

Optum Financial™

HSA On Demand

June 2022



What is HSA On Demand?



With HSA On Demand, you can access future employer health savings account contributions when you need extra funds to pay for qualified medical expenses. Funds are automatically accelerated or advanced when needed for a qualified medical expense. Think of it as health care overdraft protection or a safety net for unexpected expenses.

How does it work?

HSA On Demand works automatically. If you are paying for an eligible expense with the health care payment card, the program will automatically cover the amount needed — up to the available limit — right at the point of sale. It works the same way if you choose to pay with personal funds and then request reimbursement.

How are funds paid back?

There is no paperwork, interest or penalty for HSA On Demand funds. You do not have to take any extra steps in order to pay the funds back. Your HSA contributions occur as scheduled and are applied towards the amount you owe until it is paid back. Your HSA balance will not increase until scheduled HSA contributions pay off the HSA On Demand amount used.

See an example on the next page for how this feature works.



HSA On Demand Journey

Julia started a new job on January 1. Her son becomes ill in the middle of March. He requires an emergency room visit and a nebulizer treatment. Julia pays for his care using her HSA payment card when the bill comes.



Julia starts her new job on January 1. She elects an HDHP with an HSA and her employer offers the HSA On Demand feature. Her annual contribution is \$650*.



Julia's son becomes ill in March. Julia brings him to the emergency room. Julia has only contributed \$125 total to her HSA at this time.



Her son receives a nebulizer treatment at the hospital. He also receives an exam and an x-ray.



Julia's payroll contributions will continue to be applied to the HSA Advance amount owed until it is paid in full. Julia will see this in the portal. New contribution dollars won't be applied to her HSA until her On Demand advance is paid in full.



Julia's HSA On Demand feature accelerates or advances \$425 to pay for her son's bill. Julia already had \$125 saved.



Julia receives her bill. She needs to pay \$550 for her son's care.* Julie remembers that her employer offers HSA On Demand and uses her payment card to pay the bill in full.

Stock photo used.

**Example is fictional and does not reflect the current contribution amount, care amount or process of any current Optum Health clients or account holders.*

HSA On Demand in the portal – Balances

Primary Accounts | HSA Bank HSA

HSA
\$0.00
Active

Commuter Benefits

HSA
AVAILABLE BALANCE
\$0.00

Investments
Enroll now

HSAOD
\$100

Contributions YTD
\$125

I Want To...
More actions...

PAYMENT SUMMARY

TOTAL \$550 \$550 (Last 12 Months)

MY PAYMENT CARD

Julia Jones
**** * 1234 (ACTIVATED)
Exp. 03/2024

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Julia has **\$0** available. At the time of the claim payment, she had **\$125** saved and used **\$425** of her HSA On Demand funds.

Julia's annual contribution election is **\$650**. She used **\$425** of the On Demand funds and **\$125** of her payroll contributed funds. **\$650-\$125-\$425=\$100** remaining HSA On Demand funds available.

HSA On Demand in the portal – Payback details

HSA On Demand

HSA BALANCES ⓘ
\$0.00

Investments ⓘ \$0.00
 HSA Cash Available ⓘ \$0.00

YTD HSA Contributions:
 2022 \$225

HSA On Demand and Contribution Activity

Date	Activity	Amount	Payroll YTD Contributions	Available Balance	Amount Owed	Election Amount
05/17/2022	Advance Payback	\$25.00	\$225.00	\$0.00	\$350.00	\$650.00
05/17/2022	HSA Contribution	(\$25.00)	\$225.00	(\$25.00)	\$350.00	\$650.00
05/02/2022	Advance Payback	\$25.00	\$200.00	\$0.00	\$375.00	\$650.00
05/02/2022	HSA Contribution	(\$25.00)	\$200.00	(\$25.00)	\$375.00	\$650.00
04/18/2022	Advance Payback	\$25.00	\$175.00	\$0.00	\$400.00	\$650.00
04/18/2022	HSA Contribution	(\$25.00)	\$175.00	(\$25.00)	\$400.00	\$650.00
04/07/2022	HSA Advance for Claim #123456 General Hospital	\$550.00	\$125.00	\$0.00	\$425.00	\$650.00

What would you like to do?
[Learn about HSA On Demand](#)
[Know how HSA On Demand works](#)
[Understand when HSA On Demand funds are available](#)
[Understand how much is available for me to use](#)
[Learn how I pay back my HSA On Demand funds](#)

\$0.00: This shows a \$0.00 balance because Julia still owes money back to the HSA On Demand feature. This does NOT mean that Julia cannot use her HSA.

\$100.00: If needed, Julia has access to \$100.00 in additional HSA On Demand funds.

\$350.00: This is the amount Julia still owes to the HSA On Demand portion of her account after a few payroll contributions have been applied towards the HSA On Demand amount owed.

Julia elected to contribute **\$650** for the year, so this number will always be the same.

Her bi-weekly payroll contributions are **\$25.00**. This will go to her On Demand advance Amount Owed until it is paid in full. Her HSA Available balance will remain \$0 until the advanced amount is paid in full.

Julia paid her son's hospital bill, which was **\$550.00**. Her HSA On Demand accelerated or advanced her **\$425.00**.

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