

Rules are changing for 2011 Aetna HealthFund® products

Flexible Spending Account (FSA)

You'll notice some changes in your health benefits as a result of Health Care Reform. We want you to understand how these changes will affect your benefits.

Effective January 1, 2011, you will need a doctor's prescription when you use your health flexible spending account (FSA) dollars to pay for certain over-the-counter (OTC) medicines. OTC medicines are drugs that you normally buy without a doctor's prescription. For example, you don't need to see a doctor to buy lower-strength cold remedies, pain relief and allergy medicines. You still do not need a prescription to buy these items. But, you will need to get a prescription *if you plan to use your FSA dollars to pay for them.*

Here's how to use your FSA for affected OTC expenses after January 1, 2011:

Ask your doctor for a prescription even though it is an OTC product. Pay for the item at the time of purchase. Download an FSA claim form at <http://www.aetnafsa.com/>. Send your cash register receipt, the prescription for your OTC product, and a completed claim form to the address on the claim form. We will deduct the money from your FSA. If you have direct deposit, we will deposit your reimbursement directly to your bank account. Or, we will send you a check to reimburse you for the eligible items.

You do not need a prescription for other eligible OTC items.

This change only affects the drug categories listed in the right column! You can still buy other products with your FSA dollars without a prescription after January 1, 2011. An example is contact lens solutions or bandages. Just pay and submit a claim as normal.

Stay informed! Visit <http://www.aetnafsa.com/>, then *News & Announcements* to keep up to date with future reform changes that may affect your FSA. Or, link to our Health Care Reform web page to read more about new laws that may affect you and your health benefits.

Go to www.aetna.com, then *About Us*.*

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In 2011, you will need a doctor's prescription to use your FSA dollars to pay for certain over-the-counter medicines

Get a doctor's prescription to use your FSA dollars for these types of products:*

- Acid controllers
- Allergy & sinus
- Antibiotic products
- Andidiarrheals
- Anti-gas
- Anti-itch & insect bit
- Antiparasitic treatments
- Baby rash ointments/creams
- Cold sore remedies
- Cough, cold & flu
- Digestive aids
- Feminine antifungal/anti-itch
- Hemorrhoidal preparations
- Laxatives
- Motion sickness
- Pain relief
- Respiratory treatments
- Sleep aids and sedatives
- Stomach remedies

*This list is subject to change. Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company (Aetna).