Optum Financial®

HSA schedule of fees for UnitedHealthcare clients

HSA pricing and fees for account administration

Monthly maintenance fee
$0 fee per account per month*† with no setup or renewal fees *Earn a one-time $25 contribution into your employee's Optum Financial HSA when you (the employer) or the employee contribute $250 †Offer valid only for new Optum Financial Key Accounts customers on ACIS with a UnitedHealthcare qualified high deductible health plan

HSA banking fees for optional services

ATM and outbound transfer fees		
Paper statement	$1.50	No fee for electronic statements; if receiving paper statements, $1.50 charge each time a statement is mailed
Account closure, rollover or transfer	$20.00	Fee is charged when account holder requests that Optum Financial closes their account and transfers money to an external HSA custodian
ATM fee	$2.50	In addition to the Optum Financial fee, the bank/ATM you use to withdraw funds may charge you their own fee
Investment account fees		
Investment fee	0.03%	Per month of invested balance, investment threshold is $1,000
Betterment investment fee	0.50%	Per year on your invested balance, accrued on daily basis, charged monthly, deducted from Betterment account
Schwab health savings brokerage account	$0.00	There is no monthly maintenance fee, zero commissions and no fee for online trades. Transaction fees apply to certain investments and for broker assisted trades.

Investments are not FDIC-insured, are not bank-issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Self-directed mutual fund investment options are made available through the services of an independent investment advisor, or your plan sponsor. Discretionary advisory services are provided by Betterment LLC, a SEC-registered investment adviser, with associated brokerage transactions provided by Betterment Securities, Member FINRA/SIPC. For details and disclosures visit betterment.com. The Schwab Health Savings Brokerage Account is offered through Charles Schwab & Co., Inc., Member FINRA/SIPC. For details and disclosures, visit schwab.com.
Orders are accepted to effect transactions in securities only as an accommodation to HSA owners. Optum Financial and its subsidiaries are not broker-dealers or registered investment advisors and do not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.
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