Aetna HealthFund®
Health Savings Account (HSA)*

University of Rochester
August 4th and 5th, 2014

*Administered by PayFlex
It’s health coverage, plus a health savings account, rolled into one – with tax benefits

There are 2 components:
1. Health Savings Account (HSA)
2. High Deductible Health Plan (HDHP) – this is the HSA-Eligible Plan.
The HSA-Eligible Plan
An HDHP helps you manage health costs

• Provides health care coverage with preventive care covered at 100%
• You pay 100% until your deductible is met, then only pay a share of the cost
• Meet out-of-pocket maximum and then plan pays 100%
• Referrals are not required, but certain services may need prior approval
• National Network of participating providers
What is DocFind®?

- Aetna’s online provider directory; replacement to paper provider directories.
- Provider data refreshed six times per week.
- Supports searches for preferred providers:
  - Primary Care Physician
  - Specialist
  - Facility
  - Pharmacy

www.aetna.com
Emergencies

- Emergencies are covered worldwide
- **Emergencies** – Limb or life threatening, e.g., broken leg, excessive bleeding, heart problems, seek care immediately, go to the nearest emergency room or call 911
- **Traveling outside the country**
  - You will pay upfront, obtain an itemized receipt, submit to Aetna and we’ll process the foreign currency exchange rate
Aetna Navigator

• **Aetna Navigator®** provides claim search, claim lists, and claim details for 24 months after date of service

• **Easy access** to fund balances and details

• **Go green!** Get online access to EOBs for 24 months after date of service

• Have a question about a claim? “Send a Message” includes the details of your claim

www.aetna.com
What is a Health Savings Account (HSA)?

• An HSA is a health care savings account that you can contribute pretax money to from your paycheck. You can also make post-tax contributions.

• You can use this account to pay for qualified health care expenses, which includes dental and vision, for you, your spouse and your tax dependents.

• You can also use an HSA to save for future health expenses.

• Your employer sponsored HSA is administered by PayFlex.
An HSA is like having a personal savings account for your health

- Contributions are tax-free* and may earn interest.
- Interest earnings and withdrawals are tax-free when used for qualified health care expenses.
- You can invest your HSA dollars in a variety of mutual funds.
- No annual “use it or lose it” rule. Your balance will roll over into the next year.
- The HSA is yours – you own it. If you change plans, retire or change jobs, the HSA funds stay with you.
- You can name a beneficiary to inherit your account.

*State taxes apply to HSA contributions and earnings in AL, CA and NJ.
Customer Identification Process (CIP)

Section 326 of USA Patriot Act requires all banks to verify the identity of everyone who tries to open an account:

- Name
- Social Security Number
- Date of Birth
- Address

Process:

- PayFlex begins Customer Identification Process (CIP) within one business day from receipt of eligibility file
- Once member passes CIP, HSA is established and contributions can be deposited
- The established date is generally the 1\textsuperscript{st} of the following month in which we receive your enrollment
- If you have not passed CIP by that date then the HSA will be established as of the date you pass CIP
Qualified health care expenses for HSAs

Common eligible expenses include:

- Amounts applied to your deductible, coinsurance and prescription copays
- Prescription drugs
- Glasses, LASIK eye surgery and contact lenses
- Dental and orthodontic services
- Chiropractic and acupuncture treatments
- Certain fertility enhancement services, including IVF
- Medicare premiums during retirement
- COBRA premium payments

Note: You can also choose to save your funds for future expenses.

View a complete list of common eligible expenses on PayFlexDirect.com, your member portal.
Resources

- **IRS (www.irs.gov)**
  - Publication 502: Medical and Dental Expenses
  - Publication 969: Health Savings Accounts and Other Tax-Favored Health Plans

- **PayFlex (www.Payflexdirect.com)**
PayFlexDirect.com – Helpful tools & resources

- **My resources** – review education materials, planning tools, forms and IRS publications
- **Eligible expense items** – view a general list of eligible expenses
- **Savings calculator** – help estimate your health care costs
- **Frequently asked questions** – better understand your HSA, and the PayFlex Card
- **Digital library** – learn more about HSAs

Website images are for illustrative purposes only; actual screens may vary in appearance and design.
Common Eligible and Ineligible Health Care Expenses

The list below includes eligible, potentially eligible and ineligible health care expenses. You can click on a letter in the alphabet to see the items and services that begin with that letter. You can also search for a specific item or service. Press CTRL and F at the same time on your keyboard. Then type the item or service you’re looking for and press “Enter.”

Make sure to see if the item or service has an “X” under any of the following categories:

- Eligible
- Requires Letter of Medical Necessity (LOMN)
- OTC Medicine/Drug Requires an Rx
- Ineligible

<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Eligible</th>
<th>Requires Letter of Medical Necessity (LOMN)</th>
<th>OTC Medicine/Drug Requires an Rx</th>
<th>Ineligible</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abdominoplasty</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
<td>The cost of an abdominoplasty is not an eligible medical expense. This procedure may also be known as a Tummy Tuck. Also see Cosmetic Treatment.</td>
</tr>
<tr>
<td>Acne</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td>A health care professional must prescribe OTC drugs and medicines for you to be reimbursed for the expense. With a prescription, the cost of an OTC acne medicine is an eligible medical expense. OTC products include, but are not limited to: Acne Free, Acnomel, Bye Bye Blemish, Clean &amp; Clear, Clearasil, Murad Acne Complex Kit, Neutrogena Acne Treatment, OXY, Pro-active Solution, Stri-Dex, SAPZYT Acne Treatment. Also see Medicine, Prescription and Medicine and Drugs, Over-the-Counter (OTC). If the primary purpose is treatment of acne, acne services are eligible medical expenses.</td>
</tr>
<tr>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
<td>Cost of routine skin care is not an eligible medical expense.</td>
</tr>
</tbody>
</table>

Aetna Inc. 15
Other Tools

HSA Savings Calculation
https://member.aetna.com/HsaSavings/important.jsf?showMaxContribButton=No

HSA Maximum Contribution
https://member.aetna.com/HsaSavings/maxContrib.jsf

How an HSA Works:
HSA Contributions

- Each year, the Internal Revenue Service (IRS) sets maximum contribution limits.

<table>
<thead>
<tr>
<th>HSA Maximum Contribution</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single coverage</td>
<td>$3,300</td>
</tr>
<tr>
<td>Family coverage</td>
<td>$6,550</td>
</tr>
</tbody>
</table>

- These limits include all contributions made to your HSA. **Note:** HSA transfers from another HSA and catch up contributions don't apply.
- You can contribute up to the maximum allowable limit on a pre-tax basis through payroll deduction provided you are enrolled for the full year.
- You can make a one-time transfer from your IRA. This transfer amount will not be taxed. This amount counts toward your HSA contribution limit for the year.
- If you have an HSA somewhere else, you can transfer those funds to your new HSA.
- If you’re age 55 or older, you can contribute up to another $1,000 annually. You make these contributions directly to your HSA and not through payroll deductions. Must be enrolled for the full year.
A few HSA rules to think about

- You need to be enrolled in a qualified high deductible health plan.
- You can’t have other health coverage not allowed by the IRS. See IRS Publication 969 for a list of allowable insurance coverage.
- You can’t have a general-purpose health care flexible spending account or health reimbursement account. This is also true for your spouse.
- You can’t be enrolled in benefits under your spouse’s plan or other plan that’s not a high deductible health plan.
- You can’t be claimed as a dependent on another person's tax return.
- You can’t have Medicare or Veterans Administration (VA) health benefits.
- There are tax penalties associated with excess contributions and/or spending money on non-qualified health care expenses.
How to use your HSA funds
How to use your HSA funds

Once funds are available in your account, you can:

• Use the PayFlex Card®, your account debit card, to pay for eligible expenses.

• Pay for an eligible expense out of pocket. Then pay yourself back from your HSA. (i.e., Make a Withdrawal feature)

• Use online bill payment to pay your provider directly from your HSA. (i.e., Make a Payment feature)

Note:

• If you use HSA funds for ineligible expenses, you’ll need to pay income taxes on that amount. You’ll also have to pay a 20% penalty tax.

• If you’re age 65 or older or disabled at the time of this withdrawal, you won’t have to pay the penalty tax, however you’ll still be responsible to pay the income taxes.

• Funds can only be used for claims incurred after your HSA is opened
The PayFlex Card®, your account debit card

The PayFlex Card makes it easy for you to spend the money in your HSA

How does the card work?
• You can use the card as “debit” or “credit.” If you use the card as “debit,” you’ll need a PIN to complete the transaction.
• New card holders will be assigned a PIN when they receive their card.
• After you swipe the card, your expense will be taken out of your account if you have funds available. If not, the card will be denied.
• Save your receipts and Explanation of Benefits in case of an IRS audit.

Where can I use the card?*
• Physician and dentist offices, vision care providers, and hospitals
• Grocery stores, discount stores, web-based merchants
• Drug stores, retail pharmacies, and family owned businesses

*In order for the card to work, a merchant needs to have a health care merchant category code or an IRS approved inventory control system. They also need to accept MasterCard®.

MasterCard® is a registered trademark of MasterCard International Incorporated.
HSA investment options

- The funds in your HSA cash account are FDIC-insured.
- Once you have at least $1,000 in your HSA you can open an investment account; any gains are not taxable.
  - There are a variety of mutual funds available.
  - There are no transfer or trading fees and no minimum investment amount per trade request.
  - Mutual funds and investments are not FDIC-insured. Invested funds are subject to risks, including changes in value and the possible loss of the amount you invested.
  - Funds in your investment account can’t be used to pay for eligible health care expenses. However, contributions can be transferred back to your HSA at any time.

By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.
There are a number of required tax forms for HSA reporting.

**Form 1099-SA**: reports all account distributions. A distribution from your HSA for a qualified expense is not taxable. Produced by PayFlex and mailed in January.

**Form 5498-SA**: reports all contributions, both employer and employee, and earned interest. The individual has until April 15 to contribute for the tax year. Produced by PayFlex and mailed in May.

**Form W-2**: reports all pre-tax payroll deductions. Produced by Employer in box 12 with a code of W.

**Form 8889**: reports all contributions, withdrawals, interest, excess contributions and any withdrawals for non-qualified expenses. Completed by accountholder and submitted with tax filing.
Limited Purpose Flexible Spending Account (LPFSA)
Limited Purpose Flexible Spending Account

• A Limited Purpose FSA (LPFSA) is a flexible spending account that you can enroll in when you’ve enrolled in a qualified high-deductible health plan with a health savings account (HSA).

• You can use an LPFSA to pay for eligible out-of-pocket medical, dental and vision expenses. Expenses could include:
  – Medical coinsurance expenses after you meet your deductible (expenses applied to your deductible are not eligible)
  – Dental and orthodontia care; like fillings, X-rays and braces
  – Vision care, including eyeglasses, contact lenses and LASIK surgery

• The IRS annual maximum contribution amount is $2,500.

Benefits of an LPFSA

• An LPFSA helps you save money on taxes for dental and vision expenses.

• It also helps you save your HSA funds for other expenses, including saving funds for the future.

The information describes the Limited Purpose Flexible Spending Account in general terms. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer’s Summary Plan Description (“SPD”) for more information about your covered benefits.
How to use your LPFSA funds

Request reimbursement

• If you pay for eligible expenses with cash, check or a personal credit card, you can submit a claim online or through the PayFlex Mobile™ app.
• You can also fill out a paper claim form and fax or mail it to PayFlex.

Note: Save all of your receipts and Explanations of Benefits (EOBs). When you submit a claim, you’ll need to submit the EOB or receipt.
Enrolling in an LPFSA

Things to think about:

• Review your dental and vision expenses from the last year and think about what you expect to spend this year.
• Decide how much of your salary to contribute (up to the IRS limit, or plan limit).
• Your employer will deduct your LPFSA contributions from your paycheck in equal amounts each pay period on a pretax basis. This helps lower your taxable income.
• Be sure to plan your contribution carefully.

Use-it-or-lose-it Rule

• Any unused funds left in your LPFSA at the end of the plan will be forfeited.

Grace period

• The grace period provides you with additional time after the end of the plan year to use your funds. You need to use your funds by April 30th of the following year.
Managing Your HSA
PayFlexDirect.com
your member portal

- View your account balance(s)
- Submit a claim for reimbursement
- Enroll in direct deposit
- View any upcoming payments for claims submitted
- View your claim history
- Print claim forms & educational materials
- Sign up for electronic account notifications
- View legislative updates and important HealthHub news
- View frequently asked questions
- Access wellness videos, tips & recipes

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Welcome to PayFlex

This website is a dynamic resource created to help you manage your healthcare, educate you on important health issues, and strive for mental, physical and...  Read More

Financial Center – My Accounts

Health Savings Account

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year to Date Contributions</td>
<td>$12.00</td>
</tr>
<tr>
<td>Year to Date Withdrawals</td>
<td>$1.00</td>
</tr>
<tr>
<td>Current Spendable Balance</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Current Invested Balance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Account Balance</td>
<td>$2,500.00</td>
</tr>
</tbody>
</table>

Withdraw Funds
View Account Details

Benefits Center – My Plans

Aetna
BCBS

View All My Benefits
Health Savings Account Overview

- **Balance**: $2,500.00
- **Net Pending**: ($126.00)
- **Remaining Contribution 2012**: $6,239.00
- **Amount Contributed YTD**: $12.00
- **Interest Rate APY**: 1.00%
- **Interest YTD**: $1.30

Spending Summary

Recent Transactions

<table>
<thead>
<tr>
<th>Origination Date</th>
<th>Posted Date</th>
<th>Type</th>
<th>-Debit</th>
<th>+Credit</th>
<th>Patient Name</th>
<th>Documents</th>
<th>Action(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/06/2012</td>
<td>03/06/2012</td>
<td>Funds Added</td>
<td></td>
<td>$1.00</td>
<td></td>
<td></td>
<td>View Edit</td>
</tr>
<tr>
<td>03/01/2012</td>
<td>03/01/2012</td>
<td>Fee Payment - HSA</td>
<td>$3.25</td>
<td></td>
<td></td>
<td></td>
<td>View Edit</td>
</tr>
<tr>
<td>02/29/2012</td>
<td>02/29/2012</td>
<td>Fee Payment - HSA</td>
<td>$1.00</td>
<td></td>
<td></td>
<td></td>
<td>View Edit</td>
</tr>
<tr>
<td>02/29/2012</td>
<td>02/29/2012</td>
<td>Interest Payment</td>
<td></td>
<td>$410.04</td>
<td></td>
<td></td>
<td>View Edit</td>
</tr>
</tbody>
</table>
Manage Bank Accounts

By entering your Financial Institution information, you hereby authorize PayFlex Systems USA, Inc. (PayFlex) to initiate credit or debit entries to your account with the Financial Institution indicated below. This authority is to remain in full force and effect until you have notified PayFlex of its termination in such time and in such manner as to afford PayFlex and the Financial Institution a reasonable opportunity to act on your notice.

<table>
<thead>
<tr>
<th>Institution Name</th>
<th>Account Type</th>
<th>Account Number</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEDERAL RESERVE BANK OF BOSTON</td>
<td>Checking</td>
<td>XXXXX7384</td>
<td>Validated</td>
</tr>
<tr>
<td>FIRST NATIONAL BANK OF OMAHA</td>
<td>Checking</td>
<td>X2345</td>
<td>Needs Validation</td>
</tr>
</tbody>
</table>

For security purposes, after submitting the new bank account information, within several days we will send a deposit of less than $1.00 (and a matching withdrawal) to the bank account you entered. Once you have received the deposit into this account you will need to return to this screen to validate the account. Then the bank account will be activated and ready for transfers to and from your HSA.
Investments

Welcome to the HSA Investments Center!

Your Aetna HealthFund HSA provides you an interest-bearing account into which your HSA contributions have been automatically deposited.

You are also now eligible to open an Investment Account!

Your current balance is $2500.00

You may transfer up to $2500.00 into an Investment Account!

It can take up to 24-48 hours to open your new Investment Account. Click “Enroll Now” to get started.

Your Investment Account will bring you the following benefits:

- Schwab Money Market Mutual Funds
- Access to well-diversified mutual funds and five risk-based portfolios professionally managed by an investment advisor
- Integration with Morningstar® research data
- Trading and rebalancing at no additional cost

The following diverse fund families, as well as many more, will be available to you through your investment account:

Note: Our HSA fund options consist of an FDIC insured interest bearing bank account position and a menu of mutual funds made available at a defined balance threshold. The list of mutual funds is selected and reviewed by an independent advisor. The interest rate in the FDIC insured account and the list of available fund options are subject to change at any time. Mutual funds are not FDIC-insured, not bank issued or guaranteed, and are subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested.
Medical Flexible Spending Account (FSA)
What is an FSA?

- An FSA is a Flexible Spending Account.
- There are two types of FSAs:
  - Health Care account
  - Dependent Care account
- Lets you pay for eligible expenses with pre-tax dollars
- You contribute to an FSA with pre-tax money from your paycheck
  - You do not pay Federal & State income or Social Security taxes on this money

Why should you enroll in an FSA?
You could save up to 30% in what you pay for taxes.

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>Health Care FSA Annual Contribution</th>
<th>Dependent Care FSA Annual Contribution</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>$1,500</td>
<td>$0</td>
<td>$310</td>
</tr>
<tr>
<td>$50,000</td>
<td>$1,750</td>
<td>$4,000</td>
<td>$1,188</td>
</tr>
<tr>
<td>$70,000</td>
<td>$2,000</td>
<td>$4,500</td>
<td>$1,343</td>
</tr>
</tbody>
</table>

You can find out how much you can save by using the Savings Calculator and Dependent Care Tax Wizard!
Health Care FSA

- Helps you pay for eligible medical, dental, prescription, vision and/or hearing expenses that are not covered by insurance.
- The individuals allowed to use your health care FSA contribution generally includes:
  - Your spouse
  - Your children to age 26
  - Your dependent who is permanently and totally disabled
- Your entire contribution is available at the beginning of the plan year.
- In 2013, the Health Care FSA maximum was capped at $2500 due to a change in Federal Regulations. The new limit is on a per-participant basis.

<table>
<thead>
<tr>
<th>Annual minimum contribution</th>
<th>Annual maximum contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td>$2,500.00</td>
</tr>
</tbody>
</table>
Health Care Expenses

Eligible expenses:

• Medical & dental deductibles, co-pays and co-insurance
• Prescriptions
• Over-the-counter items (OTC)
  • As of 1/1/2011 - OTC drugs & medicines require Rx such as aspirin
• Hospital expenses
• Selected durable medical equipment
• Orthopedic devices
• LASIK surgery, eye glasses, contact lenses
• Saline/clean solutions
• Hearing aids and batteries
• Bridges, dentures, crowns, orthodontic care
• Chiropractic expenses/co-pays
• Insulin, syringes for insulin

Ineligible expenses:

• Anti-bacterial soaps
• Dandruff or dry skin treatments
• Teeth bleaching or mouthwash
• Suntan/sunscreen lotion
• Cosmetic surgery
• Dietary & herbal supplements
• Child birth classes

A letter of medical necessity may allow some of these expenses to be eligible

View a detailed listing of eligible expenses on your FSA portal.
Things to remember...

- You can enroll in an FSA during the annual enrollment period.
- You can also enroll when you first become benefit eligible.
- Once you enroll, you may only change your election if experience a qualifying event (i.e., birth, death, marriage, divorce, change in day care cost).
- **You and/or your spouse do not need to be covered by your employer’s health plan to participate in an FSA.**
- Expenses must be for services received, not for services to be provided in the future.
- FSAs have a use-it-or-lose-it rule. If you have funds left in your FSA at the end of the plan year you will lose them.
- Your employer offers a **run-out period**, which allows you additional time to submit claims for reimbursement after December 31st. (120 days = April 30th)

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Run-out period – last day to submit claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/2013 – 12/31/2013</td>
<td>April 30, 2014</td>
</tr>
</tbody>
</table>
# Making sense of FSAs and HSAs

<table>
<thead>
<tr>
<th>What is it?</th>
<th>Flexible Spending Account (FSA)</th>
<th>Health Savings Account (HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>An account that allows you to set money aside on a pre-tax basis to pay for eligible expenses for you, your spouse and eligible dependents.</strong></td>
<td></td>
<td><strong>An account that allows you and your employer, if applicable to contribute money on a pre-tax or post-tax basis. It is used to save and pay for qualified health care expenses.</strong></td>
</tr>
</tbody>
</table>

| **What are the tax advantages?** | | |
|---------------------------------| | **• Contributions are made on a tax-free basis** **• Funds roll over year to year and earn interest free of current taxation** **• Payments are tax-free if used for qualified medical expenses** |

| **Who owns the account and is it portable?** | Employer owns the account. FSAs are not portable. | Employee owns the account. If you change employers or leave the workforce, the HSA stays with you. |

<table>
<thead>
<tr>
<th><strong>Who contributes and what amounts are allowed pre-tax?</strong></th>
<th>Employee</th>
<th>Employee and/or Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care FSA  max: $2,500</td>
<td></td>
<td>Single coverage max: $3,300</td>
</tr>
<tr>
<td>Dependent Care FSA max: $5,000</td>
<td></td>
<td>Family coverage max: $6,550</td>
</tr>
</tbody>
</table>

| **Eligible Expenses** | Eligible health care and dependent care expenses are listed online | Eligible health care expenses are listed online |

| **How do I access the funds?** | **• Submit claims online or via mobile app** **• Submit a paper claim via fax or mail** | **• PayFlex Card®** **• Make a Payment feature (online)** **• Make a Withdrawal feature (online)** |

| **When can I access the funds?** | **• 100% of HCFSA is available 1st day of plan year.** **• DCFSA funds are available when deducted from the paycheck.** | Funds are available when deducted from the paycheck or when an employee makes a post-tax contribution. |

| **When must eligible expenses be incurred?** | The date of service must be when you receive the service or purchase the product. It must be while you are covered under the plan and before the plan year ends. | The date of service must be after the account has been established to qualify for a tax-free distribution. |

| **Is documentation needed for reimbursement?** | Itemized statement or Explanation of Benefits is required when submitting claims. Documentation may also be required by PayFlex to verify your card transactions. | No. Documentation is not needed for reimbursement. *However, IRS may need documentation at a later date* |

| **Does the balance carry over?** | **No. Any amount left in the account will be forfeited.** | Yes. Any unused funds will carry over. |

| **Can I earn interest on the funds in my account?** | No. | Yes. The HSA is a FDIC insured interest bearing bank account. Investment options are available once the HSA balance is at least $1,000. |
Dependent Care Flexible Spending Account (DCFSA)

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (“PayFlex”), an affiliate of Aetna Life Insurance Company (“Aetna”). PayFlex’s robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.
Helps you pay for child or adult care costs.

You and your spouse, if married must be actively working, seeking employment, or full-time student, in order to get reimbursed.

The cost of care must be for your child under age 13 or for a spouse or dependent who is not able to take care of him or herself.

You can only be reimbursed up to the amount that is available in your account.

If married and both individuals are enrolled in a dependent care FSA, the combined IRS maximum contribution remains at $5,000.

**For example:** Each individual could elect $2,500 for their dependent care FSA.
Dependent Care expenses

Eligible expenses:

• Licensed day care provider
• In-home provider as long as the provider is not your child under age 19, or someone you claim as a tax dependent
• Summer camps (not overnight)
• Tuition through preschool
• Before and after school care (under age 13)

Ineligible expenses:

• Tuition expenses for kindergarten and beyond
• Overnight camps
• Child care expenses for a child 13 or older (unless disabled)
• Child care expenses for night-time babysitting
• Child care expenses while you are on an extended leave of absence
• Care provided by an older dependent or sibling

View a detailed listing of eligible expenses on your FSA portal.
Your Member Portal

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (“PayFlex”), an affiliate of Aetna Life Insurance Company (“Aetna”). PayFlex’s robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.
Getting started is easy with PayFlex®

Review your expenses from the prior plan year. Use our online planning & education tools.

- **My resources** – education materials, planning tools, forms and IRS publications
- **Eligible expense items** – general list of eligible health care and dependent care expenses
- **Savings calculator** – estimate your health care and dependent care expenses
- **Frequently asked questions** – helps you understand your FSA

Once you know how much you want to contribute for the year, you can figure out how much will be deducted each pay period.
Single Sign-On through Aetna Navigator

Welcome to your secure Aetna Navigator® website.

Know Before You Go
Knowing costs up front is a great way to plan and save money. Use our online tool to get cost estimates for office visits, surgeries and more. Let me see.

Balances
- Health Savings Account
- Flexible Spending Account

Cost of Care
- Stay in the Network and Save
  Cardiac Catheterization National Average
  - In network: $7,916
  - Out of network: $20,812

Your Messages
You have no messages right now.

Your Claims
- Member Name: [All Members]
- Type of Claim: [All]
- Dates: [Last 365 Days]

View your Explanation of Benefits

We are here to help
Ask Ann, our Virtual Assistant is ready to help you. Ask a question

More contact options
Chat live with a customer service representative
Email us
Contact us
More contact options
Getting reimbursed

Most claims, including dental, should streamline right into your FSA

Access for FSA member portal via Aetna Navigator:

1. Submit a claim online with Pay Me or Pay Them
   Pay Me – reimburse yourself for out-of-pocket expenses
   Pay Them – pay your provider directly

2. Submit a claim through the PayFlex Mobile app

3. Complete a claim form and fax or mail to PayFlex
   Reimbursements will be paid out daily.

Quick Tips:
- An Explanation of Benefits (EOB) or itemized receipt must be sent with your claim form
- Your EOB or receipt must include:
  - the amount you owe
  - name of merchant/service provider
  - date of service
  - service/item received
  - name of patient (if applicable)

- Receive quick reimbursements by enrolling in direct deposit online.
- Download a claim form online in My Resources.
- View your claim history and payments online.
Click on **File a Claim** under **Quick Links**. Select **Pay Me** to get started.

To fax or mail a claim, download & print a claim form via **My Resources**.

**File a Claim**

To begin submitting your claims follow the instructions below:

- Expense Type, Expense Begin Date and Amount are required for all claim items.
- Expense End Date and Dependent Name are only required for certain Expense Types.
- Click on the "Add Another Claim" button to enter additional claim items.
- If you have completed entering all your claims, click "Next" to proceed to the next step.

**Note:** If you have more than one claim, please enter them separately in the claim lines provided below. Click "Add Another Claim" to add more claim lines.
Mobile™ Apps
PayFlex Mobile

Manage your account virtually 24/7 with the free PayFlex Mobile™ Application

Available for iPhone® and iPad® mobile digital devices, as well as Android™ and BlackBerry® smartphones.

The PayFlex Mobile app lets you:

- View your account balance
- Withdraw funds from your HSA, make contributions and pay your provider directly from your HSA
- Submit LPFSA claims and view claims processed
- View PayFlex Card, your account debit card, purchases and submit documentation
- View a list of common eligible expenses items
- Use same username and password as the PayFlex member portal

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Personal tools available via multiple platforms

Mobile web
- Over 2.1 million visitors
- Over 13.2 million page views and growing...

Aetna Mobile App for iPhone®
- Over 223K downloads
- Available for iPhone®, iPod Touch® or iPad® mobile digital devices

Aetna Mobile App for Android™
- Over 46K downloads
- Available for all Android 2.0+ OS

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Questions +
Thank you
Thank you

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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.

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