



# Financial Solutions for Health Care

OptumHealth Financial Services<sup>SM</sup> provides products and services that can transform health care, to make it simpler, more efficient and more affordable.

## Our Products and Services

We work with employers, health plans, financial institutions and government agencies to create custom solutions from our many products and services:

### Consumer Health Accounts

- Health savings accounts\*
- Flexible spending accounts
- Health reimbursement accounts
- Health incentive accounts

### Benefits Administration Services

- COBRA program and claims administration
- Voluntary employee beneficiary association (VEBA) trust administration
- Retiree billing
- Consolidated billing for employee health and welfare benefits

### Retiree Benefit Solutions

- Funded health reimbursement accounts
- Retiree medical savings accounts

### Payables Solutions

- Electronic payment and remittance services
- Print statement and payment services

### Advanced Card Technology

- Debit cards
- Health plan identification cards

**Turn over to see how we might help you.**

\*Health savings accounts are offered by OptumHealth Bank<sup>SM</sup>, Member FDIC.

**OptumHealth**  
Financial Services<sup>SM</sup>

## By the Numbers

Founded in 2002, OptumHealth Financial Services has grown quickly to meet the needs of our customers. No other company we know of combines as many financial solutions for health care as we do. And it's all we do.

- About 1.9 million consumer health care accounts and about \$810 million in assets under management at OptumHealth Bank
- Some 27 million debit and medical cards issued in 2008
- About \$3 billion in electronic transactions processed monthly
- More than 20 independent health plans use our health accounts
- More than 450,000 health care providers use our electronic payables solution
- Some 1.4 billion statements and checks are printed and mailed annually

*Above data current as of  
June 30, 2009.*

## Our Customers

**Individuals** use our tax-favored health accounts to pay for health care today and save money for future expenses.

**Employers** provide valuable benefits more economically with our financial accounts, retiree solutions and benefits administration services.

**Health plans** may reduce costs with our payment solutions and expand their product lines through our private-labeled health care accounts and debit cards.

**Health care professionals** can reduce administrative overhead and streamline the claims reimbursement process through our payables solutions.

**States, counties and municipalities** turn to us for retiree benefits solutions that comply with fiscally sound accounting standards.

## Looking Ahead

By applying the best thinking in financial services to health care, we advance the cause of a more rational system for everyone.

- We help public-sector employers facing new accounting requirements for future retiree health-care expenses with products and trust administration services that will help them maintain financial stability.
- We consult with legislators and policymakers on new approaches to reducing the ranks of the uninsured through programs that combine preventive care, support for making choices about health care, health financial accounts and debit cards.
- We're engaged continually in research and product development to improve efficiency, transparency and convenience for everyone in the health care system.

**For more information, or to arrange a consultation,  
please call us at (866) 427-6804.**

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