

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions

**aetna**<sup>SM</sup>

Get more out of the  
money you earn  
**Aetna Health Care  
Flexible Spending  
Account**

[www.aetna.com](http://www.aetna.com)

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Pay eligible health care costs  
with your before-tax dollars



# Lower your income taxes and save with an FSA!

You can save on health care costs and lower your income taxes. Just enroll in a Health Care Flexible Spending Account (FSA) with Aetna. This allows you to pay for qualified health care expenses for you and your eligible dependents with before-tax income.\*

It's the smart way to pay for health care expenses that you pay out of pocket.

Using an FSA is like getting a discount on certain expenses. It's not that your expenses are less. It's that you can pay for them with your before-tax income.

## Here's how it works

- You direct a part of your pay, before taxes, into a spending account. Your contributions are taken out of your paycheck through regular, equal payroll deductions.
- You can use your spending account throughout the year to reimburse yourself. Or you can pay the provider directly for certain eligible expenses.\*\*
- Your annual election amount is yours to use on the first day of the plan year.
- The amount you have available is based on your election for the year, minus any amount already paid out.
- Reimbursements are made at least once a month.
  - Only expenses that take place within the plan year are eligible.\*\*
  - You can be reimbursed only for expenses that you have incurred.

See how much you may save.  
Visit our FSA Savings Calculator at  
[www.aetnafsa.com](http://www.aetnafsa.com).

## See what your FSA can pay\*\*\*

Here are some examples:

- Health plan copays
- Dental work and orthodontia
- Doctor's fees
- Eye exams, glasses and contact lenses
- LASIK eye surgery
- Hearing aids
- Chiropractic care
- Lab fees
- Over-the-counter medicine with a doctor's prescription
- Prescription drugs
- Mental health counseling

## Enjoy the tax savings

Typically, the money you put into your FSA is not subject to:

- Federal income taxes
- Social Security taxes

In most instances, no state taxes are taken out either.

The amount you may save depends upon:

- The amount you put into your FSA
- The tax percentage you would normally pay on that money

Here's an example†:

Let's say you want \$2,000 taken out of your paycheck this year and put into your FSA. The money that goes to your FSA is taken out of your paycheck before taxes are taken out. That reduces your taxable income by \$2,000.

Let's say you normally pay 30 percent in combined federal, social security and state taxes on your income. In this example, you would enjoy a tax savings of 30 percent of the \$2,000. In other words, you could get a \$600 tax savings on the \$2,000 you directed to your FSA.

\*The Internal Revenue Service does not allow flexible spending accounts to earn interest.

\*\*Some Health Care FSA plans allow you to use your unused FSA money from this year into the first 2 ½ months of next year. This is the FSA grace period. Ask your employer if your FSA has a grace period.

\*\*\*All expenses must be qualified medical, vision, pharmacy or dental benefit expenses, as defined in Section 213(d) of the Internal Revenue Code and allowable under your plan.

†This example should not be taken as tax advice. See a tax advisor to seek the best advice for your situation. To see how much you may save, visit our FSA Savings Calculator at [www.aetnafsa.com](http://www.aetnafsa.com).

**Health Care Flexible Spending Accounts are administered by Aetna Life Insurance Company (Aetna).**

## Deciding the amount to put into your fund

Ready to decide the amount you want to put in your Health Care FSA? It's good to plan ahead.

- Look at family changes that might impact your expenses.
- Look at the medical, dental, vision or pharmacy costs not covered by a health plan. Need contact lenses? How about cold medicine and sunscreen? Your FSA may help pay for these items and more. Ask your benefits specialist to check your plan for what the FSA can reimburse.

## The Internal Revenue Service (IRS) and your FSA

Starting January 1, 2013, the IRS now limits the amount you can put into a Health Care FSA. The most that you can contribute pretax from your pay is \$2,500. However, your employer may set a lower limit for your plan. Check with your employer for the yearly contribution limit on your plan.

**Just remember this:** FSA dollars are “use-it-or-lose-it” funds. Account balances cannot be carried over into your next plan year. If you have any unused funds at the end of the plan year, or at the end of any grace period, those funds will be forfeited. That's an IRS rule. So estimate carefully how much you want to contribute to your FSA.

## Getting reimbursed

Say goodbye to paper claim forms.<sup>\*\*\*</sup> Ask your employer which options are available to you.

- **Streamline** — Streamlining automatically moves an eligible Aetna medical, dental or pharmacy claim to Aetna's FSA system. The claim is paid automatically. There's no paperwork to complete.
- **Aetna FSA Debit Card** — You can pay for eligible health care and pharmacy costs with a card, not your cash.
- **Aetna AutoDebit<sup>SM</sup> feature** — When you sign up for AutoDebit, out-of-pocket pharmacy expenses are paid automatically.

Still need to complete a paper claim form? Log in to your Aetna Navigator<sup>®</sup> member website at [www.aetna.com](http://www.aetna.com). You'll find our FSA Health Care Reimbursement form. It has easy instructions, too. You can mail it or fax it to us.

## Great online tools, informed decisions

Get the tools to help you manage your Health Care FSA 24 hours a day, 7 days a week.

- **Aetna Navigator** — Track payments. Enroll in automatic payment features, get claim forms and more. You can even find the estimated cost of care. Contact member services, too.
- **Aetna Voice Advantage<sup>®</sup> automated phone system** — Get easy access to your FSA activity by phone. Just speak as you normally do. Aetna Voice Advantage helps guide you to the information you need.
- **Debit Card Look-up Tool** — Check your Aetna FSA Debit Card balance online anytime. You can track expenses, too.

Save on the health care expenses you need to pay. Enroll in an Aetna health care FSA today!

<sup>\*\*</sup>You will need a prescription from your doctor for reimbursement of over-the-counter medicine.

<sup>\*\*\*</sup>For eligible over-the-counter (OTC) items, you will need to send in a completed claim form and the itemized receipt. For OTC drugs and medicine, you will also need a written prescription.

This material is for informational purposes only. The information describes the Flexible Spending Account (“FSA”) in general terms. FSA plans are governed by the rules of Section 125 of the Internal Revenue Code and will be administered in accordance with those rules. Estimate fund amounts carefully. Unused funds will be forfeited either after the last day of the plan year or at the end of the grace period if your plan offers one. 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. 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](http://www.aetna.com).

[www.aetna.com](http://www.aetna.com)

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