



CONSUMER DIRECTED
HealthSelect[™]

Building a **Healthy** Health Savings Account (HSA)

Saving money isn't easy. But one of the greatest things saving can buy is peace of mind. When you have money in your HSA, you have comfort for a healthy future. You're better prepared for expected and unexpected medical expenses.

Two HSA Savings Tips:

- 1 Don't worry if you have early expenses.** It isn't easy to pay out of your pocket, especially if it's a big bill. Remember that as you continue to save money in your HSA, you can take money out to reimburse yourself for health care expenses you accrued after you opened your HSA. Or, you might decide to not withdraw money and let it grow. It's your choice.
- 2 Set a savings goal.** When deciding on a goal, you might want to save the amount you spent last year in health care expenses. Another possibility is to use your deductible amount as a savings goal. Even setting small goals makes a big difference in your savings.

Use Your HSA Wisely

- **Open your account early**
Be prepared for expenses early in the year
- **Set a savings goal**
Choose an amount that works for you
- **Make regular deposits**
Grow your account



Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, 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. State taxes may apply. This communication is not intended as legal, investment or tax advice. Please contact a competent legal, investment 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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If you need these services, call: 1-877-275-4377, TDD: 711.

If you believe that ERS has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance by mail, fax or email:

Mail: Section 1557 Coordinator, Employees Retirement System of Texas, P.O. Box 13207, Austin, Texas 78711

Fax: 512-867-3480

Email: 1557coordinator@ers.state.tx.us

For more information, visit: <http://www.ers.texas.gov>

You can also file a civil rights complaint with the U.S. Department of Health and Human Services online, by mail or by phone at:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>

Mail: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201

Phone: 1-800-368-1019, 800-537-7697 (TDD)

ERS provides language assistance at no cost to you. For help, please call the ERS main number.

ERS 會為您免費提供語言協助。如需協助，請撥打 ERS 總機號碼。

L'ERS vous offre une aide linguistique gratuite. Pour obtenir de l'aide, veuillez composer le numéro principal de l'ERS.

Die Sprachassistenzen von ERS stehen Ihnen kostenlos zur Verfügung. Um Hilfe zu erhalten, wählen Sie bitte die ERS-Hauptnummer.

ERS તમને ક્રિયપણ ખરચ ભાષા સહાય પૂરી પાડે છે. મદદ માટે, ERS મુખ્ય નંબર પર ફોન કરો.

ERS आपको बनिा किसी लागत के भाषा सहायता प्रदान करता है। मदद के लिए, कृपया ERS के मुख्य नंबर पर कॉल करें।

ERSは無料で言語補助を提供しています。補助が必要な場合は、ERSの主番号にお電話ください。

긴급응답 서비스(ERS)는 무료로 언어 지원을 제공해 드립니다. 도움을 원하시면 긴급응답 서비스(ERS) 대표 전화번호로 전화해 주십시오.

ERS ໃຫ້ ການຊ່ວຍເຫຼືອ ອັດຕະໂນມັດ ການພາສາໂດຍທຳມະດາ ທີ່ບໍ່ມີຄ່າ ສຳລັບ ທ່ານ. ຖ້າ ທ່ານ ຕ້ອງການ ຊ່ວຍເຫຼືອ ທາງພາສາ ຫຼື ຈຳນວນ ທີ່ສຳຄັນ ຂອງ ERS.

Пенсионный фонд ERS предоставляет услуги переводчиков бесплатно. Для получения услуг звоните по основному номеру ERS.

ERS proporciona asistencia de idioma sin costo para usted. Para obtener ayuda, llame al número principal de ERS.

Nagbibigay ang ERS ng libreng tulong sa wika. Upang makatanggap ng tulong, pakitawagan ang pangunahing numero ng ERS.

ERS يوفّر مساعدة لغوية مجانية لك. للحصول على المساعدة، اتصل بالرقم الرئيسي لـ ERS.

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ERS ددم - ے اتارک مہارف ددم ی نایز ی م تفام وک پآ ERS لاک رپ ربن لصا کے ERS یل کے.

ERS cung cấp hỗ trợ ngôn ngữ miễn phí cho quý vị. Để được trợ giúp, vui lòng gọi số chính của ERS.

1-877-275-4377