



My CDH by Optum
c/o Health Account Services
PO Box 6122, Fargo, ND 58108-6122

[First Name] [Last Name]
[Address Line 1]
[Address Line 1]
[City], [State] [Zip/PC]

[Date]

Dear [First Name] [Last Name],

Welcome to Optum! We are writing to introduce ourselves, as we have just concluded an agreement with U.S. Bank to assume management of its healthcare accounts, including yours. Optum is committed to delivering extraordinary benefits and support to you with your transition from U.S. Bank. OptumHealth is a health and wellness company helping more than 77 million people with a variety of solutions making health care simpler, more affordable and more accessible. We provide services to over 3.5 million health accounts to individuals and employers today.

Important information about your account

Recently, you received a letter explaining your healthcare account(s) with U.S. Bank is transitioning to Optum. We wanted to let you know the transfer will be completed on **December 31, 2015** at which time OptumHealth Financial Services will be the administrator of your healthcare account(s).

New look, same great services

You can be certain this transition will not change your account in any way. You will continue to have access to the same tools to help you manage your health and health care dollars. After the transition, you can access your account by logging into mycdh.optum.com and the same customer service number you used in the past.

Please note that you will receive a new Optum payment card soon. Until you receive your new card, you can continue to use your U.S. Bank payment card.

Manage your accounts on the go! Download the MyCDH by Optum Mobile App

Take advantage of our industry-leading mobile app for your Apple and Android devices available in iTunes and Google Play store. Access your accounts and enjoy enhanced claim and reimbursement features from anywhere.

In the coming weeks, you will transition from the current U.S. Bank mobile app to **MyCDH by Optum**. You can continue to access your account on your mobile phone with the U.S. Bank app until that time. If your smartphone is set to auto-update mobile apps, the new app will download automatically on to your phone. If your smartphone is not set to auto-update mobile apps, when you tap the U.S. Bank mobile app, you will be prompted to download the **MyCDH by Optum** mobile app.

Electronic funds transfer (ACH) process change (This paragraph would only apply and appear for those who have the ACH set up)

If you are making ACH contributions to your HSA or you have provided your account number to a medical provider or provider billing service to have payments directly debited from your HSA, the ABA Routing Number will change. Optum Bank's ABA Routing Number is 051500520. Please utilize this new Routing Number for making electronic (ACH) contributions to your HSA or withdrawals from your HSA that are initiated after your account moves to Optum. If your HSA account is linked to any recurring contribution or bill pay services you will need to provide the new Routing Number to the originators of those ACH transactions. Only the Routing Number is changing. Your HSA account number will not change.

Have questions? We're here to help

Enclosed is a list of questions and answers about this transition. If you have additional questions, you can reach Customer Service from 8 a.m. to 8 p.m. ET, Monday through Friday, at the number on the back of your current U.S. Bank payment card.

We are excited about this transition and look forward to helping you make the most of the account as you plan, save and pay for health care.

Sincerely,

Deborah Culhane
Senior Vice President, OptumHealth Financial Services

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) and health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. This communication is not intended as legal or tax advice.