

A New Way to Manage Health and Health Care Expenses



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™

The Aetna HealthFund® Health Savings Account (HSA) and Aetna 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 Aetna HealthFund HSA, when coupled with an Aetna 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 drugs).

The Aetna HealthFund HSA product is available to employers with 50 or fewer employees as well as individuals. Aetna will administer both the HSA-compatible High Deductible Health Insurance Plan and the HSA.

How to Establish a Health Savings Account

- Enroll in an Aetna HSA-compatible High Deductible Health Plan (HDHP).
- Sign up for the Aetna HealthFund HSA. Members can do this at anytime once enrolled in the health insurance plan.
- Once enrolled in the HSA, Accountholders receive an HSA Welcome Kit.
- You, your employer or even a family member - or any combination - may make HSA contributions up to the annual limit at anytime throughout the year.
- Employers may make contributions to the account through regular payroll deductions, in a lump sum amount or via periodic contributions.
- Account contributions by the employer and/or employee may be tax-deductible (limits apply).

How to Use the Account

- Accountholders will be provided with an Aetna HSA Visa® Debit Card. The accountholder 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.
- HSA accountholders whose HSA balance reaches \$2,000 will have the HSA Investments Service available to them.
- 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.

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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.

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

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