

HealthSafe ID: Getting started with safe access to your accounts



Our health benefits account sign-in processes uses HealthSafe ID®, our industry-leading technology that uses two-factor authentication to keep your account safe and secure.

HealthSafe ID gives you access to many of your health benefits with just one username and password. No more multiple passwords for multiple sites. Use it whenever you see the HealthSafe ID name.

Follow these simple steps to register online or through the Optum Financial mobile app.

- Get started. If it's your first time signing in, you may choose
 to register your account on the mobile app or online. Visit
 secure.optumfinancial.com or launch the mobile app. Select
 register now to create your HealthSafe ID.
- Verify your identity. Follow screen prompts to set up your HealthSafe ID username and password and choose your authentication method: Three security questions, text code confirmation or phone call verification. You will then receive an email with a link to confirm your account.

Note: If it's your first time registering for HealthSafe ID, you will be prompted to enter your 16-digit card number to access your account.



Get the mobile app — get done faster

Download the Optum Financial mobile app from the app store.

Tip: Set up facial or fingerprint authentication for fast and secure app access.





 Use your account. Sign in regularly to check your account balance, review claims, and use helpful features, including the ability to chat directly with customer care experts. Your HealthSafe ID username and password are the same for both mobile and online access, making it even easier for you to connect with your account.

Frequently Asked Questions

Q: What if I already have a HealthSafe ID?

A: If you already have a HealthSafe ID used to sign in to other Optum or UnitedHealthcare sites, there's no need to create a new one. Simply sign in with your current username and password to access your account. Unsure? Enter your registration information and our system will check if you've already registered.

Q: Why do I have to verify my identity?

A: We strive for the highest level of privacy and security. Because of this, we need to verify that the person signing in is who they say they are. Dual-factor authentication adds an extra layer of security to keep your account safe and secure. HealthSafe ID does not store any demographic information and the email we collect is strictly for authentication for security purposes.



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App features do not apply to all products. Some app features may be available in later releases.

We are now Optum Financial, which includes Optum Bank. Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank® Member FDIC, a subsidiary of Optum Financial, Inc., 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. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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