

Introducing the High-Yield Health Savings account



Another way to grow your savings accounts, Optum Bank brings you a new option: a **high-yield health savings account**, or HYHSA for short, designed to help you earn more on your savings while keeping your money safe from market ups and downs.

This option is now available in addition to your investment funds' lineup in the Optum Bank online portal and mobile app.

How a high-yield HSA can benefit you

A high-yield HSA is a savings account you can earn a higher interest rate on, as long as you meet the minimum account balance threshold to invest as determined by your benefits plan administrator.



Flexible funds

Just like a traditional HSA, you can withdraw your money at any time penalty-free, for qualified medical expenses.



No fees

There are no additional fees to open or maintain a high-yield HSA through Optum Bank.



Higher returns

The Optum Bank high-yield HSA offers an industry leading APY that accrues interest daily, compounds monthly.



Financial security

Your Optum Bank deposits are FDIC insured up to \$250,000, offering principal protection that shields you from market volatility.



Triple tax savings

You get the same tax benefits of a traditional HSA, meaning tax-deductible contributions, tax-free growth and tax-free withdrawals.

Requirements

To be eligible for a high-yield HSA, you may have to maintain a **certain minimum balance** in your HSA account. Check with your plan administrator on what the minimum balance is. You will also have to enroll in investments.

You can access your high-yield HSA the same way as a standard mutual fund investment in the Optum Bank portal and app. You may choose to transfer a portion of your funds in a high-yield HSA, as well as chose from our standard investment options.

How to transfer funds to a high-yield HSA

1. In the Optum Bank online portal or mobile app, go to the **Investments** tab, then select **Transfer Funds**.
2. Under **Transfer type**, choose **HSA to Investments**.
3. In **Transfer details**:
 - Under **Investments - To**, choose **Optum Bank investments**.
 - Scroll down to select Optum Bank High Yield Savings, then enter the dollar amount you want to transfer.
 - Make sure **Mutual funds to purchase** is toggled off.
4. Then enter the percentage you want to move to your HYHSA.
5. Review and submit to complete the transfer, and start earning a higher interest rate.

Transfer Funds

Change transfer type

HSA \$2,253.01 Available Balance Account Overview

My HSA at a glance

Cash balance	\$2,253.01
Bestment	\$572.94
Optum Bank investments	\$1,870.11
by Optum Bank	
Schwab Brokerage	\$100.00
Cash Investments	
Total HSA balance	\$4,796.06

Things you should know about transferring funds:

The dollar amount of your transfer may change due to fluctuating market prices.

Any amount above the minimum required balance can be invested in mutual funds.

If you are transferring money from investments to your health savings account (HSA) you may want to deactivate or change the recurring transfer threshold so that the funds you are transferring to the HSA don't transfer back to investments.

Transfer details

Use your HSA funds to purchase a variety of investment options.

Accounts - From

Health Savings Account (HSA) \$2,253.01

Investments - To

Bestment \$572.94

Optum Bank investments \$1,870.11

Schwab Brokerage (cash balance) \$100.00

Amount

\$ 100 \$100.00 minimum

HSA auto-transfer: OFF

Mutual funds to purchase

Use current elections for purchasing

View my current fund elections

Review

Withdrawing funds

You can access the money in the high-yield HSA anytime.

1. In the Optum Bank online portal or mobile app, go to the **Investments** tab, then select **Transfer Funds**.
2. Under **Transfer type**, choose **Investments to HSA**.
3. In **Transfer Details**:
 - Under **Investments - From**, choose **Optum Bank investments**.
4. Then enter the dollar amount want to sell to your HSA.
5. Review and submit to complete the transfer. Now you can use those funds for any eligible health expenses.

Optum Bank®

Dashboard Accounts Payments Claims Contributions Investments Help & Tools Settings

Transfer Funds

Change transfer type

HSA \$2,253.01 Available Balance Account Overview

My HSA at a glance

Cash balance	\$2,253.01
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by Optum Bank	
Schwab Brokerage	\$100.00
Cash Investments	

Transfer Details

Sell your invested funds back to your HSA to help pay for qualified medical expenses.

Investments - From

Optum Bank investments \$1,870.11

Schwab Brokerage (cash balance) \$100.00

Accounts - To

Health Savings Account (HSA) \$2,253.01

Amount

\$ 100 \$100.00 minimum

HSA auto-transfer: OFF

Mutual funds to purchase

Use current elections for purchasing

View my current fund elections

Review

Current Optum Bank account holders can access the high-yield [HSA Terms and Conditions here](#).

Health savings accounts (HSAs) are individual accounts held at Optum Bank®, Member FDIC, unless otherwise indicated, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, 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 and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details.

This communication is not intended as legal or tax advice. Consult 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.

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