OptumHealth Bank Wealth Management Account℠

To help you through what can be a confusing, difficult and emotional time, we have created an OptumHealth Bank Wealth Management Account. This account will give you time to decide how to use the insurance proceeds you receive. If the amount payable to you is $5,000 or more and your account is approved by the bank, a Wealth Management Account will automatically be established.

Security, Convenience
Competitive Interest Rates
and Flexibility

What Does a Wealth Management Account Provide?

Security

Because a Wealth Management Account from OptumHealth Bank is an FDIC-Insured account, you can be sure that your insurance proceeds are secure and will be there for you when you are ready to use them.

Convenience

Funds from your account are readily accessible by either writing a check or using your Wealth Management Account Debit MasterCard®. Monthly account statements are provided to show all transactions made to your account.

Competitive Interest Rates

Interest begins to accrue on your account immediately. Even if you need time to decide what you plan to do with the money in your account, you will still earn a competitive interest rate from the day your account is established.

Flexibility

There is no limit on the number of debit card transactions or checks that can be utilized during the month and all or part of the money in your account can be withdrawn at any time, without penalty.

What Happens After a Claim is Filed?

New Account Welcome Letter

After a claim has been approved and processed and you return the required documentation, a Wealth Management Account will be established in your name. You will receive a welcome letter with your account information from OptumHealth Bank within 5 business days.

Wealth Management Account Debit MasterCard

You will receive a debit card for your account within 5 business days from the time your account is opened. Once your card is activated, by following the instructions that come with your card, access to the funds in your account will begin immediately.

Free Wealth Management Account Checkbook

A free initial checkbook with checks and deposit slips will be provided for your account. Your checkbook will be mailed within 7 business days after your account has been established. Should you need access to funds prior to that time, withdrawal requests can be made by calling customer service at 1-866-257-3383.

OptumHealthBank℠
MEMBER FDIC

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