

Smiles ahead

Aetna HealthFund® One-to-One HSA

Helping you save money now and in the future

Want to reduce your taxable income and increase your take-home pay? Enroll in a Health Savings Account (HSA). An HSA makes it easy to save money for eligible health care expenses for you and your family.

Aetna HealthFund One-to-One HSAs are powered by PayFlex®, one of the nation's leading account-based third-party administrators.

Simple tax-free savings, future peace of mind

With an HSA, you can:

- Contribute pretax and post-tax dollars
- Contribute up to **\$3,850*** per individual and **\$7,750*** per family (pretax) each year
- Roll over unused funds from year to year
- Keep your HSA even if you switch employers, change health plans or retire
- Transfer the balance from another HSA to your new HSA
- Earn interest and enjoy investment options

Use your HSA for eligible expenses like:

- Deductibles, copays and coinsurance
- Prescriptions
- Vision care, including LASIK eye surgery
- Dental care, including orthodontia

Three easy ways to pay:

- 1 Use your PayFlex Card®**
Use your PayFlex debit card to pay your expense right from your account.
- 2 Pay yourself back**
Pay for eligible expenses with cash, a check or your personal credit card. Then withdraw funds from your HSA to pay yourself back. You can even have your payment deposited directly into your checking or savings account.
- 3 Pay directly**
Use PayFlex's online feature to pay your provider from your account.

Watch your HSA grow

There aren't many other accounts where you can make tax-free contributions and withdrawals, and enjoy tax-free growth.** Here's how you can use your HSA to help maximize savings for your future:

- Open an investment account – you can do this as soon as you have a minimum balance (typically \$1,000) in your HSA
- Choose from a variety of mutual funds
- Enjoy easy investment – there are no transfer or trading fees and no minimum investment amount for a trade request

*The maximum contribution limits shown are for 2023 and are subject to change annually.

**Please note that not all states provide favorable income tax treatment for HSAs

aetna® PAYFLEX®

How to qualify for an HSA

To enroll in an HSA, you must have a qualified High-Deductible Health Plan (HDHP) and *not* have:

- Other health coverage that pays for out-of-pocket expenses before you meet your plan deductible
- A general-purpose health care Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) in the same year, for you or your spouse
- Medicare or TRICARE
- Veterans Affairs (VA) medical benefits that you've used in the prior three months — except in cases where the hospital care or medical services were for a service-connected disability
- Someone claim you as a "dependent" on their tax return

Questions?

You can visit payflexwallet.com or call us at **1-855-384-8249 (TTY:711)**. We're here to help Monday – Friday, 8 a.m. – 8 p.m. ET.

Helpful contribution tips

- You can see Internal Revenue Service (IRS) contribution limits on the PayFlex member website.
- Annual contribution limits include contributions made by you and your employer (if applicable).
- You can make a one-time, tax-free transfer from an Individual Retirement Account (IRA), which will count toward your annual contribution limit.
- If you're 55 or older, you can contribute up to an extra \$1,000 a year.

Helpful expense tips

- Check the list of common eligible expenses on the PayFlex member website.
- Save your itemized statements, detailed receipts and any Explanation of Benefits statements for your records.
- Be aware that if you use your HSA for ineligible expenses, you'll need to pay income taxes and a 20% penalty tax on that amount. **Note:** If you're 65 or older or disabled at the time of this withdrawal, you won't have to pay the penalty tax. But you will still need to pay income taxes.

PayFlex Systems USA, Inc.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. 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. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, go to payflex.com.

Investment services are independently offered through a third party financial institution. By transferring funds into an HSA investment account, you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

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