

Turn to OptumHealth Financial Services for comprehensive administration services for flexible spending accounts (FSAs) and health reimbursement accounts (HRAs). Our turn-key solutions offer:

Plan Installation and Set-Up

- Plan design consultation
- Drafting of master plan document and summary plan description (SPD)
- Set-up of plan records, claim processing and reimbursement procedures
- Reimbursement schedule designed and customized to your payroll processing schedule
- Review of data-processing information requirements and claim processing procedures

Employee Communication

- Communication package for each participant, including:
 - Three-part enrollment form and instructions
 - Overview of eligible health care expenses
 - Health care expense worksheet
 - Overview of orthodontia expenses
 - Orthodontia expense worksheet
 - Overview of eligible dependent care expenses
 - Dependent care expense worksheet
 - Description and example of impact on Social Security
 - Customized claim-processing schedule
- Customized PowerPoint presentation
- Group employee orientation meetings*
- Individual employee meetings*
- Customized communications other than as described above (including customized materials on Web site)*
- Online open enrollment system
- Mail “welcome packet” to all new participants
- Health care and dependent care administration, including:
 - Review and audit 100 percent of all claims
 - Process requests for reimbursement
 - Generate management reports
 - Reimburse eligible participant expenses via check, automatic direct deposit or stored value card
 - Mail checks and/or notices of deposits to participants’ homes
 - Include the following with each check/notice of deposit: complete account reconciliation, new claim form, new pre-addressed envelope for next claim
 - Provide toll-free customer service
 - Reimburse daily, weekly, bi-weekly or semi-monthly
 - Distribute remaining balance letters/periodic statements
 - Administer two-month grace period with run-out periods of 45 days or less
 - Administer two-month grace period with run-out periods of more than 45 days
 - Administer run-out period after close of plan year
- Service fees also include all:
 - Three-part enrollment forms
 - Claim forms
 - Pre-addressed envelopes
 - Check stock
 - Postage

*Optional services for an additional fee.

Our reliable systems and consistent procedures, together with our people, have made us a leader in FSA and HRA plan administration.

- Participant Web site for claims, payments, balance inquiry and interactive reimbursement claim form
- Plan sponsor Web site for inquiry and data submission
- Continuation of health FSA/HRA accounts after termination (available through OptumHealth Financial Services COBRA administration services)*
- Debit card provider expense payment services*

Compliance Services

- Discrimination testing*
- Completion of IRS Form 5500*

*Optional services for an additional fee. Claims are processed continuously with reimbursements on the cycle selected by the employer.

Contact us today to learn more about our FSA and HRA administration services. Call (866) 427-6804 or visit OptumHealthFinancial.com.

About OptumHealth Financial Services

OptumHealth Financial Services provides tax-advantaged accounts for health care savings and spending, innovative medical and debit card technology, benefits administration services, and print and electronic payables solutions for the health care industry. We make health care simpler, more accessible and more affordable. Visit us at OptumHealthFinancial.com.

We offer these options for you and your employees:

Health Accounts for Active Employee Health Care

- Health savings accounts (HSAs)¹
- Health reimbursement accounts (HRAs)
- Flexible spending accounts (FSAs)
- Health incentive accounts (HIAs)

Health Accounts for Retiree Health Care

- Retirement reimbursement accounts (RRAs)
- Hybrid retirement solution
- Funded health reimbursement arrangements (FHRAs)

Benefits Administration

- COBRA
- Consolidated billing
- Retiree billing
- VEBA/115 trusts and daily valued investments²

¹ Health Savings Accounts are offered by OptumHealth Bank, Member FDIC, and are subject to eligibility.

² Investments are not FDIC insured, are not guaranteed by OptumHealth, and may lose value.

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Contact a tax, legal or account professional for personal advice on tax-related filings and issues. Federal and state regulations are subject to change.