

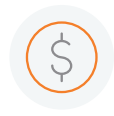
## Discounted health savings account (HSA) for California Restaurant Association (CRA) members



Help your employees and their families save on qualified medical expenses now and in the future with the discounted HSA solution from Optum®. It is available to those who have a qualifying high-deductible health plan — regardless of insurance carrier.



Administered through Optum Bank®, Member FDIC, the HSA provides employees and their families with a tax-advantaged way to pay for current qualified medical expenses and accumulate funds for future qualified medical needs.



Flexible funding allows anyone to make tax-free contributions to the account (up to the IRS limits); and HSA funds deposited in an account earn interest tax-free.



The Optum Bank HSA is portable and remains with the account holder if going to another employer or retiring.

Optum Bank HSA services also integrate with your health plan to make it easier for you to help your employees lead a healthy life and manage their finances.

### Members-only discount

Optum offers a

# 20% discount

on the monthly maintenance fee to  
**CRA members** and their employees.

For more information on this discounted HSA solution for members of the National Restaurant Association and CRA, visit [restauranthealthcare.org/optumhsa](https://restauranthealthcare.org/optumhsa).