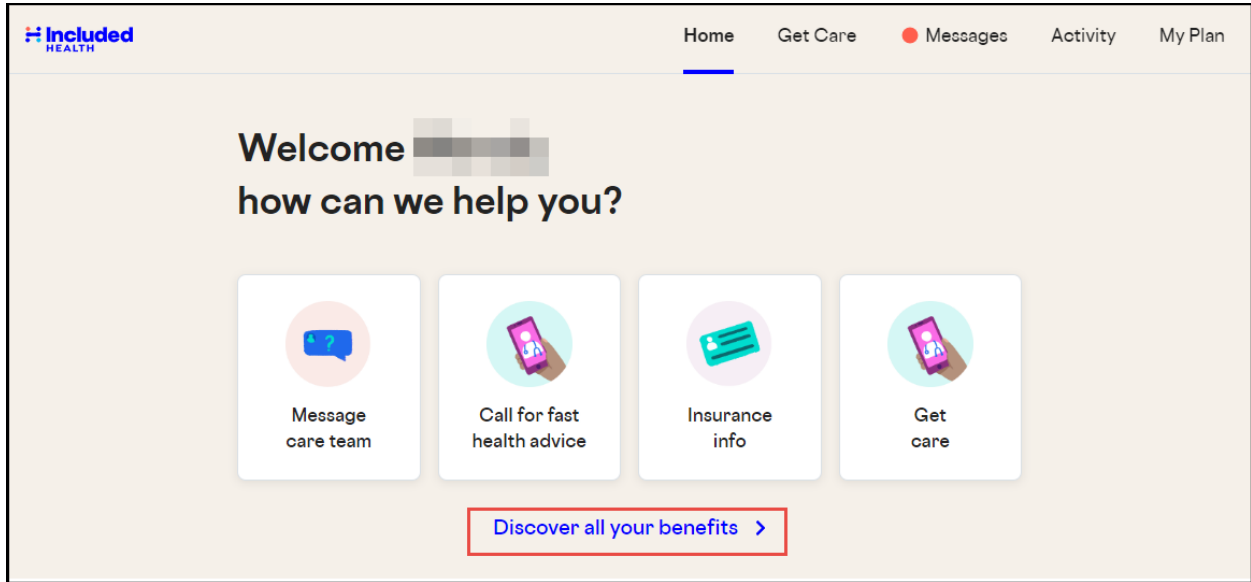
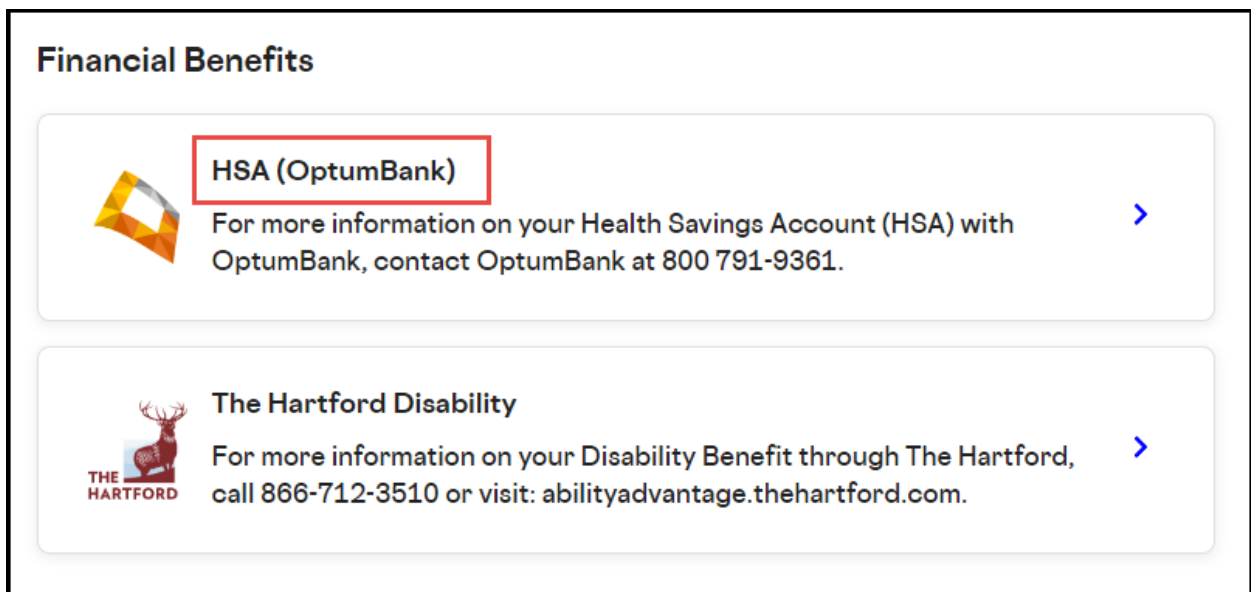


Lubrizon provides access to Included Health to assist participants in many ways, including gaining access to their online account with Optum. We encourage you to contact Included Health at go.lubrizon.com/includedhealth or by calling 855 431-5532.

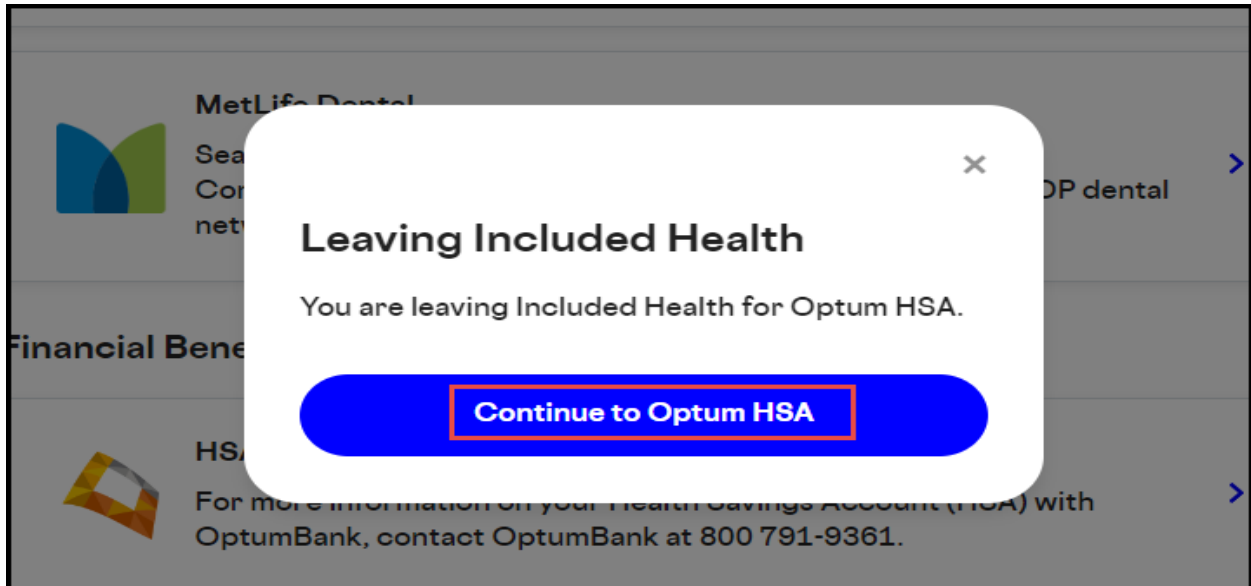
To access your HSA online at OptumBank, go to Included Health at go.lubrizon.com/includedhealth and select "Discover all your benefits."



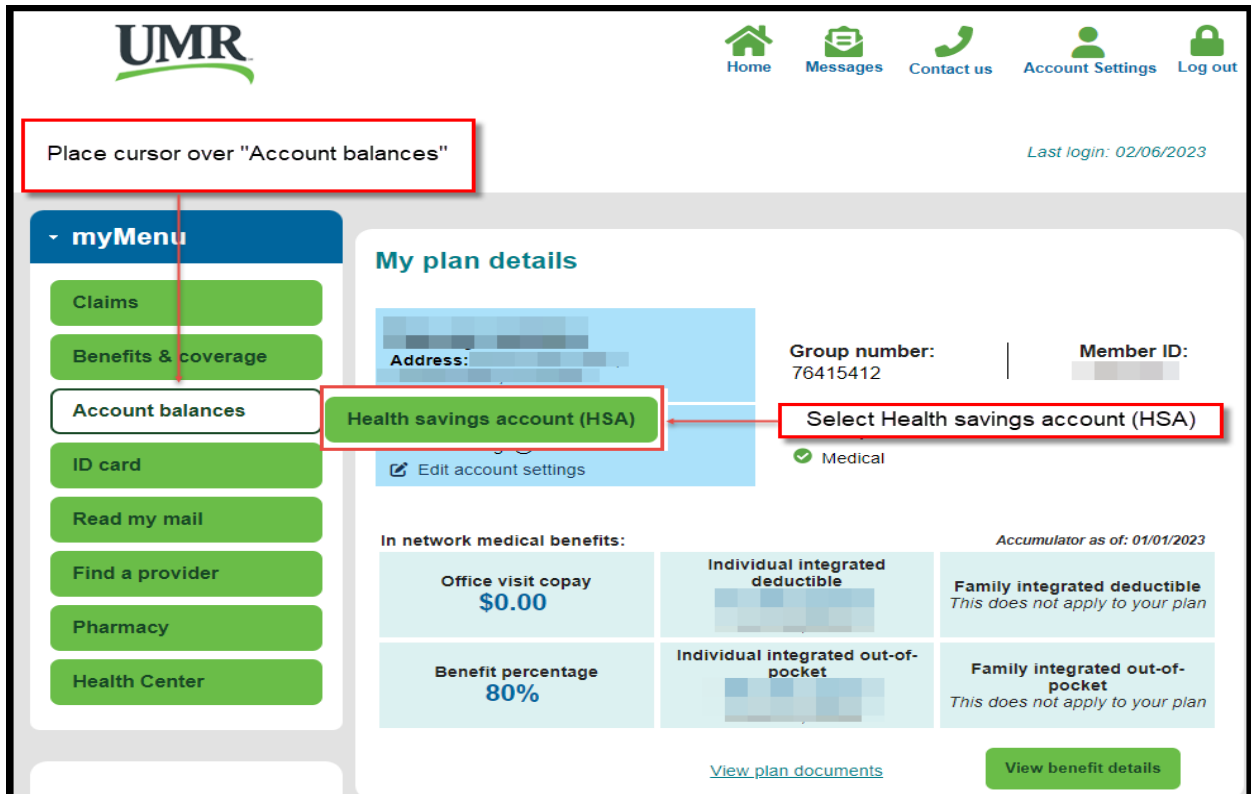
Scroll down to "Financial Benefits" and select "HSA (OptumBank)"



From this step you will navigate away from Included Health to UMR and OptumBank by selecting "Continue to Optum USA."



Place your cursor over "Account balances" and you will see an option to select "Health savings account (HSA)." Click on "Health savings account (HSA)."



From here you can either select “Access Health savings account resources” to view informational and educational materials about HSAs such as:

- Introduction to Health Savings Accounts
- 10 Things You Should Know About HSAs
- Health Savings Plan FAQs
- View a video about HSAs

Or, you can access your account online at OptumBank by selecting “Visit OptumBank.”

The screenshot shows the UMR Health Savings Account (HSA) portal. At the top, there is a navigation bar with icons for Home, Messages, Contact us, Account Settings, and Log out. Below the navigation bar, the breadcrumb trail reads "Home > Health savings account (HSA)" and the last login is "02/06/2023".

The main content area is divided into several sections:

- myMenu**: A blue button with a right-pointing arrow.
- Hi [Name]**: A personalized greeting with a "Back" button.
- I need to...**: A section with a link to "Access Health savings account resources". A red box highlights this link with the text: "Select 'Access Health savings account resources' to view general HSA information and education materials".
- HSAs What you need to know**: A banner image showing a woman and children in a kitchen.
- Health savings account balance**: A section with a "Help" icon. It features the OptumBank logo and a "Visit Optum Bank" button. A red box highlights this button with the text: "Select 'Visit Optum Bank' to view your personal account detail".
- Balance summary**: A section showing available, current, and investment balances, along with a total balance. It includes a note: "Pending claims may affect the HSA amount available. A Health Savings Account (HSA) may be used to satisfy all or part of a deductible and/or out of pocket expenses".
- Please note:**: A note at the bottom stating: "When you click the Optum Bank link above, a new window will display above this window, and you will be redirected to a UMR partner site. Once you have finished visiting the site and want to return to UMR, just close the Optum Bank window".

From the Visit Optum Bank link you can:

- View individual transactions including your contributions, your employer contribution (if you are enrolled in the Lubrizol Standard or Plus Plans) and payments made to providers from your account.
- Make a payment from your HSA.
- Reimburse yourself for a qualified expense paid with post-tax dollars.
- Search qualified medical expenses.
- Obtain tax forms.
- Begin a rollover from another HSA account.
- *And much more!*

Optum Bank
Member FDIC

Help [dropdown]

Dashboard Accounts Payments Contributions Investments Help & Tools Settings

Hi [redacted]

[Search qualified medical expenses](#) [I want to...](#)

TOTAL FUNDS [redacted]

Accounts
HSA LUBRIZOL Available Balance [redacted] [Account Overview](#)

HSA Total [redacted]

HSA Investments
Congratulations! You are now eligible to invest up to [redacted] [Start now](#)

Links

What can I buy?
[Browse a list of products and services covered by health accounts.](#)
Pay the easy way
Your payment card is there when you need it. From prescription refills to braces, just swipe your card to save and spend smart.

My Progress
Decide → Open → Use → **Manage** → Optimize

I want to...
[View Transactions](#) [Make a Payment](#) [Statements & Tax Docs](#)
[Reimburse Myself](#) [Make a Deposit](#) [Manage Debit Cards](#)
[Manage Beneficiaries](#) [Manage Investments](#) [More Useful Links](#)

Needs Your Attention
No items need your attention.

HSA [Account Overview](#)

Balance Summary as of [redacted]

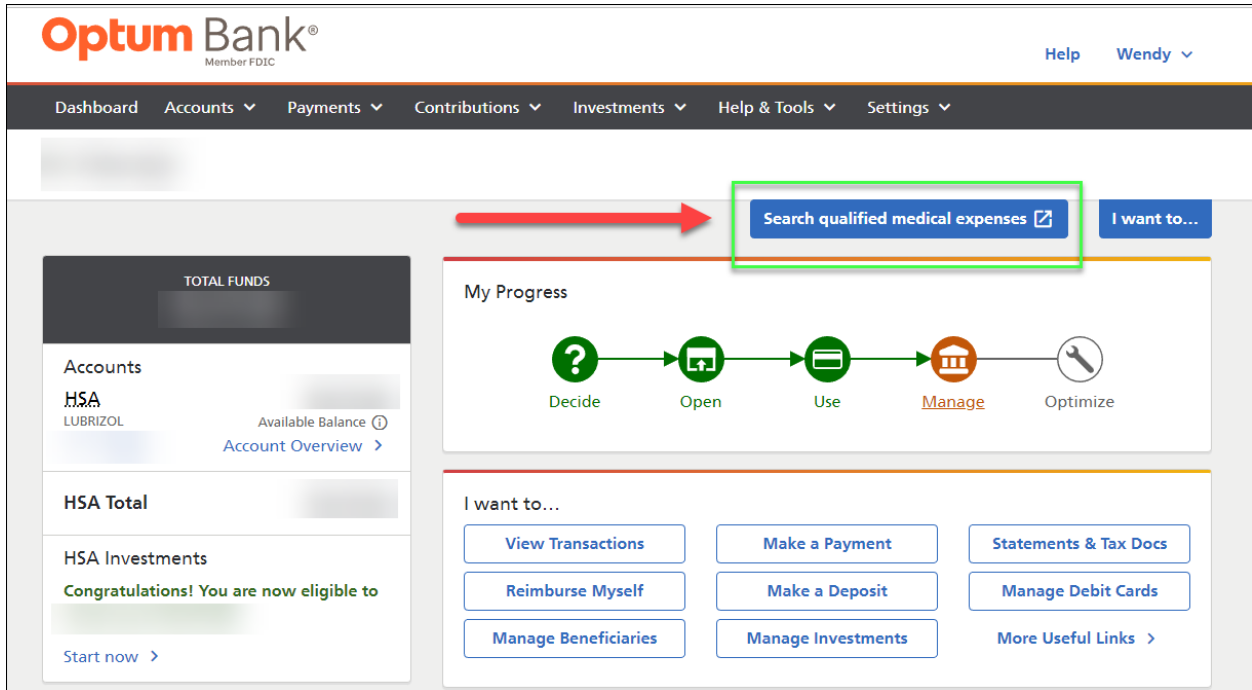
Current HSA Cash Balance [redacted]
Available HSA Cash Balance [redacted]

Total Contributions [redacted]
Contribution Limit * [redacted]
Left to contribute * [redacted]

Contributions

● Contributed so far ● Left to contribute
[View your contributions](#)

To search qualified expenses once you are logged into your account, select “Search qualified medical expenses.”



Select HSA and either enter the item you want to research or browse the alphabetical eligibility list.

