



Health Savings Account
offered by

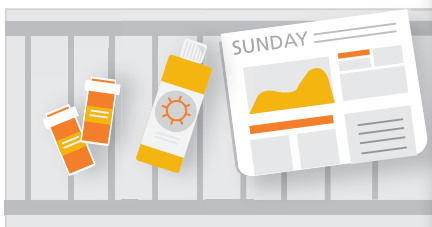


Optum Wallet™ user guide

Paying for health care is rarely simple or straightforward. That's why Optum Bank® is rethinking how people pay for their health and well-being needs. When you open an AARP® Health Savings Account offered by Optum Bank®, you will receive an Optum Bank debit card that includes Optum Wallet technology. This simplifies how you pay for qualified and non-qualified items.

Payments made easy with Smart Technology

Health savings account (HSA) account holders can use their Optum Bank debit card at most places that accept Mastercard, including doctor's offices, pharmacies and retail stores. But understanding what is a qualified and non-qualified medical purchase can be confusing. Optum Wallet technology eliminates the confusion by allowing the account holder to select how to fund their account for non-qualified purchases. You can fund your account through a prepaid purse or link a personal bank account to cover non-qualified purchases. Once the account is funded, then the card will intelligently determine which purchased items are either qualified or non-qualified medical expenses and debit the funds from the correct account(s). For example, if an account holder purchases both a prescription and a box of bandages, Optum Wallet technology will use health savings account (HSA) funds to pay for the prescription and the linked personal bank account to pay for the bandages. You'll also receive 3% off most non-prescription items when using your debit card at Walgreens.*



- PERSONAL BANK ACCOUNT
- PREPAID ACCOUNTS

SCENARIO:

Using your Optum Bank debit Mastercard to pay for a prescription, 50 SPF sunscreen (both qualified medical expenses) and a bottle of water (not a qualified medical expense)



IF DEBIT CARD IS SET UP FOR HEALTH ONLY PURCHASES (NO LINKED PERSONAL BANK ACCOUNT):

At Walgreens:

- Prescription and sunscreen paid for with HSA funds; will need an additional form of payment for the water
- A digital receipt is automatically uploaded to your account
- 3% Walgreens discount applied to sunscreen

At grocery store:

- Prescription and sunscreen paid for with HSA funds; will need an additional form of payment for the water



IF DEBIT CARD IS SET UP FOR HEALTH AND GENERAL EXPENSES (NO LINKED PERSONAL BANK ACCOUNT):

At Walgreens:

- Entire purchase paid for with HSA funds*
- A digital receipt is automatically uploaded to your account
- 3% Walgreens discount applied to water and sunscreen

At grocery store:

- Prescription and sunscreen paid for with HSA funds; will need an additional form of payment for the water.

*If non-qualified expenses are paid with HSA funds, a 20% tax penalty may apply.



IF DEBIT CARD IS SET UP AS A PREPAID CARD AND/OR EXTERNAL PERSONAL BANK ACCOUNT IS LINKED:

At Walgreens:

- Prescription and sunscreen paid for with HSA funds; water is paid from prepaid or external personal bank account**
- A digital receipt is automatically uploaded to your account
- 3% Walgreens discount applied to water and sunscreen

At grocery store:

- Prescription and sunscreen paid for with HSA funds; will need an additional form of payment for the water**

** If the HSA does not have enough funds, the prepaid or linked account will pay for the transaction.

Optum Wallet technology is an **intuitive and intelligent tool** that makes health care decisions and payments easier and less stressful.



If you are an account holder, log in to myaarpha.com to set up your Optum Wallet.

If you don't have an HSA, go to myaarpha.com to find out if you are eligible to enroll in the AARP® Health Savings Account offered by Optum Bank®.

The AARP Health Savings Account offered by Optum Bank is available to eligible AARP members. Optum Bank pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Provider offers are subject to change and may have restrictions. Please contact the provider directly for details.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank, Member FDIC, and 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. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

*Cardholders must use their valid Optum Bank debit Mastercard at a participating Walgreens store in order to qualify for the 3% discount on eligible items or services. The 3% discount does not apply to purchases made on Walgreens.com. The 3% discount will be calculated after the Optum Bank debit Mastercard has been identified as the method of payment at the register and will not be applied to the following: alcohol; dairy; tobacco; stamps; phone/prepaid/gift cards; money orders/transfers; transportation passes; lottery tickets; charitable donations; pseudoephedrine or ephedrine products; clinic services; items or services provided by a pharmacist; prescriptions; sales tax; shipping; membership fees for any prescription savings programs; discount club memberships; and any other items specified as exclusions by Walgreen Co. from time to time or where prohibited by law. The 3% discount cannot be combined with Walgreens coupons that apply a dollar amount off the cardholder's total purchase, and other promotions, offers or coupons as specified by Walgreens from time to time or where prohibited by law.