIC, or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, each 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 taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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