An easy way to pay from your health savings account

Aetna AutoDebitSM HSA

www.aetna.com
HSAs are currently not available to HMO members in Illinois and California.

If a claim adjustment results in an overpayment from your HSA, we will refund your HSA by directly crediting your account or by sending you a check. If a claim adjustment results in an HSA refund check being sent to you, what you do with those funds may have tax implications. For information on HSA tax reporting, contact your tax advisor. If a claim adjustment results in an underpayment from your HSA, we will not attempt to withdraw the additional amount using AutoDebit. In these situations, your doctor may bill you for the underpayment amount. Interest will not be paid on Autodebited funds for the period of time between the withdrawal of HSA dollars from your account and the time we actually pay the doctor. Interest will not be paid on HSA overpayment amounts withdrawn via AutoDebit.

We do the work for you

When you sign up for an Aetna HealthFund® HSA, you can choose a convenient extra. It’s Aetna AutoDebit HSA. With this feature, money is automatically withdrawn from your HSA to pay qualified health care costs. We pay your doctor directly. What does this mean for you? No cash out of pocket or HSA Visa® debit card to remember. Just fast, easy payment. With no additional costs or fees. Covered family members can use this handy feature, too.

How to use it

When you see a doctor, don’t pay anything at your visit. If your doctor’s staff asks for payment, just tell them you have Aetna AutoDebit HSA. They’ll submit a bill to us.

After receiving the bill, we:

- Determine how much to pay your doctor and how much you owe, based on your health insurance or health benefits plan
- Withdraw funds from your HSA for qualified out-of-pocket expenses — up to your available balance
- Send that amount to your doctor

Your doctor will bill you for any amount we can’t pay from your HSA at the time of the withdrawal.

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Health benefits and health insurance plans are offered, administered 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 Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.
Deciding on Aetna AutoDebit — and then getting started

### Avoid double payments
Some doctors ask you to pay them directly at time of service. They might get paid twice: once by you, once by AutoDebit.

**How to avoid this:**
- Do you know the doctor wants to be paid at your visit? Turn off AutoDebit beforehand. This stops it from automatically processing your claim.
  - Use your secure Aetna Navigator® member website at [www.aetna.com](http://www.aetna.com) to turn it on or off anytime.
  - Call Member Services. Ask for an HSA Autodebit Election/Change form to submit to us.
- Or ask the doctor’s staff to note how much you paid in the “amount paid” section of the claim before they submit it to us. We’ll make sure the doctor isn’t paid twice.

**If too much is paid, ask your doctor to:**
- Credit the amount back to your HSA Visa debit card, if you used that for payment.
- Refund an overpayment made using cash, check or another debit/credit card. Then, deposit that refund into your HSA. This lets you avoid paying taxes on it.

**To deposit a refund:**
Use our “Return of Mistaken Distribution” form. It’s on Aetna Navigator.

### 3 ways to sign up for AutoDebit
1. Use Aetna Navigator at [www.aetna.com](http://www.aetna.com).
3. You might also be able to sign up when you enroll in your HSA. This feature carries over from year to year. It may be stopped, however, if you leave your HSA plan.

### Aetna AutoDebit HSA cannot be used for:
- Pharmacy claims — since these claims are processed when you get your prescription drug, your Aetna HSA Visa debit card or checks are a convenient way to pay for these expenses
- Claims submitted for expenses covered by another health plan
- Expenses that fall outside the effective dates of your HSA
- Claims submitted when you have a zero HSA balance
- Claims submitted after you have already paid the doctor for the service
- A spouse’s HSA account
- Claims in which payment is set to be made directly to you instead of your doctor

There may be other exceptions. Call Member Services for more information. The number is on your member ID card.

### Pay the easy way. Sign up for Aetna AutoDebit HSA.

### Aetna AutoDebit HSA may be a good choice if you:
- Plan to use your HSA to help cover eligible medical or dental expenses not covered by your plan.
- Like the convenience of having your plan pay the doctor for you, right from your HSA.
- Like that there are no penalty fees if your HSA balance is lower than what you owe.
- Your HSA pays up to the balance in your account. You pay your doctor the rest.

### It might not be the right choice if you:
- Plan to save your account for future health care expenses.
- Want to manage your HSA dollars yourself, instead of having automatic payments.
- Have claims that could result in nonqualified expenses being paid from your HSA, such as:
  - You or your dependents have coverage under a non-Aetna medical or dental plan.
  - You are covering a domestic partner who is not a tax-qualified dependent under your health plan.

The AutoDebit feature should not be elected if you have a supplemental health plan. This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. Not all health/dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Aetna does not provide care or guarantee access to health services. Fund balances are not vested benefits. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. 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.

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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.

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!