



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

Helping you pay for health care expenses
now and in the future

Aetna HealthFund[®] One-to-One HRA

What is a health reimbursement arrangement (HRA)?

An HRA* is an account funded only by your employer. HRAs are powered by PayFlex[®], one of the nation's leading account-based third-party administrators. You can use these funds to pay for eligible health care expenses for you, your spouse and your eligible tax dependents. Your employer determines qualified expenses. Expenses could include copays and deductibles, along with other health-related expenses.

Benefits of an HRA

- Money for eligible expenses. You get to use money from your employer for eligible health care expenses.
- Tax-free contributions.
- Convenient for you. With easy claims reimbursement and autopay capabilities, qualified expenses are reimbursed directly to you, with no need to submit a claim.
- It's your money. If you choose the rollover option, any funds left in your HRA at the end of the plan year will carry over to the next plan year. As long as you continue to be enrolled in an HRA.
- Online support. You have 24/7 access to your account information at www.payflexwallet.com.

*HRAs are currently not available to Small Group members in Florida. HRAs are currently not available to health maintenance organization members in Illinois.



How to use the funds in your HRA

Your employer determines the amount contributed to your HRA. Once funds are available in your account, you have three ways to use your funds.

- Pay for an eligible expense with cash, check or a personal credit card. Then submit a claim for reimbursement. You can do this online, through the PayFlex Wallet app or fill out a paper claim and fax or mail it to PayFlex.
- Use the PayFlex Card®, your account debit card, to pay for an eligible expense (if offered).
- Use online bill payment to pay your provider directly from your HRA.

With the autopay option, submitting claims is not necessary. Funds will automatically be paid out of the HRA.

Things to remember

- When submitting a claim for reimbursement, you can have the money for eligible expenses deposited directly into your checking or savings account. If you don't sign up for direct deposit, we'll mail you a check.
- If you have both a health care flexible spending account (FSA) and an HRA, the funds generally come out of your FSA first.
- Once you use all the funds in your health care FSA, additional eligible expenses incurred during the plan year will come out of your HRA.

Questions?

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



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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