



Frequently Asked Questions

General Questions

Will I be put into a similar bank account type or will the U.S. Bank account types be available through Optum?

This is a simple custodial change and your account features remain the same, except your account is now at Optum Bank, Member FDIC.

Do I need to go through the account opening process again? (Patriot Act screening)

No, accounts transitioned to Optum Bank do not require consumers to re-enroll.

How long will I have access to the U.S. Bank Financial Services website and tools after the announced transition?

Beginning on December 31st, 2015, your accounts will transition to Optum Bank and can be accessed online at www.mycdh.optum.com.

You will continue to have the same access to tools that can help you manage your health and healthcare dollars.

What specifically will be changing with the transition?

Optum Bank will become the custodian for your account. You will notice branding changes, new website addresses and new mobile app. The underlying product does not change.

Will the customer service number change?

No, you will use the same customer service number you do today found on the back of your current US Bank card. Customer service is available 8:00 AM – 8:00 PM EST, Monday through Friday, excluding holidays.

You can use this number for:

- General Inquiries or questions
- Report a lost/stolen payment card
- Report suspected fraudulent use to your payment card
- Your payment card is declined
- Request an additional payment card
- Request a PIN for your payment card or report problems with your PIN

Consumer Websites and Mobile App

How will I access the Website to manage my account?

After the transition day, you will access your account at www.mycdh.optum.com.

Will the website functionality or features change?

No, there are no changes to the functionality, only branding will appear different after the transition date.

Will I need to reset or re-enroll my website preferences, such as email communication and text alerts?

No, preferences and functionality will remain the same.

How will I access the Mobile App to manage my account?

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. After the transition date, you will not be able to access your account via the U.S. Bank mobile app. You will need to download the new MyCDH by Optum mobile app. 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.

Payment Cards

Will I be receiving new payment cards with the transition?

Eventually, yes, you will receive a new payment card. However, before and after the transition date, you can continue to use your U.S. Bank payment card until we provide an Optum branded payment card to you.

Will the merchants and providers where I use my payment card change?

No, you may continue to use your payment card for qualified medical expenses at the merchants and providers approved.

Frequently Asked Questions

HSA

Will my ABA routing number change?

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.

Will any of the HSA administrative fees change?

There are no changes to current fee arrangements.

Will any HSA miscellaneous fees change with the transition?

There are no changes to current fee arrangements.

Will the interest rates on HSA accounts be changing?

There are no changes to HSA interest rates. Keep in mind that current rates are variable and may change at any time.

Will the HSA investments* change?

There are no changes to your investment portfolio or funds available to you, however we are constantly evaluating best market opportunities for investor choice and value.

How do I add/change a beneficiary for my HSA account?

After the transition date, you should log into www.mycdh.optum.com or contact the Customer service number you use today for assistance, 877-470-1771.

Who do I contact if I have questions regarding a rollover?

After the transition date, you should log into www.mycdh.optum.com or contact the Customer service number you use today for assistance, 877-470-1771.

Who do I contact if I have questions on HSA contributions and deposits or HSA withdrawals?

After the transition date, you should log into www.mycdh.optum.com or contact the Customer service number you use today for assistance, 877-470-1771.

* Investments are not FDIC-insured, are not guaranteed by Optum Bank, and may lose value.

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.



11000 Optum Circle, Eden Prairie, MN 55344

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FSA

How and where do I file a claim?

You can continue to file a claim following your preferred method as you do today. (Online, mobile app or send by USPS using the same address).

Does the timeline and method of how I receive my reimbursement for my claim change?

No, if you receive direct deposit of your funds today, you will continue to do so to your designated account. If you receive a check you will continue to receive a check.

Do I need to provide any different documentation to substantiate my claim?

No, you should continue to include with your claim, the documents to validate your eligible expenses. The requirements have not changed.

Who do I contact if I have a question regarding my claim?

After the transition date, you should log into www.mycdh.optum.com or contact the Customer service number you use today for assistance, 877-470-1771.

Will the plans change, limits, run out period, grace periods, etc. change?

No changes will occur to your plans due to the transition. The only time plans will change is at the directive of the employer.