

Rate Change
OptumHealth Bank
Health Savings Account

Effective March 1, 2011, OptumHealth Bank made a market-rate adjustment to its APYs in response to a strong decrease in market investment rates due to the slower-than-expected economic recovery. Our new tiered APYs are listed below:

Balance Between		APY*
\$	- \$499.99	0.10%
\$500.00	\$999.99	0.10%
\$1,000.00	\$1,999.99	0.40%
\$2,000.00	\$4,999.99	0.60%
\$5,000.00	\$14,999.99	0.75%
\$15,000.00	Unlimited	1.50%

OptumHealth Bank rates remain higher than the HSA custodian average. Unlike many competitors, OptumHealth Bank has retained a tiered interest rate structure for our customers in interest-bearing accounts. The advantages of tiered rates are that they:

- Reward accounts that have larger balances – and so reward saving for present and future qualified medical expenses.
- Allow more competitive rates for larger-balance accounts.

OptumHealth Bank also allows accountholders to choose a lower monthly maintenance fee with no interest. This allows those who spend most of their HSA savings on current qualified medical expenses to enjoy the tax advantages of an HSA.

As a reminder, HSA interest rates and APYs are variable and subject to change without notice. OptumHealth Bank does not notify account holders in advance of pending rate changes as is disclosed at the time an account is opened.