

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Coverage and a smart way to
help pay for it

Aetna HealthFund® Health Savings Account (HSA) Plan

www.aetna.com





Security. Ownership. Support.

It's that time of year again, when you're comparing health insurance and health benefits plans.

You want to make sure you have access to quality health care.

You also know it's important to find a plan that helps you manage what you pay.

An Aetna HealthFund HSA* offers the best of both. It pairs an Aetna high-deductible health plan with a health savings account.** You can use your account for qualified health care costs.

Here's what you get

Security.

Your Aetna health plan helps pay for health care services for you and your family. It typically covers preventive care at 100 percent. Plus, your plan limits how much you pay out of pocket.

Ownership.

You own the health savings account. And you control how to use it. Spend it or save it.

Support.

We back you up with tools and tips for using your benefits — and making every health care dollar count. Plus, we offer programs and other resources to help keep the family healthy.

*HSAs are currently not available to HMO members in California and Illinois.

**Administered by PayFlex.

Health insurance and health benefits plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. The in-network and out-of-network referred benefits are underwritten by: Aetna Health Inc. and Aetna Life Insurance Company; and in Arizona and Texas by Aetna Health Inc. Self-referred benefits are underwritten by: Aetna Health Insurance Company of New York and Aetna Health Insurance Company; and in Arizona and Texas by Aetna Health Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

What does an HSA do for you?

It comes with tax advantages

Tax savings. Money you put into your HSA can reduce your taxable income — helping you save on taxes you pay.

Tax-free earnings. Money you keep in your HSA earns interest tax free. Let it grow from year to year.

Tax-free spending. Money you take from your HSA to pay for qualified health care costs is never taxed.

There are other benefits, too

You own your HSA. You decide how to spend — or save — your health savings account. If you change jobs or health plans, you keep the account. You can even name a beneficiary to inherit your account.

There's no use-it-or-lose it. Any money not used at the end of the plan year rolls over to the next year ... every year.

It's an investment. That's right. Your HSA is a savings account that earns interest. It's a terrific way to put away money for health care costs down the road, even in retirement. After you build up a certain amount, you might have investment options.

How do you make the most of these financial opportunities?

Our online HSA Savings Calculator can help. Find it on your secure Aetna Navigator® member website at www.aetna.com.

How we'll get you started

When you sign up for your HSA, we'll send you a packet of information on how to use your account.

Contribute anytime

You, your employer, and your spouse and family members can contribute anytime, up to a yearly maximum.**

The more you contribute, the bigger your account can grow.

And there are convenient ways to contribute. Write a check. Set up an electronic funds transfer from your bank account. Use a payroll deduction if that's available. Do what works best for you.

Know how much you have

You can only use the money that's in your HSA at the time you want to make a payment.

Make sure to keep track of how much is available in your HSA.

Log in to Aetna Navigator at www.aetna.com and check your account balances.

Avoid surprises

Know what your health plan covers. For example:

- Do you need a primary care physician, also known as a PCP?***
- How much is your copay or coinsurance?
- Do you have in-network and out-of-network costs?
- Is a referral needed?
- What about approval for some services?†

Know before you go. Visit www.aetna.com to:

- Find doctors in the Aetna network through our online DocFind® directory.
- See what doctors and hospitals will charge you for some common services — before you walk out the front door.

All health plans are different.
Read the plan documents from your employer for specific details about your plan.

**This amount is adjusted yearly by the IRS for future years. The maximum amount you can contribute may change based on your plan eligibility during the year. Talk with your tax advisor.

***In Washington, PCP refers to primary care provider. In Texas, PCP is known as physician (primary care).

†This step is often called "precertification." In Texas, it's known as "pre-service utilization review" and not "verification" as defined by Texas law.

Using your HSA

How it works

Step 1: Visit participating doctors, hospitals and other health care professionals.

Step 2: Pay for covered health care services and prescriptions* until you meet your yearly **deductible**.** Use your HSA if you like.

Step 3: Then, pay a **copay** or **coinsurance** at each visit. Again, you can use your HSA.

Step 4: Pay until you reach the out-of-pocket maximum. Now your health plan pays for covered services when you visit doctors, hospitals and pharmacies. You pay nothing.

3 easy ways to pay

Flexibility is built in, with three easy ways to pay:

1. **Debit card.** Pay directly with a debit card linked to your HSA.
2. **Online bill payment.** Pay for health care expenses on your computer, directly from your HSA.
3. **Online withdrawal.** Transfer funds from your HSA to your personal bank account.

Check for qualified costs

Here are some the Internal Revenue Service (IRS) lets you use your HSA to pay for:

- Deductible payments
- Copays and coinsurance
- Wheelchairs
- Dental care and braces
- Hearing aids
- Contact lenses and LASIK surgery
- Prescription drugs are also included — even if you don't have an Aetna drug plan

Check Aetna Navigator for more information. There's even a tool to help you organize medical expenses and HSA withdrawals online.

And visit the IRS website at www.irs.gov for a list of qualified health care costs.

Make the most of your HSA

It's smart to research costs and quality, no matter what health plan you have. But it's even more important with an HSA. After all, it's your money!

Here's where we can make a big difference. When you choose Aetna, you get access to our many tools and resources.

They're at your service 24/7, throughout the plan year, to:

- Pick the right health plan
- Make confident decisions
- Take care of your health
- Get help when you need it

Online tools ... information ... tips ... programs

To get started, sign up for Aetna Navigator. It's easy. Just go to www.aetna.com. If you're already a registered member, you're a step ahead. Just log in.

Once you've logged in to Navigator you can:

- Check your account balance
- Review plan information
- Print a summary of doctor visits, medical tests and other activities
- Print or order ID cards
- Review claims and more

Plus, Aetna Navigator lets you:

Understand the best contribution amount for your needs and project how your account can grow.

See what you'll pay for certain types of care, based on your actual plan. You can compare estimated costs for up to 10 doctors or health care facilities at a time.***

Compare in- and out-of-network cost estimates for office visits, surgeries, medical tests, treatments and more.

Look up costs for prescription drugs — even before you fill a prescription.

HSA Expense Manager

Available through the Navigator website, the HSA Expense Manager allows you to track your out-of-pocket health care expenses by type, dependent or event. Set up customized expense categories to track and manage your out-of-pocket spending according to your own personal preference.

My HSA Receipts

Available through the Navigator website, the HSA Receipt Manager allows you to attach receipts and important documents to your HSA transactions. Use this tool to organize your bills, receipts and paperwork.

Find ways to stay healthier with personalized health searches, online wellness programs and other support.

Help is a phone call away, too. Call Member Services with questions. The number is on your Aetna ID card.

*If you have an Aetna pharmacy benefits plan.

**Some plans cover eligible preventive prescriptions without a deductible. Check your plan documents to see if this waiver applies to your plan.

***Estimated costs not available in all markets. Actual costs may differ for a number of reasons, including if other or different services are performed by the doctor or facility at the time of your visit, and/or additional claims/member payments are processed before the actual claim for the estimated service is processed. HMO members can only look up estimated costs for doctor and outpatient facility services.

It's good to know

What does that mean?

Health insurance terms can be confusing. We want to make sure you understand some common words used:

Deductible. You pay this amount each year before the plan starts paying for your covered services.

Copay or coinsurance. You pay this amount after paying the entire deductible. The plan starts sharing the cost of care with you at this point.

With a **copay**, you generally pay a fixed dollar amount.

With **coinsurance**, the plan pays a larger percent of the cost of care and you pay a smaller percent (like 90%:10% or 80%:20%).

In network. This describes doctors, hospitals, pharmacies and other health care professionals that are in our network. They've agreed to provide services at reduced rates for our members. With many health plans, you pay less when you visit them.

Out-of-pocket maximum. This is a limit on costs you pay for covered services. The limit is a yearly dollar amount.

See our glossary on www.aetna.com to look up other health insurance words.

HSA vs. FSA

Maybe you or your spouse has a flexible spending account (FSA). And you think an HSA works the same way.[†] It's true that both let you put away money, tax free, to pay for qualified health care expenses. But there are some differences you should know about.

	HSA	FSA
Is a health plan required?	Yes	No
Use it or lose it?	No	Yes
Take it with you?	Yes	No
Are contributions taxed?	No	No
Is earned interest taxed?	No	An FSA doesn't earn interest
Are withdrawals for qualified costs taxed?	No	No
Who can contribute?	You, your family and your employer	You and your employer

[†]According to IRS rules, you are not eligible to participate in an HSA if you are covered by another health plan, including an FSA. In addition, according to IRS rules, you will not be eligible to contribute to your HSA if your spouse is enrolled in an FSA and is covered by your HSA medical plan.

To learn about the benefits of an HSA plan, just go to **www.aetna.com**. Put “HSA video” in the search box.

When it's time to choose, sign up for an Aetna HealthFund HSA.

When you're on the go

Use any mobile phone, or smartphone, to help you manage your health plan and HSA!

Aetna Consumer Financial Solutions products, administered by PayFlex®, are provided by Aetna Life Insurance Company (Aetna).

Note: There may be fees associated with an HSA. The types of fees may be similar to those you may pay for bank checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

If you require language assistance from an Aetna representative, please call the Member Services number located on your ID card, and you will be connected with the language line if needed; or you may dial direct at 1-888-982-3862. (140 languages are available. You must ask for an interpreter.) TDD 1-800-628-3323 (hearing impaired only).

Si requiere la asistencia de un representante de Aetna que hable su idioma, por favor llame al número de Servicios al Miembro que aparece en su tarjeta de identificación y se le comunicará con la línea de idiomas si es necesario; de lo contrario, puede llamar directamente al 1-888-982-3862. (140 idiomas disponibles. Debe pedir un intérprete.) TDD 1-800-628-3323 (sólo para las personas con impedimentos auditivos).

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888-982-3862).

This material is for information only. Health insurance and health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Investment products and solutions will be offered by an independent third party financial institution. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

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