

Terms of use

IMPORTANT NOTE REGARDING WEBSITE CONTENT

The information and content (collectively, “Content”) on this website is for your general educational information only. The Content on this website should not be considered financial advice, legal advice or tax advice.

This website is intended for a United States audience. If you live outside the U.S., you may see information on this website about products that are not available or authorized in your country.

This Content is for informational, cost-comparison purposes only. It is not medical advice and does not replace consultation with a doctor, pharmacist or other health care professional. Talk to your health care provider to determine which drugs or treatment may be appropriate for you.

Hardware and Software Requirements

In order to access documents related to your Optum Bank HSA electronically, you must have a personal computer or other access device that meets our [hardware and software requirements](#).

Agreement and Terms

These website Terms of Use (“Terms”) describe the rules for using this website. These Terms constitute a legally binding agreement between you, the person using this website, and OptumHealth. If you are helping another person use this website, these Terms constitute a legally binding agreement between both the helper and the person being helped and OptumHealth. Terms such as “we”, “our”, “Company” or OptumHealth refer to OptumHealth Financial Services, Inc. and its affiliate entities.

By using this website, you agree to the most-recent Terms as well as the most-recent version of our [Website Privacy Policy](#). We may change these Terms at any time, and such changes will be posted on this or a similar page of this website. It is your responsibility to review these Terms each time you use this website. By continuing to use this website, you consent to any changes to our Terms.

If you enter into any other agreement with the Company, for example a “Custodial and Deposit Agreement” if you wish to enroll in the services offered through the Site, then these Terms are in addition to the terms of such other agreement, and in the event of any conflict the terms of the other agreement control. Neither entering into this agreement, nor visiting this website, nor any of these Terms, guarantees that you are eligible to enroll in any program or receive an account offered through this website.

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Subject to these Terms, the Company grants you a personal, nontransferable, nonexclusive, revocable, limited license to view the Content on the website for the sole purpose of collecting information regarding our products and related activities such as, if permitted on this website, applying to enroll in a program or service, or open an account. You may also print a reasonable number of copies of the Content for your personal use, but in such case you must reproduce all proprietary copyright and trademark notices. All rights, title and interest in and to the website, including the Content, and all intellectual property rights, including all copyright, trademark, patent and trade secret rights therein shall remain with the Company and our licensors and vendors, and no ownership interest is transferred to you or any other entity by virtue of making the Content available on the website, granting the foregoing licenses or entering into this Agreement.

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You agree:

- not to use this website or Content in any way not explicitly permitted by these Terms or the text of the website itself;
- not to copy, modify or create derivative works involving the Content, except you may print a reasonable number of copies for your personal use;
- not to misrepresent your identity or provide us with any false information in any information-collection portion of this website, such as a registration or enrollment application page;
- not to take any action intended to interfere with the operation of this website;
- not to access or attempt to access any portion of this website to which you have not been explicitly granted access;
- not to share any password assigned to you with any third parties or use any password granted to a third party;
- not to directly or indirectly authorize anyone else to take actions prohibited in this section;

- to comply with all applicable laws and regulations while using this website or the Content. You represent and warrant that you are at least 13 years of age, and that if you are between 13 and 18 years of age a parent and/or guardian agrees to these Terms of Use on your behalf.

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Certain portions of this website may be configured to permit users to post messages, comments, or other content. Any such content is only the opinion of the poster, is no substitute for your own research, and should not be relied upon for any purpose. You agree not to post any content:

- which is profane, libelous, defamatory, obscene, pornographic, indecent, lewd, harassing, threatening, harmful, invasive of privacy or publicity rights, abusive, inflammatory, or otherwise objectionable; or
- where the transmission of which could violate, or facilitate the violation of, any applicable law, regulation, or intellectual property rights.

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alternatively to: UnitedHealth Group, Attn: DMCA Registered Agent, 9900 Bren Road East, Minnetonka, MN 55343.

The notice must include the following information: (a) a physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed; (b) identification of the copyrighted work claimed to have been infringed; (c) identification of the material that is claimed to be infringing or the subject of infringing activity; (d) the name, address, telephone number, and email address of the complaining party; (e) a statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent or the law; and (f) a statement that the information in the notification is accurate and, under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed. If you believe in good faith that a notice of copyright infringement has been wrongly filed against you, the DMCA permits you to send us a counter-notice. Notices and counter-notices must meet the then-current statutory requirements imposed by the DMCA. Notices and counter-notices with respect to the website should be sent to the address above.

Changes to website content

We may change, add or remove some or all of the Content on this website at any time. In addition, please note that although our goal is to provide accurate information, certain features that may be offered through this website, such as participating healthcare providers, pricing information or other Content, may not be accurate or up to date. In addition, please note that features of any product, service, account or plans described in this website may change over time as permitted by law, including benefit levels, items included in any formulary, pricing or lists of participating providers or other associated vendors.

Links

While visiting this website you may click on a link to other websites and leave this website. We provide links to other websites that may contain information that may be useful or interesting to you. We do not endorse, and are not responsible for, the content and accuracy of linked websites operated by third parties or for any of your dealings with such third parties. You are solely responsible for your dealings with such third parties and we encourage you to read the terms of use and privacy policies on such third-party websites.

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Governing law and statute of limitations

Optum Bank, Inc.

With respect to Optum Bank, Inc., the laws of the State of Utah govern these Terms and any cause of action arising under or relating to your use of the website, without reference to its choice-of-law principles. You agree that the only proper jurisdiction and venue for any dispute with the Company, or in any way relating to your use of this website, is in the state and federal courts in the State of Utah, U.S.A. You further agree and consent to the exercise of personal jurisdiction in these courts in

connection with any dispute involving the Company or its employees, officers, directors, agents and providers. If any provision of these Terms are determined to be invalid under any applicable statute or rule of law, such provision is to that extent to be deemed omitted, and the balance of the Agreement shall remain enforceable.

OptumHealth Financial Services, Inc.

With respect to OptumHealth Financial Services, Inc., the laws of the State of Minnesota govern these Terms and any cause of action arising under or relating to your use of the website, without reference to its choice-of-law principles. You agree that the only proper jurisdiction and venue for any dispute with the Company, or in any way relating to your use of this website, is in the state and federal courts in the State of Minnesota, U.S.A. You further agree and consent to the exercise of personal jurisdiction in these courts in connection with any dispute involving the Company or its employees, officers, directors, agents and providers. If any provision of these Terms is determined to be invalid under any applicable statute or rule of law, such provision is to that extent to be deemed omitted, and the balance of the Agreement shall remain enforceable.

Before seeking legal recourse for any harm you believe you have suffered arising from or related to your use of this website, you agree to inform us in writing and to give us 30 days to cure the harm before initiating any action.

Contact us

You can [contact us](#) regarding these Terms or the operation of the website itself; representatives are available Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time.

Effective date

The Effective Date of these Terms is January 1, 2019.

Additional terms

Your obligations under the following sections survive termination of this Agreement: (i) Important Note Regarding Website Content; (ii) Agreement and Terms; (iii) portions of License to use this website and content ownership; (iv) Restrictions on use of this website; (v) Posting messages, comments or content; (vi) Copyright Infringement – DMCA Notice; (vii) Changes to website content; (viii) Links; (ix) NO WARRANTIES; (x) LIMITATION OF LIABILITY; (xi) Governing law and statute of limitations; and (xii) Additional terms. If any provision of these Terms is found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of these Terms, which shall remain in full force and effect. No waiver of any of these Terms shall be deemed a further or continuing waiver of such term or condition or any other term or condition. You agree to defend, indemnify, Website-Related-Parties and their subsidiaries, affiliates, officers, directors, employees, and agents, harmless from any claim, demand, or damage, including reasonable attorneys' fees, arising out of or related to your breach of this Agreement or your use or misuse of the Content or website. You may not transfer or assign any rights or obligations under this Agreement. The Company may transfer or assign its rights and obligations under this Agreement.