



# Worry-free well-being

## Aetna HealthFund® One-to-One FSA

Helping you pay for eligible health and dependent care expenses

### Tax-free savings

A health care Flexible Spending Account (FSA) makes it easy to save for upcoming expenses. You can set aside up to **\$2,700\*** pretax from your paycheck. This is the limit set by the Internal Revenue Service (IRS).

Your full contribution is available from the start of the plan year. Use it to pay for eligible health care expenses for you, your spouse and your dependents. This includes:

- Copays and deductibles
- Braces, crowns and bridges
- LASIK eye surgery, glasses and contacts
- Prescription drugs and Over-The-Counter (OTC) items\*\*

\*These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

\*\* You'll need a written prescription for OTC drugs and medicine.

### Save for dependent care expenses

With a dependent care FSA, you can contribute pretax dollars from your paycheck, up to the IRS limit of **\$5,000\***

Use your account to pay for care expenses for eligible dependents age 12 or younger, or for a spouse or adult dependent who needs help with self-care. This includes:

- Day care
- Preschool and nursery school
- In-home aid

Aetna HealthFund One-to-One FSAs are powered by PayFlex®, one of the nation's leading account-based third-party administrators.

**aetna**® PAYFLEX®

## Three easy ways to pay for eligible expenses



### 1. Use your PayFlex Card®

When you use this account debit card (if offered), your expenses are paid right from your FSA.



### 2. Pay yourself back

Pay for eligible expenses with cash, a check or your credit card. Then submit a claim to pay yourself back. Use direct deposit to get your payment even faster.



### 3. Pay directly

Use PayFlex's online feature (if offered) to pay your provider from your account.

## Want to learn more about how an FSA can benefit you?

Visit [payflexwallet.com](https://payflexwallet.com) or call us at **1-855-384-8249**.

We're here to help

Monday – Friday, 8 a.m. – 8 p.m. ET.



## Here are a few FSA reminders:

- Save your itemized statements and detailed receipts.
- You can view the IRS contribution limits and common eligible expenses on the PayFlex member website.
- In most cases, FSA funds need to be used by the end of the plan year. Check your plan for details.
  - The run-out period gives you extra time to submit claims to pay yourself back.
  - If your plan has a grace period,\* you'll have extra days to use your funds.
  - If offered, you may be able to carry over up to \$500 in unused funds to the next plan year.
- You can change your contribution if you have a change in status.\*\* For example, getting married or divorced, starting a new job, or having a baby.
- **If you have a dependent care FSA, you must be working to use the funds.** If you're married, your spouse must be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if your provider or provider costs change.

\*If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.

\*\*You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

Aetna HealthFund HRAs are subject to employer-defined use and forfeiture rules, and are unfunded liabilities of your employer. Fund balances are not vested benefits.

PayFlex Systems USA, Inc.

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