



Help your clients and their employees control costs

Aetna consumer-directed health plans for small businesses

Are your clients looking for a smart way to control costs while still helping their employees get the care they deserve? Aetna HealthFund® One-to-One plans* can help them do just that.

Aetna HealthFund® One-to-One plans come with:

- Lower premiums through higher deductibles
- A fund or savings account to help employees pay for out-of-pocket costs
- Online tools to estimate and manage costs

Your clients and their employees may pay less overall for this type of plan. That depends on the plan design and fund combination they choose. No matter what they choose, we will help them encourage their employees to take advantage of any tax savings and tools available to help them make the most of their benefits.

Your clients can help their employees pay for eligible out-of-pocket expenses with a HealthFund One-to-One medical fund. When combined with their medical plan, it can help them and their employees make the most of their health care dollars.

To find out how to help your clients start saving, just contact your Aetna representative.

Your clients can choose the option that works best for them. We have a variety of funds and plans to fit their budget and business culture.

Flexible Spending Accounts (FSAs)

FSAs are a good step toward greater control and they can be:

- Tax-free through pre-tax contributions.
 - Flexible for employees — they decide how much to put into the FSA.
 - Flexible for your clients — they can choose run-out periods, payment methods (autopay and debit cards).
 - Easy to administer. We post deposits to accounts for the contribution amount elected based on your clients' payroll schedule.
 - Convenient — we automatically reimburse eligible out-of-pocket medical and pharmacy expenses.
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Health Savings Accounts (HSAs)

There are many advantages to HSAs and they can be:

- Tax-free.
 - Owned by employees. They get to keep the money from year to year or job to job.
 - Flexible as your clients and their employees decide how much to fund.
 - Easy for employees to use with the PayFlex debit card or online payment.
 - Easy to manage. You or your clients just upload the funding file to the employer portal. We use ACH debit to pull funds from your clients' bank account.
 - Simple for employees to make contributions by linked bank account or check with coupon.
 - Empowering as members choose when and who to pay with the CrossOver Claims feature.
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Health Reimbursement Arrangements (HRAs)

When your clients contribute to an HRA, they'll help offset their employees' costs and get extra pluses because HRAs can be:

- Tax-deductible for your clients.
- Tax-free for their employees.
- Flexible, letting your clients choose run-out periods, contribution schedules, roll-over options, autopay and reimbursement expense types.
- Convenient — we automatically reimburse eligible out-of-pocket medical and pharmacy expenses.

Health benefits and health insurance plans are offered and/or underwritten 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. In Idaho and Wyoming, by Aetna Health of Utah Inc. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products. This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. PayFlex Systems USA, Inc. (PayFlex) is an affiliate of Aetna Life Insurance Company (Aetna). PayFlex provides administrative services for Aetna's Consumer Financial Solutions products. Investment services are independently offered by the HSA Administrator. 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. 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 OK 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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