

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 online bill pay or online fund transfer
- > Track HSA activity through Bank of America at www.benefitsolutions.bankofamerica.com

The Aetna HealthFund® Health Savings Account (HSA) and HSA-compatible high-deductible health 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 HSA-compatible high-deductible 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).

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

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out of state blanket trust and Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

Health Savings Accounts are not insured benefits. Credited interest rates are subject to change.

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.

IN CT, THIS PLAN IS ISSUED ON AN INDIVIDUAL BASIS AND IS REGULATED AS AN INDIVIDUAL HEALTH INSURANCE PLAN.

This material is for information only and is not an offer or invitation to contract. Health benefits and health insurance plans contain exclusions and limitations. Investment services are independently offered by the HSA Administrator.

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.

How to establish a Health Savings Account

- Enroll in an Aetna HSA-compatible high-deductible health plan (HDHP).
- HSA will be automatically established at which point account holders receive an HSA welcome kit.
- You, or even a family member — or any combination — may make member HSA contributions up to the annual limit at any time throughout the year.

How to use the account

- Account holders will be provided with an 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.
- HSA account holders whose HSA balance reaches \$1,000 will have the HSA Investment Services 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 Bank of America customer service team at 1-866-791-0250.