

Your health, your money, your choice

Aetna HealthFund® Health Savings Account (HSA)

**A health insurance
plan to help you
manage health
costs — and enjoy
tax benefits.**

PPO/POS II/OAMC w/Rx

41.02.325.1 A (8/08)

We want you to know®



It's like having a personal savings account for your health

People everywhere are discovering a growing opportunity to save for their health care. It's called a Health Savings Account, or HSA. With it, you put money in an account that earns interest — tax free! Through the year, you have a choice. Use the account to pay your health care costs. Or pay those costs from your pocket and let your account grow.

See how easy it is to use.

You can watch a short video on the HSA. It explains HSA basics — including how to use it with your health plan and make the most out of your account. Go to www.aetna.com/hsa/videopre.

And it comes with advantages:

- money you put into your account can reduce your taxable income
- money that stays in your account earns tax-free interest
- money taken from your account to pay for your medical care is not taxed
- money rolls over from year to year — no “use it or lose it” restriction

To get started, you must enroll in a high-deductible health plan. This plan may save you money, because the monthly premium you'll pay can typically be less than what you'd pay for other health plans!

Choosing the right HSA for your needs is important ... it's just as important to choose the right health insurance plan. Aetna makes the match easy, with the **Aetna HealthFund HSA**. It's your HSA and health insurance plan rolled into one:

- a high-deductible health plan that provides health care coverage
- a health savings account to spend or save

Plus, you get tools and services to help you make informed health care decisions.

Here's how your plan and account work, from your point of view

Setting up my HSA

- I sign up for the HSA through my plan sponsor.
 - At the start of each plan year, I choose how much money to put into my HSA. In 2009, the IRS lets me contribute up to \$3,000* as an individual or \$5,950* as a family. There is no minimum that I have to put into the account.
 - I can use Aetna's tools to figure out the right amount to contribute.
 - If I'm age 55 or older, I can make a "catch-up" contribution — up to \$1,000 in 2009. And my spouse, if age 55 or older, can open up an HSA and contribute the same catch-up amount, too.
 - I can put money into my account whenever I need to, up to the yearly maximum contribution amount. And I can make contributions for the previous year as long as I do it before the date for filing my federal income tax — usually April 15.
- It's my choice how to contribute money. My employer may offer me a pre-tax, regular payroll deduction. Or, I can contribute using a check or through an electronic funds transfer.
 - My spouse, other family members and my employer are allowed to contribute to my account. Employer contributions to the health savings account are not considered taxable income.
 - As soon as funds are deposited, they are available for me to use.
 - If I'm age 65 or older and enrolled in Medicare Part A or Part B, I can no longer contribute, but I can continue to withdraw from my HSA.

(Note: There may be fees associated with an HSA. Please see the HSA fee schedule in your HSA enrollment materials.)



*Will be adjusted annually by the IRS for future years. The maximum amount you can contribute may change based on your plan eligibility throughout the year. Please consult your tax advisor.

How do you pay from your HSA?

It's easy to pay for qualified medical expenses, using the Aetna Visa® debit card that comes with your HSA or optional checks available for a charge. You may also be able to use Aetna AutoDebitSM. It's an option that lets you decide if you want money withdrawn from your HSA without using a debit card.

Using my HSA and my health insurance plan together

- I visit my primary care physician (PCP) for health care. Doctors in the Aetna network will make sure the cost for services is approved by Aetna.
- Afterward, the doctor sends me the bill. I pay my share of the discounted price Aetna has already negotiated with the doctor.
- I can use the money in my HSA to pay for qualified medical expenses, after making sure I have enough in my account. Or, I can save the money in my HSA and pay out of my pocket.
- Either way, I must pay for services until I meet my deductible. I can write my HSA debit card number on the bill and send it back to my doctor. Or I can send a check from my personal checking account to my doctor.
- My deductible is a set amount that I pay from my pocket each year before my health plan begins to pay. I have an "Individual" deductible if I enroll alone, or a "Family" deductible if I enroll with dependents.
- After my deductible is met, I pay for only part of the cost each time I visit a doctor or facility. My part may be lower if I see doctors in the Aetna network, and it may be more for doctors who are not in the network.
- I keep paying my part until I reach my health plan's "out-of-pocket maximum." This is a cap on how much I pay each year. I can use Aetna's online tools to keep track of what I have paid.
- After that, my plan pays 100 percent for my covered health care expenses, up to a yearly or lifetime maximum.
- When I need information on specific details, I read my Plan Design and Benefits summary that comes with my enrollment kit.

Your HSA Plan

HSA Account

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

Today

- Pay for qualified expenses with tax-free dollars

Future

- Plan for future and retiree health-related costs

High Deductible Health Plan

- Preventive care covered at 100%, not subject to deductible
- You pay 100% until deductible is met, then only pay a share of the cost
- Meet out-of-pocket maximum, then plan pays 100%

Using my prescription benefits (if included with my plan)

- Prescription benefits work like my medical benefits.
- I go to the pharmacy to get a prescription.
- When I visit a pharmacy in the Aetna network, I pay for my prescription in full until I reach my yearly deductible. It may be a discounted cost that Aetna has agreed on with the pharmacy.
- I can use my HSA to pay for prescriptions. Or, I can save my HSA and pay out of my own pocket.
- If I visit a pharmacy outside the Aetna network, I will pay full price, with no discount, and will need to submit a claim form to request reimbursement from my pharmacy plan.
- I am responsible for the costs until I reach my yearly deductible. Then, I pay the cost required by my plan for each covered prescription until I reach my out-of-pocket limit for the year.
- After that, my plan pays 100 percent of the costs for my covered prescriptions.

Enjoying the advantages

- I own the money in my account, so I can choose to save part or all of it.
- I can put money into my account on a pre-tax basis using payroll deduction if offered by my employer — so I pay no taxes on that money.
- I can contribute to my HSA whenever I like during the year, by check or electronic funds transfer, and then claim those contributions as a deduction when I file my taxes. So I may pay less in taxes at tax time.
- All the money saved in my account earns interest — and there are no taxes to pay on that interest!
- At the end of each plan year, money left in my account rolls over into the next year. When my HSA balance reaches \$2,000, I may have access to investment options.
- My account can grow and be used for health care costs when I retire! I use a tool from Aetna that shows me how to use my HSA to plan for retirement.
- And if I leave my job or move, my HSA goes with me.

What about preventive care?

It's usually covered in full by the health plan, and does not count toward your deductible.

It may include:

- Routine exams and shots
- Wellness exams for children and women
- Certain screenings
- Routine mammograms
- Vision and hearing exams

See your Plan Design and Benefits summary for the types of preventive care covered under your specific plan.

Find a list of recommended preventive care services on your secure Aetna Navigator® member website. Go to www.aetna.com, click on "Take Action on Your Health" and select "Staying Healthy." Ask your benefits administrator for a guest ID if you are not registered for Aetna Navigator.

And learn more about preventive care coverage — from your point of view — by watching our online video. Go to www.aetna.com/video/prod/prev.html.

Use your HSA for qualified medical expenses that are defined by the Internal Revenue Service (IRS):

- Yearly deductible and some premium costs
- Your share of doctor and hospital bills
- Prescription* and some over-the-counter drugs
- Dental care and braces
- Contact lenses and LASIK surgery

See Aetna Navigator for a list of qualified HSA expenses. Or get a copy of IRS Publication 502 by calling **1-800-829-3676** or by visiting the IRS website at www.irs.gov.

*You can use your HSA to pay for prescription costs even if you do not have an Aetna drug plan.

Use your account wisely — our resources can help

You can manage your account more carefully by becoming an informed health care consumer.

We can help.

After you enroll, we'll give you access to resources that will help you make informed decisions:

- Website tools and calculators
- Online health information
- Interactive wellness programs
- Personal or automated phone assistance

They are available on Aetna Navigator at www.aetna.com.

Make the most out of the HSA

Forget about using pen and paper to do the math. Let our online tools show you how you can manage your contributions and your account.

- Use the Aetna HealthFund HSA Maximum Contribution Tool to understand your HSA contributions
- Explore how your HSA can grow; use the HSA Savings Calculator

Track your HSA

- Use Aetna Navigator to check your HSA balance, summary and activity
- Call Member Services for your HSA information
- Request a monthly paper statement on your HSA by calling Member Services

Get your plan information

Aetna Navigator is the place to go to:

- Order member ID cards
- Check health plan eligibility
- Review health plan claims status





Compare costs

You can also use the Cost of Care Tools to find costs for health care services in your area:

- **Medical procedures** — such as maternity care, arthroscopy or colonoscopy
- **Office visits** — including routine exams and emergency room visits
- **Diagnostic tests and vaccines** — X-rays, MRIs, flu shots and more
- **Diseases & conditions** — including services related to heart disease, high blood pressure and pregnancy

Find participating doctors

Search for doctors using important information, like education and language spoken. Find that, and more, in our DocFind® online directory.

Plan for expenses

You'll be able to estimate yearly costs for managing many common conditions, such as asthma or diabetes.

Look for savings

Can mail order save you money? Compare the estimated costs of your prescription when filled at a local pharmacy and when ordered through our Aetna Rx Home Delivery® program.

Compare area hospitals

Are you considering surgery? Expecting a baby? Use the Hospital Comparison Tool to compare area hospitals based on the factors most important to you.

Identify your needs

Complete a brief health survey. Take advantage of interactive programs for eating healthy, getting in shape, handling stress and more. They're all available through our Simple Steps To A Healthier Life® program.

Look up reliable information

You can also research thousands of health topics and medications, with our Aetna IntelliHealth® and Healthwise® Knowledgebase resources.

We are pleased you're considering an Aetna HealthFund HSA. And we look forward to welcoming you as a new member!

How does my HSA get opened?

After you enroll in the Aetna HealthFund HSA, we confirm the accuracy of your personal information — like name, address and Social Security number. Once it's confirmed, your HSA will be opened and you should receive a Welcome Kit within 10 to 14 days. It includes your HSA Visa debit card and more detailed information about how your HSA works.

If you need this material translated into another language, please call Member Services at 1-888-98-AETNA (1-888-982-3862).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

Health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions.

Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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.

Visa® is a registered trademark of Visa International Service Association.

Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.

We want you to know®



www.aetna.com