



OPTUMHEALTHBANK.COM OFFERS NEW RESOURCES TO HELP PEOPLE REAP ADVANTAGES OF HEALTH SAVINGS ACCOUNTS

Health savings accounts benefits explained as workers across the country make important health benefit decisions during open enrollment season

SALT LAKE CITY – (Nov. 4, 2010) - OptumHealth BankSM, Member FDIC, unveiled new resources and a complete redesign of its website www.OptumHealthBank.com to make it easier for people to learn about, enroll in and use health savings accounts (HSAs).

The new website comes as millions of people prepare to select health benefits during their employers' annual open enrollment periods.

OptumHealthBank.com gives people considering HSAs valuable information and tools to help them decide if the accounts are right for their needs.

The new OptumHealthBank.com features:

- easy-to-understand content that explains how HSA-eligible health plans and the account work together to help people manage their health care needs and pay for qualified medical expenses;
- “people like me” stories about model HSA owners that show different ways the account can be used to plan, save and pay for health care;
- an HSA account holder checklist to help new owners take advantage of the account's features;
- calculators and a tax resource center to help people understand potential tax savings and prepare them for tax reporting requirements.

“The newly enhanced website makes our easy-to-understand tools more accessible to consumers, especially during open-enrollment season. OptumHealthBank.com helps people learn how HSAs can be used to pay for qualified out-of-pocket health care expenses and save for future health care needs,” said Chad Wilkins, CEO, OptumHealth Financial Services, the parent company of OptumHealth Bank. “As one of the only banks operating within a health care company, we have a deep understanding of how to educate people about HSAs and consumer-directed health plans.”

Demand for HSA-eligible health plans continues to grow. America's Health Insurance Plans (AHIP) announced in May that about 10 million people were covered by HSA-eligible plans, an increase of 25 percent since 2009.

Among employers that provide health plans, 12 percent offered an HSA-eligible, high-deductible health plan in 2010, according to the Kaiser Family Foundation and Health Research &

Educational Trust 2010 Annual Survey of Employer Health Benefits. In 2005, that number was 2 percent.

Offered in conjunction with high-deductible health care plans, HSAs enable individuals to save for current and future medical expenses on a tax-advantaged basis. Money is deposited into the HSA pre-tax, accumulations through interest or investment are tax advantaged, and funds withdrawn to pay for qualified medical expenses are not subject to federal and most state income taxes.

OptumHealth Financial Services provides employers with HRAs, FSAs, retiree health accounts, COBRA and VEBA trust administration and billing and record-keeping services. OptumHealth Financial Services also provides advanced medical and debit card technology as well as print services and electronic payment solutions for the health care industry.

About OptumHealth

OptumHealth helps individuals navigate the health care system, finance their health care needs and achieve their health and well-being goals. The company's personalized health advocacy and engagement programs tap a unique combination of capabilities that encompass public sector solutions, care solutions, behavioral solutions, specialty benefits and financial services. Serving 60 million people, OptumHealth is one of the nation's largest health and wellness businesses, and is a UnitedHealth Group (NYSE: UNH) company. More information about OptumHealth can be found at www.OptumHealth.com.

Health savings accounts are individual accounts offered by OptumHealth BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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