

Save Money with an Aetna Flexible Spending Account (FSA)

What is an FSA?

FSAs give you a way to pay for your out-of-pocket health care and/or dependent care expenses with pretax dollars. FSAs are voluntary — you decide how much to set aside from your paycheck and put into your account.

Benefits of an Aetna FSA:

■ Aetna Navigator

View claim information online 24 hours a day, 7 days a week at www.aetn navigator.com. You can even get e-mail notifications of initiation of payment.

■ Aetna Voice Advantage

Call the toll-free number on your ID card to get FSA claim forms, payment and account balance information. We're ready when you are ... 24/7!

■ Automated FSA Reimbursement

Depending on how your employer sets up your plan, many of your FSA claims may be automatically processed. If available (and right for your situation), you would not have to submit claims or receipts to receive your reimbursement.



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We want you to knowSM





How does it work?

1. Estimate what your out-of-pocket health care and dependent care expenses will be for the plan year.
2. Based on your estimate, decide how much of your salary you want to set aside in your account.
3. This pretax money will be deducted from your paycheck each pay period and set aside in your FSA.
4. After you submit a claim for a qualified expense, you will be reimbursed from your account.

How will I save money?

Money in an FSA is exempt from federal, most state, and payroll taxes. Because you're using pretax dollars, your out-of-pocket costs can be reduced by 20 – 50%, depending on your tax bracket.

EXAMPLE:

A family with an annual income of \$50,000, tax bracket of 23%, and out-of-pocket health and dependent care expenses of \$2,000, can increase the amount of take-home pay by over \$450!

ANNUAL TAX SAVINGS EXAMPLE	FSA	NO FSA
If your taxable income is	\$50,000	\$50,000
Pretax FSA contribution	(\$2,000)	\$0
Taxable income	\$48,000	\$50,000
Federal income and Social Security taxes	\$7,857	\$8,310
After-tax dollars spent on eligible expenses	\$0	\$2,000
Available after-tax income	\$40,143	\$39,690
Savings with an FSA	\$453 or 23%	

How do I enroll?

Contact your HR representative for enrollment details.

For additional information, visit: www.aetna.com/fsa.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. For self-funded accounts, benefits coverage is offered by your employer, with administrative services only provided by Aetna Life Insurance Company. Health expenses must be submitted to the supplemental plan before submitting to your Aetna FSA. Eligible out-of-pocket expenses incurred during the year will be reimbursed from your FSA with tax-free dollars. Any FSA fund balance remaining will be forfeited at the end of the year.