

**Optum** Financial<sup>®</sup>

# State of Arkansas

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Optum Financial Employee Reference Guide



# Get to know Optum Financial

We are here to help make health care work better for you



## Ways to save

Choose accounts to help you with life's most important expenses.

- HSAs, FSAs, Commuter



## Resources

Information at your fingertips through engaging videos, courses, flyers, webinars.



## Technology

Innovative tools help you use, manage, and maximize your accounts.



## Easy payments

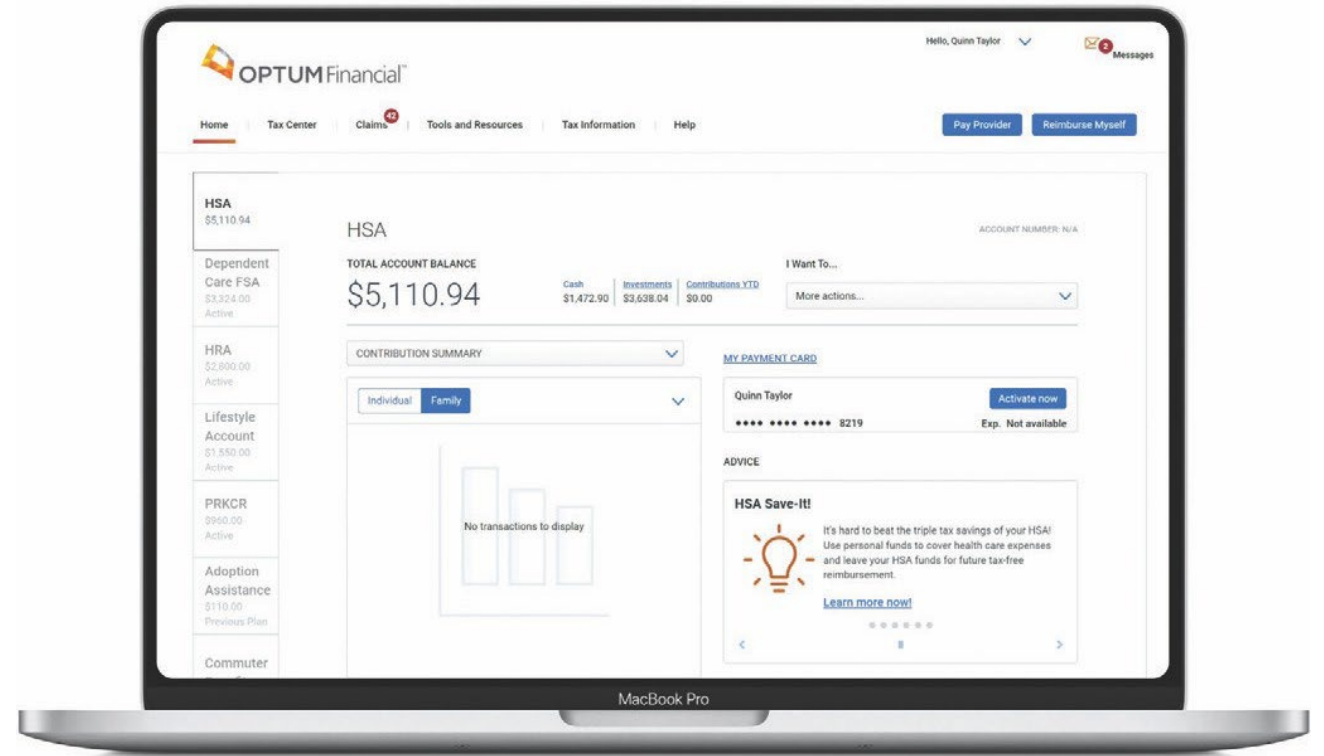
Payment cards that can be used most anywhere and digital wallet capabilities (offered for some account types)

# How to access your account

# Online participant portal

## Access to:

- Account balances
- Transaction history
- Reimbursement requests
- Pay your provider
- Update personal information
- Health education and wellness tools
- FAQs, guides and tips



# Home page

**OPTUM** Financial™

Hello, ASHLEY

Home | Tax Center | Claims | Tools and Resources | Tax Information | Help

Pay Provider | Reimburse Myself

**HSA**  
\$90.04  
Active

**Health Savings Account 2022**

ACCOUNT NUMBER:

**BALANCE**  
\$90.04

Investments  
Enroll now

Contributions YTD  
\$0.00

I Want To...  
More actions...

**Dependent Care FSA**  
\$3,461.40  
Active

**FSA**  
\$260.00  
Active

**FSA**  
\$0.00  
Previous Plan

**PAYMENT SUMMARY**

TOTAL PAYMENTS  
\$0

Last 12 Mont...

**MY PAYMENT CARD**

ASHLEY  
●●●● ●●●● ●●●● ●●●●

ACTIVATED  
Exp. 01/2024

**ADVICE**

**Reminder!**  
Reminder! Always save your receipts.  
[Find out why that's important.](#)

No transactions to display

*Easily toggle between accounts*

# More actions...

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HSA  
\$90.04  
Active

Dependent Care FSA  
\$3,461.40  
Active

FSA  
\$260.00  
Active

FSA  
\$0.00  
Previous Plan

### Dependent Care FSA 2022

ACCOUNT NUMBER:

BALANCE  
**\$3,461.40**

Last Day to Incur: 12/31/2022 | Last Day to Submit Requests: 03/31/2023

CURRENT ELECTION AMOUNT  
\$4,999.80

I Want To...  
More actions...  
Create Transactions Report  
**Manage Recurring Claim**  
View All Claims

PAYMENT SUMMARY

TOTAL PAYMENTS \$0 (Last 12 Mont...)

MY PAYMENT CARD

ASHLEY  
●●●●●●●● ACTIVATED  
Exp. 01/2024

ADVICE

GO MOBILE  
Manage your money on the go! Download our mobile app to track your accounts easily from your favorite mobile device.  
[Learn more.](#)

No transactions to display

Set up a Recurring Claim

# Create a recurring claim schedule

OPTUM Financial

Hello, ASHLEY

Home | Tax Center | **Claims** | Tools and Resources | Tax Information | Help

Pay Provider Reimburse Myself

## Claim Schedules

You may quickly and easily set up claims to be automatically created on a schedule, saving you time on your recurring claims. Or, use the feature to schedule a claim for a one-time future payment.

Claims may be set according to the following schedules: one time, monthly, on the day of your choice, the 1st and 15th of every month, weekly, or biweekly. Once a claim schedule is set up, claims will be automatically created according to the schedule you selected.

Claims that do not require documentation will pay out automatically according to your payment preferences. Claims that require documentation will be automatically created, but will not be processed until documentation is submitted.

You may view, delete and create new claims schedules at any time.

**ACTIVE SCHEDULES** [Create a Claim Schedule](#)

Vendor/Provider	Next Claim Create Date	Service For	Service Type	Claim Amount	Status	Actions
You do not have any claims scheduled. Click "Create a Claim Schedule" to schedule any future one-time or recurring claims.						

*Create a Claim Schedule*

# Make a payment

OPTUM Financial™

Hello, ASHLEY

Home | Tax Center | Claims | Tools and Resources | Tax Information | Help

Pay Provider Reimburse Myself

HSA \$90.04 Active

Dependent Care FSA \$3,461.40 Active

FSA \$260.00 Active

FSA \$0.00 Previous Plan

### Health Savings Account 2022

BALANCE **\$90.04**

Investments **Enroll now** Contributions YTD **\$0.00**

ACCOUNT NUMBER: I Want To... More actions...

#### PAYMENT SUMMARY

TOTAL PAYMENTS \$0 (Last 12 Mont...)

No transactions to display

#### MY PAYMENT CARD

ASHLEY (ACTIVATED) Exp. 01/2024

#### ADVICE

**Reminder!** Reminder! Always save your receipts. [Find out why that's important.](#)

Access payments from every screen



# View claims information

The screenshot displays the Optum Financial web interface. At the top, the user is logged in as 'ASHLEY'. The navigation menu includes 'Home', 'Tax Center', 'Claims' (which is active), 'Tools and Resources', 'Tax Information', and 'Help'. There are two main action buttons: 'Pay Provider' and 'Reimburse Myself'. The main heading is 'Payment Card Transactions'. Below this, there are tabs for 'Payment Card Transactions', 'My Created Claims', 'Un-submitted Claims', and 'View All Claims'. A filter section titled 'FILTER PAYMENT CARD TRANSACTIONS BY' contains three dropdown menus: 'DATE OF PAYMENT' (set to 'Show All'), 'PAYMENT STATUS' (set to 'All Statuses'), and 'PROVIDER' (set to 'All Providers'). A 'Reset All Filters' link is also present. Below the filters is a table with the following data:

Claim ID	Provider	Date	Amount	Status
<a href="#">#218381770</a>	FT SMITH MY MERCY HB FT SMITH, AR	07/19/2021	\$17.66	Paid
<a href="#">#207867230</a>	MERCY HOSPITAL FT SMIT FORT SMITH, AR	03/19/2021	\$86.89	Paid
<a href="#">#205415983</a>	MERCY HOSPITAL FT SMIT FORT SMITH, AR	02/19/2021	\$86.89	Paid
<a href="#">#204553441</a>	Premier Pediatrics-WEB 4797633050, AR	02/10/2021	\$51.83	Paid
<a href="#">#202842922</a>	MERCY HOSPITAL FT SMIT FORT SMITH, AR	01/19/2021	\$86.89	Paid
<a href="#">#200593337</a>	MERCY HOSPITAL FT SMIT FORT SMITH, AR	12/19/2020	\$86.89	Paid

View and filter all claims

# Valuable online tools and resources

The screenshot shows the Optum Financial website interface. At the top left is the Optum Financial logo. To the right, it says 'Hello, ASHLEY' with a dropdown arrow and an envelope icon. Below this is a navigation menu with links for Home, Tax Center, Claims, Tools and Resources (which is underlined), Tax Information, and Help. Two buttons, 'Pay Provider' and 'Reimburse Myself', are positioned to the right of the navigation menu. The main content area is titled 'Tools and Resources' and features a sub-section for 'Learning Resources' with a grid of links: HSA Overview, Health Care FSA Overview, Dependent Care FSA Overview, HSAs For Dummies, FSAs For Dummies, and How to Use Your HSA.

## Forms

- [Letter of Medical Necessity](#)
- [Account Refund Form](#)
- [Dependent Care Form](#)
- [HSA Custodial Agreement](#)
- [HSA Fee and Interest Schedule](#)
- [Notice of Privacy Practices](#)
- [Electronic Delivery of Communications and Use of Electronic Signature Policy \("E-SIGN Policy"\)](#)
- [Contribution Form](#)
- [Name Change Form](#)
- [Trustee to Trustee Transfer Form](#)
- [Rollover Request Form](#)
- [Closure Request](#)
- [Transfer Out to Trustee](#)
- [Excess Contribution Removal Form](#)
- [Beneficiary Designation Form](#)
- [IRA Transfer to HSA Form](#)
- [Return of Contribution in Error Form](#)
- [Divorce Distribution Request Form](#)
- [Death Distribution Request Form](#)
- [Forfeiture of Interest Form](#)
- [Account Reopen Form](#)
- [Account Consolidation Form](#)
- [Aggregate Account Institutions](#)

## Resources

### MARKETPLACE

- [Optum Store](#)
- [HSA Growth Estimator](#)
- [HSA Investment Allocation Planner](#)
- [FSA Tax Savings Calculator](#)

### HEALTH TOOLS

- [Resource Library](#)
- [WebMD](#)
- [Healthy Living](#)
- [Healthy Eating](#)
- [Women's Health](#)
- [Children's Health](#)
- [Quit Smoking](#)

### COST SAVINGS TOOLS

- [Health Savings Checkup Tool](#)
- [Health Savings Account Calculators](#)

# Download tax forms and access tax information

OPTUM Financial™

Hello, ASHLEY

Home | **Tax Center** | Claims | Tools and Resources | **Tax Information** | Help

Pay Provider Reimburse Myself

## HSA Tax Information

The significant tax benefits that Health Savings Accounts (HSAs) offer come with some additional IRS reporting requirements. Below are some helpful reminders about tax documents, forms and other tax issues related to your HSA. Don't forget to check that you have received all necessary tax documents before filing your tax return!

### Tax Forms and Links

- [Manage HSA Contributions](#) - Make additional post-tax contributions
- [IRS Instructions for Form 8889](#)
- [IRS Publication 969](#)

### Contribution Limits

Contributions should not exceed IRS limits:

- **For the 2022 tax year**, the maximum contribution for eligible participants with individual (or single) coverage is \$3,650.00, and the maximum contribution for eligible participants with family coverage is \$7,300.00. Any account holder age 55 or older (and not yet enrolled in Medicare) can make an additional "catch-up" contribution of up to \$1,000.00.
- **For the 2023 tax year**, the maximum contribution for eligible participants with individual (or single) coverage is \$3,850.00, and the maximum contribution for eligible participants with family coverage is \$7,750.00. Any account holder age 55 or older (and not yet enrolled in Medicare) can make an additional "catch-up" contribution of up to \$1,000.00.

# Connecting employees with help when needed

OPTUM Financial™

Hello, ASHLEY

Home | Tax Center | Claims | Tools and Resources | Tax Information | **Help**

Pay Provider Reimburse Myself

## Help

### Contact Customer Service

CUSTOMER SERVICE REPRESENTATIVES ARE AVAILABLE 24 HOURS A DAY, SEVEN DAYS A WEEK AT:

833-229-4431

BECAUSE YOUR SATISFACTION IS SO IMPORTANT TO US, WE PLEDGE TO BE:

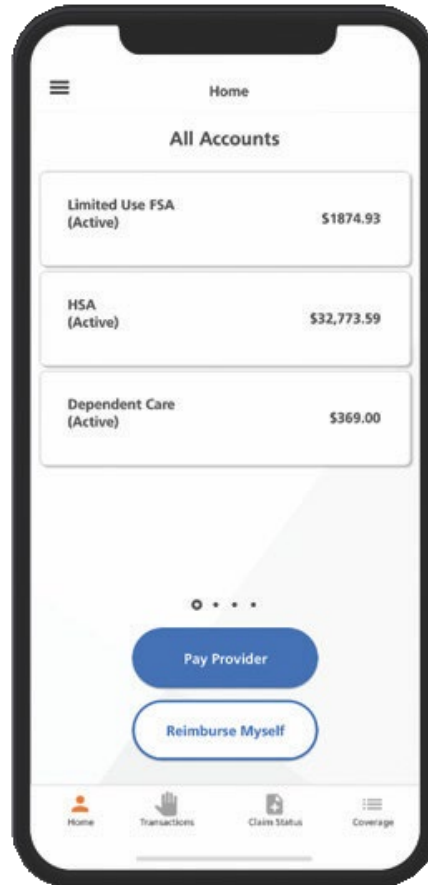
- Accessible, friendly and helpful at all times
- Providers of timely and helpful information
- There when you need us, 24/7/365

### FAQs

- [Health Savings Account](#)
- [HSA Save-It!](#)
- [Flexible Spending Account](#)
- [Dependent Care FSA](#)
- [HSA Investments](#)
- [Health Care Payment Card](#)
- [Claims](#)
- [Qualified Expenses](#)

View FAQs  
or call our  
Care Center

# Mobile application



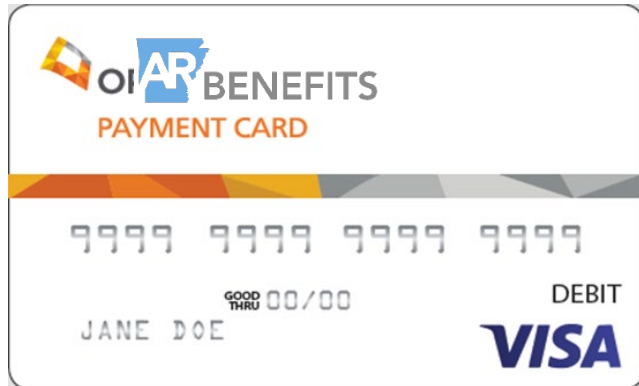
## Features:

- Phone and tablet app across platforms
- Fingerprint and facial authentication
- Lifecycle alerts and two-way text options
- Virtual payment integrations with Android and Apple

## Benefits:

- Check account balance and transaction history
- View all claims details, as well as claims requiring action
- Simplify claims entry through OCR
- Pay providers or request reimbursement
- Manage HSA investments

# Payment card



- With the ARBenefits/Optum Financial **payment card** there is no need to pay upfront and wait for reimbursement, as the card is accepted at most qualified care locations.
- Pay for qualified health care expenses; deducts from your Healthcare FSA or HSA
- Multi-purse functionality; HSA and FSA accounts are accessible with the same card

# Payment requests

# 1

Pay Provider

## Request payment directly to your provider

- Enter a payment request online or on the mobile app.
- Payment will be sent directly to the selected provider.

# 2

Reimburse Myself

## Pay with personal funds and request reimbursement

- Pay for a qualified expense using personal funds
- Enter your claim online or using the mobile app
- Upload documentation online or with mobile app
- Receive reimbursement via check or direct deposit

**Tip: Set up direct deposit for faster reimbursements!**

## Documentation overview

- Keep all documentation! For Health Care and Dependent Care FSA, the IRS requires all charges to be verified as an eligible expense.
  - While HSA expenses do not require all charges to be immediately verified, employees should still keep/upload all documentation on the off chance they experience an audit.
- Some expenses are verified automatically, all others require documentation that can be uploaded online, through the mobile app, and faxed or mailed to Optum Financial.
- Payment card may be suspended if documentation is not submitted
- Documentation must include **5 key pieces** of information:
  1. **Who** - Name of the patient
  2. **What** - Description of the service
  3. **When** - Date the service was provided
  4. **Where** - Name of the service provider
  5. **How Much** - Amount/cost of the item or service

**Tip:** Your health plan Explanation of Benefits (EOB) typically contains all the required information!



# Customer service is always available

## Best-in-class service to participants through multiple channels

- **Live Customer Assistance**
  - Available 24/7, 365 days a year
  - Detailed questions or personal assistance
  - Trained in adjudication and call assistance
- **Automated Phone Assistance**
  - Account information
  - Username reminder or password reset
- **Online Portal, Mobile App, Mobile Browser and Mobile Alerts**
  - Real-time account balance and transaction information



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Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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