

A New Answer to Managing Your Health and Health Care Expenses



For more information and HSA enrollment materials, please call **1-800-MY HEALTH (1-800-694-3258)** or visit **Aetna's website at www.aetnaindividualhsa.com** to view and download the materials.

The New Aetna HealthFund® Health Savings Account (HSA) and HSA-compatible High Deductible Health Insurance Plans

Aetna offers powerful resources and information to help members take control of their health care and make the most of their benefit dollars. The new Aetna HealthFund HSA, when coupled with a HSA-compatible High Deductible Health Insurance Plan, is a tax-advantaged savings account. Once enrolled, the HSA can be used to pay for qualified expenses (e.g. medical, dental and prescription drug).

Aetna is extending availability of the Aetna HealthFund HSA product to individuals. Aetna will administer both the HSA-compatible High Deductible Health Insurance Plan and the HSA.

Consumers looking for easy access, simplicity and a one-stop-shop can now have it all with Aetna!

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna Advantage Plans for Individuals and Families are offered by Aetna Life Insurance Company directly and also through an out-of-state blanket trust. In FL, the Self-Employed can purchase a guaranteed issue group insurance plan under Small Group Reform. IN CT, THIS PLAN IS ISSUED ON AN INDIVIDUAL BASIS AND IS REGULATED AS AN INDIVIDUAL HEALTH INSURANCE PLAN.

Aetna Health Savings Accounts (HSA) are administered by Aetna Life Insurance Company. HSA fees, interest rates and investment options are subject to change without notice. Investment options are not insured by Aetna or the FDIC and may result in loss of principal. This document is not intended to provide tax or investment advice; please consult your independent financial advisor before opening an HSA or making an investment selection.

While this material is believed to be accurate as of the print date, it is subject to change.

How to Establish a Health Savings Account

- Enroll in an Aetna HSA-compatible High Deductible Health Plan (HDHP). Please note that Aetna plans for Individuals and Families are not guaranteed issue, and require medical underwriting (Federally eligible individuals under HIPAA according to state legislation may have access to special guaranteed issue products).
- Sign up for the Aetna HealthFund HSA. Members can do this at anytime once enrolled in the health insurance plan. Call 1-800-MY HEALTH (1-800-694-3258) for HSA enrollment materials.
- Once enrolled in the HSA, accountholders receive an HSA Welcome Kit.
- An individual, an employer or an eligible family member - or any combination - may make HSA contributions up to the annual limit at anytime throughout the year.
- Employers (if applicable) may make contributions to the account through regular payroll deductions, in a lump sum amount or via periodic contributions.

How to Use the Account

- Account holders will be provided with an Aetna HSA Visa Debit Card. The account holder may also request a checkbook, for a fee.
- Use the HSA debit card for instant access to HSA dollars to pay for qualified out-of-pocket expenses quickly and easily.
- Members can also have the option to pay expenses out-of-pocket and let their HSA grow and earn interest for future qualified expenses, including certain retiree health expenses.
- Money left over in the account rolls over to the next year.
- If members have HSA questions, they are directed to contact Aetna Member Services.

Why Choose an Aetna HealthFund HSA?

- No set-up fees
- No monthly administration fee
- No withdrawal forms required
- Convenient access to HSA funds via debit card or checkbook
- Track HSA activity through Aetna Navigator™

We want you to knowSM

