

A convenient way to pay

Aetna AutoDebitSM HSA

Easy automatic
payment for qualified
expenses from your
Aetna HealthFund[®]
Health Savings
Account (HSA)

We want you to know[®]
Aetna[®]



We do the work

CHOOSE THE OPTION THAT WORKS BEST FOR YOU

Aetna AutoDebit HSA may be the right option if you:	You may prefer not to elect Aetna AutoDebit HSA if you:
Plan to use your HSA to cover all your out-of-pocket expenses associated with your medical and/or dental plan	Plan to save your HSA dollars for future health care expenses
Like the convenience of having your health plan pay the doctor for you, directly from your HSA	Wish to manage the flow of your HSA dollars yourself, instead of having payment automated
Want the assurance that only eligible medical/dental expenses are paid	Have claims that could result in non-qualified expenses being withdrawn from your HSA, such as: <ul style="list-style-type: none"> ▪ You/your dependents have coverage under a non-Aetna medical and/or dental plan ▪ You are covering a domestic partner, who is not a tax-qualified dependent under your health plan
Prefer the convenience of being able to make a partial payment from your available HSA funds without having to confirm your account balance ahead of time	

If you enroll in an Aetna high-deductible health benefits or health insurance plan and enroll in the Aetna HealthFund HSA,* then you can choose to have money withdrawn automatically from your HSA to pay for qualified out-of-pocket medical and/or dental expenses. That means you don't have to use your Aetna HSA Visa® debit card or HSA checks.

Let Aetna pay your doctor directly for any Aetna medical and/or dental claims, as long as there are available funds in your HSA. AutoDebit also applies to dependents' claims, as long as they are covered under your health plan.

Aetna AutoDebit HSA in action:

1. Visit your doctor.
2. Pay nothing at the time of your visit.
3. Your doctor will submit a bill to us.
4. We determine the appropriate amount of reimbursement for the doctor, as well as your cost-sharing responsibility, based on your plan.
5. We withdraw funds directly from your HSA for qualified out-of-pocket expenses, up to your available balance.
6. We pay your doctor using those funds.**
7. Your doctor will bill you directly for any portion that we were unable to pay from your HSA balance at the time of withdrawal.

*HSAs are currently not available to HMO members in Illinois.

**If a claim adjustment results in an overpayment from your HSA, we will refund your HSA by directly crediting your account or by sending you a check. If a claim adjustment results in an HSA refund check being sent to you, what you do with those funds may have tax implications. For information on HSA tax reporting, contact your tax advisor. If a claim adjustment results in an underpayment from your HSA, we will not attempt to withdraw the additional amount using AutoDebit. In these situations, your doctor may bill you for the underpayment amount. Interest will not be paid on Autodebited funds for the period of time between the withdrawal of HSA dollars from your account and the time we actually pay the doctor. Interest will not be paid on HSA overpayment amounts withdrawn via AutoDebit.

Health benefits and health insurance plans are offered, underwritten or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In MD, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

for you

Aetna AutoDebit — an easy way to pay for qualified*** health care expenses automatically from your HSA with no additional cost or fees!

Aetna AutoDebit HSA cannot be applied to the following:

- Pharmacy claims — since these claims are processed at the time of service, your Aetna HSA Visa debit card or checks are a convenient way to pay for these expenses
- Claims submitted for expenses that are covered under another health plan
- Expenses that fall outside of the effective dates of your HSA
- Claims submitted when your HSA account has a zero balance at the time the funds are requested

- Claims submitted after you have already paid the doctor for the service
- Spousal HSA accounts
- Claims in which payment is set to be made directly to you instead of your doctor

There may be other exceptions. Contact Aetna Member Services for more information. If you are already an Aetna member, call the toll-free Member Services number on the back of your ID card.

Your AutoDebit election carries over from year to year. However, it may be discontinued if you leave your high-deductible health plan.

Choosing Aetna AutoDebit HSA

It's easy to enroll!


- Once you're a member, visit your secure Aetna Navigator® member website at www.aetna.com to enroll, or
- Contact Member Services to request a paper enrollment form.

You may be able to elect AutoDebit at the same time you enroll in your HSA.

You can turn AutoDebit on or off at any time, through Aetna Navigator or by submitting a paper form. As long as AutoDebit is turned on when your claim is processed, the claim will be handled through this feature.

***You can review a list of IRS-allowable expenses on Aetna Navigator or request a copy of IRS Publication 502 by calling **1-800-829-3676** or by visiting the IRS website at www.irs.gov and clicking on "Forms and Publications." All IRS expenses may not qualify for AutoDebit.





**Enjoy the ease
of Aetna AutoDebit
HSA!**

**Visit Aetna Navigator
at www.aetna.com
to learn more.**

The AutoDebit feature should not be elected if you have a supplemental health 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. Not all health/dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Aetna does not provide care or guarantee access to health services. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. 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.

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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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