



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



Start saving money for health care costs now and in the future

Aetna HealthFund[®] One-to-One HSA

Want to reduce your taxable income while saving for health care expenses? Enroll in a health savings account (HSA)* powered by PayFlex, one of the nation's leading account-based third-party administrators for the HSA. You can start saving money for eligible health care expenses for you, your spouse and your tax dependents.

What do people love about the HSA?

- You can contribute pretax and post-tax dollars.
- Unused funds accumulate from year to year.
- Your HSA stays with you, even if you switch employers, change health plans or retire.
- If you have an HSA somewhere else, you can transfer the balance to your new HSA.
- Your money can earn interest — plus, you can enjoy investment options.

Some common eligible expenses may include:

- Deductibles, copays and coinsurance
- Eligible prescriptions
- Vision care, including LASIK laser eye surgery
- Dental care, including orthodontia



Pay the PayFlex way

Once funds are available in your HSA, PayFlex makes it easy to pay for your eligible expenses.

- **Use the PayFlex Card[®]**, your account debit card.
 - It's a convenient way to pay for eligible expenses.
 - Expenses are paid automatically, as long as funds are available.
 - No paperwork.
- **Pay yourself back:** Pay for eligible expenses with cash, check or your personal credit card. Then withdraw funds from your HSA to pay yourself back. You can even have your payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex's online feature to pay your provider directly from your account.

Take care of your HSA, and it may grow

Once you have a minimum balance (typically \$1,000) in your HSA, you can open an investment account. There are a variety of mutual funds to choose from. There's also no transfer or trading fees and no minimum investment amount for a trade request.

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

Are you eligible for an HSA?

To enroll in an HSA, you must be enrolled in a qualified high-deductible health plan (HDHP). In addition:

- Your qualified HDHP must be your only health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible.
- You or your spouse do not have a general-purpose health care flexible spending account (FSA) or health reimbursement arrangement (HRA) in the same year.
- You can't have Medicare or TRICARE, or have received Veterans Administration (VA) health benefits in the previous three months.
- You are not claimed as a dependent by someone else.

Questions?

Visit www.payflexwallet.com or contact your human resources representative.

Things to keep in mind

- View the Internal Revenue Service (IRS) contribution limits and a list of common eligible expense items on the PayFlex member website.
- Annual contribution limits include contributions made by both you and your employer (if applicable).
- You can make a one-time, tax-free transfer from an Individual Retirement Account (IRA). This amount counts toward your HSA annual contribution limit.
- If you're age 55 or older, you can contribute up to an additional \$1,000 annually.
- If you use your HSA for ineligible expenses, you may be subject to an income tax and a penalty tax.
- Save your itemized statements and receipts for your expenses, as well as your Explanation of Benefits (EOB) statements from your insurance carrier.



It's a simple tap with the **PayFlex Wallet** app

Managing your account has never been easier. Simply "tap" to:

- ✓ Check your balance
- ✓ View your account activity
- ✓ View PayFlex debit card transactions
- ✓ View account alerts

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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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