# **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)

















# Top flexible spending account (FSA) resources

### **Choosing an FSA**

Health care FSA



#### FSA quick quide

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 quide

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













# **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



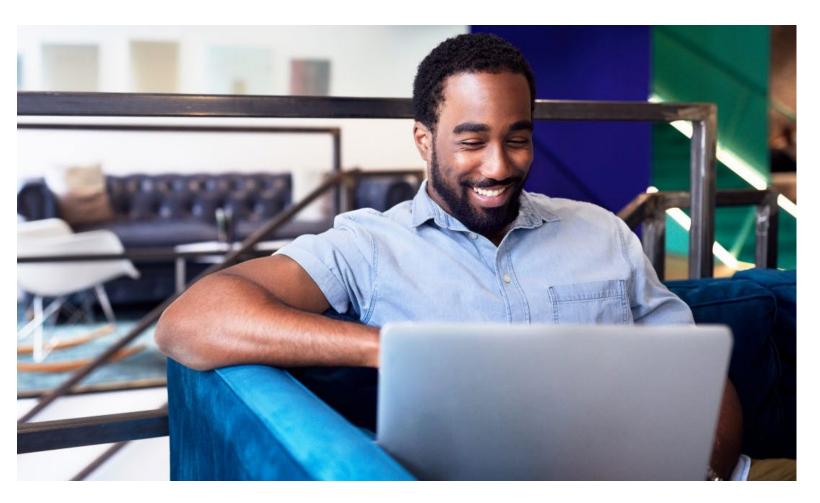
**HRA FAQs** 

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)















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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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