



**Santa Clara County School's Insurance Group  
Health Savings Account changes effective January 1, 2020**

Below are important details in getting started with your 2020 Health Savings Account (HSA) with UHC/Optum.

Services	Optum HSA Online Enrollment
<b>New Accounts</b>	<ul style="list-style-type: none"> <li>Effective 1/1/2020 new health savings account (HSA) will be required.</li> <li>Milpitas Group #: <b>918667MU</b></li> </ul>
<b>Online Enrollment</b>	<ul style="list-style-type: none"> <li>You will need to enroll through Milpitas Unified School District's custom online enrollment URL:</li> <li><a href="https://enrollhsa.optumbank.com/hsaAppWeb/WelcomeAction.do?is_partner_post=Y&amp;group_num=918667MU">https://enrollhsa.optumbank.com/hsaAppWeb/WelcomeAction.do?is_partner_post=Y&amp;group_num=918667MU</a></li> <li>The district's information is prepopulated. You will need to enter your person demographic information (i.e. SSN, DOB, address)</li> </ul>
<b>Enrollment Timing</b>	<ul style="list-style-type: none"> <li>You will need to enrollment and activate your account before the district can fund your payroll deductions.</li> <li>You have the option to enroll anytime, but keep in mind funding cannot be validated until you activate your account.</li> </ul>
<b>ID card &amp; Welcome Kit</b>	<ul style="list-style-type: none"> <li>You will receive a Welcome Kit and your New Optum HSA debit card</li> <li>You will be required to "Activate" your account</li> </ul>
<b>Current PNC Bank Accounts</b>	<ul style="list-style-type: none"> <li>Your current HSA account with PNC Bank will remain active</li> <li>You have the option of closing your account and transferring your account balance to Optum Bank</li> <li>To transfer your account balance to Optum Bank, you will need to call Optum at <b>(866) 234-8913</b></li> <li>A transfer fee may apply</li> </ul>
<b>Web</b>	<ul style="list-style-type: none"> <li>Employees have access to bank account information, HSA account information the <a href="http://www.optumbank.com">www.optumbank.com</a> website.</li> </ul>
<b>Customer Service</b>	<ul style="list-style-type: none"> <li>Contact Optum Bank</li> <li>(866) 234-8913</li> <li>Hours: 8:00 a.m. to 8:00 p.m. EST</li> </ul>

**THINGS TO REMEMBER!**

Setting up an HSA Bank Account is subject to the same Patriot Act requirements as any other bank account. If you enroll in the UHC HMO Plans, you are not eligible to participate in the Optum Health Saving Account.



## HSA Online Enrollment/Prefilled URL

From [Optumbank.com](https://www.optumbank.com)

# Welcome and HSA Eligibility Requirements

 | Health Savings Account (HSA) Enrollment

## Welcome to the Optum Bank HSA Online Enrollment site

Thank you for choosing to open your Health Savings Account (HSA) with Optum Bank.

You are about to complete an application for a Health Savings Account. By continuing, you understand that you will be entering into a legally binding agreement with Optum Bank. You will have the ability to cancel your application at any time before the final screen.

The online enrollment process takes approximately 10 minutes to complete. Once you begin the enrollment process, you must complete it before you log off. If you log off before you complete the enrollment process, none of your information will be saved.

### Qualifying for an HSA

Optum Bank HSAs are FDIC insured bank accounts that you can use to pay for qualified health expenses for yourself and your covered dependents tax free. To be an eligible individual and qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a high deductible health plan (HDHP) on the first day of the month.
- You have no other health coverage except what is permitted by the IRS.
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

See IRS Publication 969 for more information.

### Before you get started

Please [download Adobe Reader](#) if it is not installed on your machine. This will enable you to read the terms & conditions.

To complete the enrollment process, please have the following information handy:

- Your Social Security Number
- A valid e-mail address
- Your Medical ID card containing your Group/Employer # (unless you are not enrolling as part of an employer group)

[Next](#)

### Need Help?

Call us at 1-866-234-8913  
Hours: 8:00 AM - 8:00 PM ET

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- This screen outlines the general HSA eligibility requirements and information that the applicant will need to complete the online application.
- Users can select next button to proceed with their enrollment.

# Applicant Information: Top of screen

## Step 1: Account Holder Information

All fields required except where indicated.

### Personal Information (Account holder)

First name

Middle initial (optional)

Last name

Social security number or tax ID  i

Date of birth   
mm-dd-yyyy

Home phone  i  
555-555-5555

Work phone (optional)   
555-555-5555

Email address  i

Re-enter email address

Passcode

Please enter a word (up to 10 letters without spaces), such as your mother's maiden name, the city of your birth, the name of your first pet, or other word unique to you that you will remember. We may ask for your passcode to verify your identity when you call our customer care center.

### Home Address

Home address   
Cannot be a P.O. box.

City

State

Zip code  -

Mailing address is different


- Applicants must complete all required fields before clicking next at the bottom of the screen.

# Applicant Information: Bottom of screen

To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens an HSA. As a result, when you open an HSA, we will ask for your name, address, date of birth, Taxpayer Identification Number ("TIN") and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. You must have a physical address in the United States and we reserve the right to decline your HSA request if we are not able to fully verify your personal information.

- Employer Name and Group Number will be prefilled

## Medical Information - High Deductible Health Plan (HDHP)

Not enrolling through employer or financial advisor 

Group number or financial advisor number

Employer name

Who is covered?

HDHP effective date

mm-dd-yyyy



Next

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# Additional Cardholder

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## Step 2: Additional Cardholder

All fields required except where indicated.

### Additional Cardholder Info

A Debit Card will be provided to you automatically when your account is opened. To request an additional Debit Card for an authorized user for your account, please add the cardholder information below.

Add additional cardholder

First name

Middle initial (optional)

Last name

Previous

Next

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- Applicants will automatically receive an Optum Bank<sup>®</sup> Health Savings Account Debit MasterCard<sup>®</sup> in their own name. On this screen, they can request an additional card for someone else i.e. a spouse or dependent.

# Verify Information

 | Health Savings Account (HSA) Enrollment

## Step 3: Verify

### Personal Information (Account holder)

First name	Test
Middle initial	
Last name	test
Social security number or tax ID	XXX-XX-3433
Date of birth	11-11-1990
Home phone	801-111-9999
Work phone	
Email address	testemail@yahoo.com
Verification code	test

### Home Address

Home address	123 test
City	test
State	AK
Zip code	84128 - 1111

### Medical Information - High Deductible Health Plan (HDHP)

Enrolling through employer or financial advisor	No
Who is covered	Individual
HDHP effective date	01-11-2015

Previous

Next

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- Applicants are requested to verify information

# Account Terms & Conditions: Top of screen

 OPTUMBank | Health Savings Account (HSA) Enrollment

## Step 4: Terms and Conditions

\* Required

### Terms and Conditions

In order to view the PDF documents listed below, you must have Adobe Reader installed on your computer. If you do not currently have this software installed on your computer, please [download Adobe Reader](#).

The following documents contain important legal information regarding your account. Please read them carefully and keep a copy for your records.

 [Custodial and Deposit Agreement](#)

 [Schedule of Fees and Charges](#)

 [Privacy Policy](#)

By signing below, I acknowledge and certify that:

- I wish to establish a health savings account("HSA") with Optum Bank as custodian.
- I understand the eligibility requirements for deposits made to my HSA and state that I qualify to make deposits to this account. I have reviewed this application and understand and agree that my HSA will be opened under and governed by Optum Bank's Custodial and Deposit Agreement and that the terms and conditions therein will be binding on me. This document will be sent to me when my account is opened, along with Optum Bank's Privacy Policy and Schedule of Fees.
- I authorize Optum Bank to provide information about my HSA, including my account number, to my employer (if applicable) and those acting on behalf of my employer or Optum Bank (if applicable), in connection with the establishment and maintenance of my HSA.
- I acknowledge that my employer and all others acting on behalf of my employer (if applicable), may provide information on my behalf to establish and maintain my HSA and authorize my employer and its designee to take such action deemed necessary and appropriate by my employer to administer my HSA, including but not limited to, effectuating deposits and correcting errors where necessary.
- I understand my monthly account statements will be made available to me electronically. I agree to notify Optum Bank if I wish to have statements mailed to my home address.
- I have requested a Health Savings Account (HSA) Debit MasterCard® and if I have filled out the information to request an additional debit card, I hereby request Optum Bank to issue a debit card on my account to the person indicated and I acknowledge I will be liable for the use of the debit card by the Authorized User.
- I certify that the information provided in this application is true and complete.

  \* I accept and agree to the terms and conditions as outlined above.

- Applicants are presented with the custodial and deposit agreement, schedule of fees and charges, and the banks privacy policy.



# Account Terms & Conditions: bottom of screen

## Delivery Preference

Electronic delivery of your welcome kit and other bank documents will enable you to receive them more quickly and download them for future reference.

 [Electronic Document Delivery Requirements](#)

\* Please select a document delivery method below.

I would like my welcome kit and other bank documents provided to me electronically and acknowledge that I have read the Electronic Document Delivery Requirements provided above. I will update the email address in my account profile if it changes. I understand that I can withdraw my consent to receive materials electronically at any time by contacting Optum Bank.

In the event that you would prefer to have your welcome kit and other bank documents mailed to the address provided in step 1 of this enrollment, please [click here](#).

## Electronic Signature

IMPORTANT: We cannot process this application without your electronic signature. Please re-enter your name exactly as you entered it in step 1. By entering your name below, you agree that we can rely on your electronic signature for authorization of withdrawals or other transactions on your Account. Once you enter your name below and click the *Next* button, your application will be final.

First name \*

Test

Middle initial

Last name \*

test

[Previous](#)

[Next](#)

## Need Help?

Call us at 1-866-234-8913

Hours: 8:00 AM - 8:00 PM ET

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- In addition to agreeing to the terms and conditions of the account, applicants must elect how they would like to receive their welcome kit and other bank documents. Finally, applicants must electronically sign the document.

# Enrollment Submitted: More Info Needed

 | Health Savings Account (HSA) Enrollment

Thank You!

**We're reviewing your application.**

We'll update you on the status of your application once we have completed the review. If you haven't heard from us within 5 business days, please check your junk/spam folders and add Optum Bank to your address book to ensure delivery.

Exit

**Need Help?**

Call us at 1-866-234-8913  
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- The bank is required to meet Know Your Customer requirements. If the application requires additional review, this screen will appear when the application is submitted.
- Applicants will hear from us via mail within 10 business days (to account for mail time).
- Applicants will be requested to submit proof of identity (social security card, driver's license and a copy of a utility bill), in most instances.
- Common reasons for this: the Applicant is young or has moved or changed their name recently.

# Enrollment Submitted: Process Complete

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 **OPTUM**Bank\* | Health Savings Account (HSA) Enrollment

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Thank You!

**We're reviewing your application.**

We'll update you on the status of your application once we have completed the review. If you haven't heard from us within 5 business days, please check your junk/spam folders and add Optum Bank to your address book to ensure delivery.

Exit

**Need Help?**

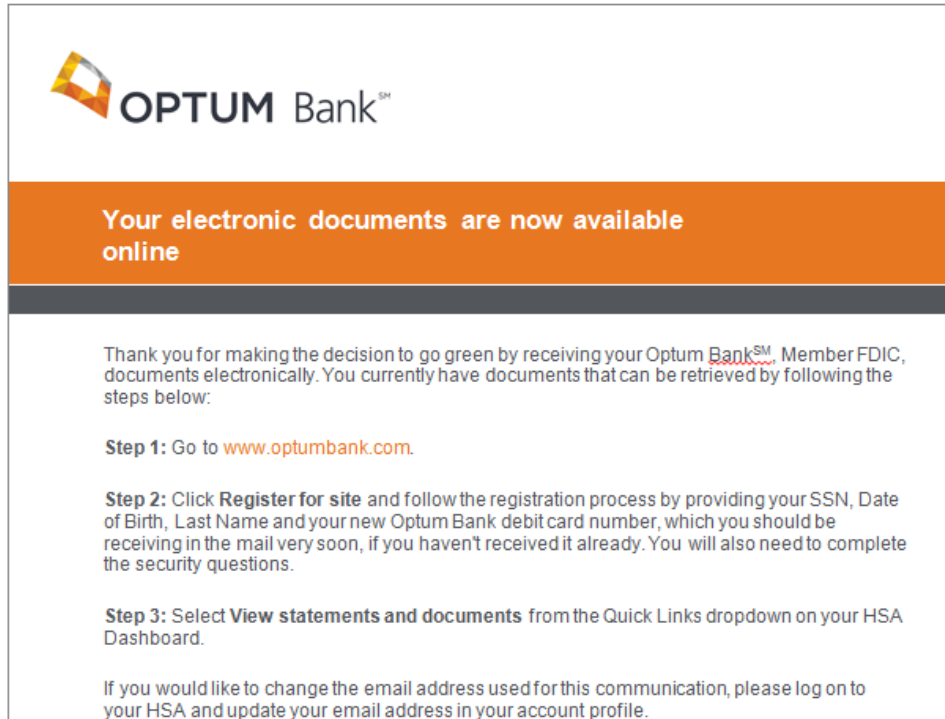
Call us at 1-866-234-8913


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- Applicants will receive a welcome kit and debit card(s) within 10 business days.

# Electronic Welcome Kit: Email



 **OPTUM** Bank<sup>SM</sup>

**Your electronic documents are now available online**

Thank you for making the decision to go green by receiving your Optum Bank<sup>SM</sup>, Member FDIC, documents electronically. You currently have documents that can be retrieved by following the steps below:

**Step 1:** Go to [www.optumbank.com](http://www.optumbank.com).

**Step 2:** Click **Register for site** and follow the registration process by providing your SSN, Date of Birth, Last Name and your new Optum Bank debit card number, which you should be receiving in the mail very soon, if you haven't received it already. You will also need to complete the security questions.

**Step 3:** Select **View statements and documents** from the Quick Links dropdown on your HSA Dashboard.

If you would like to change the email address used for this communication, please log on to your HSA and update your email address in your account profile.

This service message is being sent to you as an Optum Bank customer to provide you with updates and information about your account. The email address from which this communication was sent is not monitored for responses. If you have any questions, please contact our customer service center toll free at 1-866-234-8913. Customer service professionals are available to assist you Monday through Friday, 8 a.m. to 8 p.m. Eastern time.

Optum, 6300 Olson Memorial Highway MN010-, Golden Valley, MN 55427

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- Applicants who elected to receive their welcome materials electronically will receive an email notifying them when their welcome kit is available online.
- Subject Line: Your electronic documents are available

# Electronic Welcome Kit: Online



Welcome JILL BISCHOFF

Profile

Logout

Overview

Message Center

## Statements and Documents

View, print and download statements for your account. Online statements include details on your account, including balances and transactions.

### Statements

#### Health Savings Accounts

PDF [03/31/2013](#)

PDF [02/28/2013](#)

PDF [01/31/2013](#)

#### All available Statements

03/31/2013

Go

### Your online statements...



- ✓ Include details on your account
- ✓ Report your balances as of statement-end
- ✓ List transactions
- ✓ Can be viewed online, printed or downloaded
- ✓ Are quick and easy to access

### Tax Documents

1099-SA's are only generated for tax years with distributions.

1099-SA - Generated at the end of January for the prior tax year. There are currently no 1099-SAs for your account.

5498-SA - Generated at the end of May for the prior tax year. There are currently no 5498-SAs for your account.

### Welcome Kit

Welcome Kits are available to you for up to one year after your account is opened.

PDF [Welcome Kits](#)

PDF [Privacy Notice](#)

PDF [Custodial and Deposit Agreement](#)



### Trouble viewing statements?

Viewing PDFs requires Adobe Reader. [Download the program for free.](#)

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Health savings accounts (HSAs) are individual accounts offered by Optum Bank<sup>SM</sup>, 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.

Flexible spending arrangements (FSAs) and health reimbursement arrangements (HRAs) are administered by OptumHealth Financial Services<sup>SM</sup> and are subject to eligibility and restrictions.

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.



- Per the instructions in the email, account holders who have elected electronic delivery during online enrollment can find their welcome kit on the Statements page of the portal.