

Put a little money back in your pocket

Aetna Flexible Spending Account (FSA)

Everyone wants to stretch their paycheck a little further. Your FSA can help!



Pay eligible health and dependent care expenses with dollars that aren't taxed.

How? Money in an FSA is exempt from federal, most state, and payroll taxes. That means you contribute to an FSA with money that hasn't been taxed. This money is also called pretax dollars.

Then you can pay for eligible out-of-pocket health care and/or dependent care expenses with these pretax dollars.*

So you reduce your taxable income — and pay less in taxes.

Set up your account

Deciding to contribute to an FSA is up to you. And it's easy to start.

Here's how:

1. Go to www.aetnafsa.com. You'll find our **Aetna FSA Savings Calculator**. It's a handy tool to help you estimate health and dependent care expenses for the upcoming plan year.
2. Use this estimate to decide how much of your paycheck to put into your FSA.
3. Sign up for the FSA to have this amount deducted from your paycheck — before taxes are taken out. The money is put directly into your FSA.
4. Don't forget there are two types of FSAs:
 - > Health Care FSA — For eligible health care expenses.
 - > Dependent Care FSA — For eligible work-related day care costs.

That's it!

*Funds left over in your account at the end of the plan year will be forfeited. They will not be returned to you or rolled over to the next year.



Use your FSA

Once the FSA is set up, it's yours to use.

- Pay for qualified health or dependent care expenses from your own pocket.
- Send a completed claim form to your health plan.
- Be sure to include receipts for your qualified expenses.

You will be repaid for these expenses from your FSA.

Make the most of your account

Manage your FSA wisely. Our resources can help.

- Visit www.aetnafsa.com. You can:
 - > Estimate potential tax savings with our **FSA Savings Calculator**
 - > Find more information about how to use your FSA
 - > See a list of eligible health and dependent care expenses
 - > Get an FSA claim form

- Log in to your secure Aetna Navigator® member website at www.aetna.com. You can review your claim information online. And you can get e-mail notices when the payment process begins.
- If you'd rather use the phone, call our toll-free FSA customer service center. You can get FSA claims forms plus payment and account balance information during normal local business hours Monday through Friday.
- Take advantage of Aetna's easy reimbursement options. They let you avoid filling out claim forms and submitting receipts for many FSA reimbursements. Please check with your employer to see what reimbursement solution is available to you.

Important notes:

Estimate FSA funds carefully. Depending on plan design, unused funds will be forfeited:

- After the last day of the plan year, or
- Up to two months and 15 days into the following plan year (if allowed by your employer)

If you have any questions, it's a good idea to check with a tax advisor.

Enroll today! Contact your HR representative for details.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Health Care Flexible Spending Accounts are administered by Aetna Life Insurance Company (Aetna).

This material is for informational purposes only. The information describes Aetna's Health Care and Dependent Care Flexible Spending Account in general terms. Features of this plan may vary based on the specific terms established by your employer. Health Care FSA plans are governed by the rules of Section 125 of the Internal Revenue Code and will be administered in accordance with those rules. Dependent Care FSA plans are governed by the rules of Sections 125 and 129 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 two months and 15 days into the following fund year, depending on your plan design. 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 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.

An FSA can save you 20% to 40% on eligible expenses. It depends on your tax bracket and where you live.



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