

Investing with HealthEquity

In addition to receiving tax-free interest on the money in your HSA,* you, as an Aetna HealthFund HSA® member, are also provided access to investment services from HealthEquity. Taking advantage of this opportunity can help build your HSA funds, which can then be used to pay for health care now and in the future. HealthEquity, a personal health care financial services company that specializes in HSAs, has partnered with national investment funds to offer a selection of investments to you. There are no set-up or trading fees and there is no minimum investment.

Once your Aetna HealthFund HSA balance reaches \$2,000, you will have the HSA investment service available to you. Any money in excess of the \$2,000 may be invested. If the total value of your HSA falls below \$2,000, you may be contacted via e-mail or phone to inform you that you should either contribute additional funds to your HSA or liquidate some investments. You will not be able to invest additional funds until your account balance meets the \$2,000 limit again.

The HSA investment options available are:

- Baron Small Cap Fund
- Dodge and Cox:
 - > Income Fund
 - > International Stock Fund

- Dreyfus:
 - > Appreciation Fund
 - > Small Cap Stock Index Fund
- Fidelity:
 - > Blue Chip Value Fund
 - > Capital Appreciation Fund
- Harding Loevner Emerging Markets Fund
- Laudus International Market Masters Fund
- Royce Total Return Fund
- T. Rowe Price Equity Income Fund
- Vanguard Large Cap Index Fund

How to Get Started with your Investment Account

Step 1 — Select “Investments” on your personal website after logging in at <http://aetna.healthequity.com>.

Step 2 — Check the consent box for the electronic consent form; you’ll only need to do this the first time you make an investment.

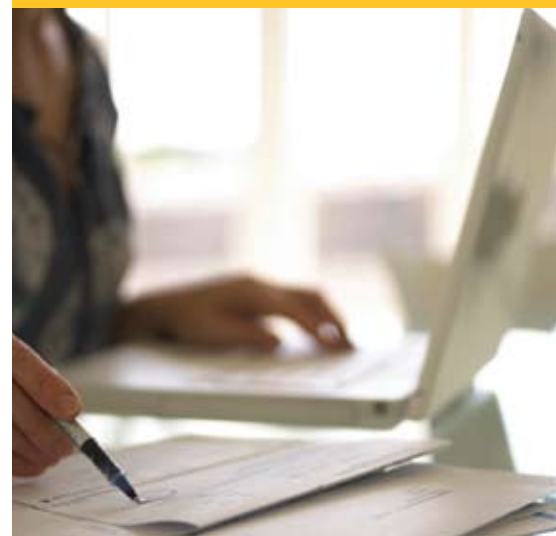
Step 3 — You are ready to start investing. Evaluate the investment funds available and determine which funds meet your investment goals. A prospectus is available for each of the investments offered.

Free investment account

No set-up fees

No trading fees

No minimum investment



Step 4 — Add the desired funds to your investment portfolio and establish target holdings for each fund.

Step 5 — You may buy or sell shares from each of the funds in your portfolio. Click on the “Make a Trade” button. The two options for buying and selling shares are:

- Specify a dollar amount to buy that will then be used to purchase shares according to your target holdings
- Specify a dollar amount to buy or sell from a specific fund

*HSAs are not available to HMO members in Illinois.

Your HSA Plan

HSA Account

- You own your HSA
- Contribute tax free
- You choose how and when to use your dollars
- Roll it over each year and let it grow
- Earns interest, tax free

Today

- Use for qualified expenses with tax-free dollars

Future

- Plan for future and retiree health-related costs

High Deductible Health Plan

- Eligible in-network preventive care services may not be subject to the deductible, however, a copay or coinsurance may be charged
- You pay 100% until deductible is met, then only pay a share of the cost
- Meet out-of-pocket maximum, then plan pays 100%

For more information about the Aetna HealthFund HSA, please contact Member Services at **1-866-382-3512**

Once executed, you will receive an e-mail confirmation of the trade. Trades may take up to a week.

You can review your investment account at anytime online. Gains or losses made through your investments will not be treated as contributions or distributions from your HSA. This means that the gains will not count towards your maximum annual contribution limit and losses will not be penalized as non-qualified medical expenses.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

Investment services are independently offered through HealthEquity, Inc.

Investors should carefully read the Fund prospectus, which includes information on the Fund's investment objectives, risk, as well as charge and expenses along with other information before investing. Prospectuses are available on <http://aetna.healthequity.com>. Funds in investments are not FDIC insured and are subject to loss.

This material is for information only and is not an offer or invitation to contract. Information is believed to be accurate as of the production date; however, it is subject to change. Health benefits and health insurance plans contain exclusions and limitations..

Policy forms issued in OK include: HMO/OK COC-4 09/02, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

We want you to know[®]



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