

# Life just got a little easier

Information About the AutoDebit Feature

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

We want you to know®





# We do the work for you

If you are a member of an Aetna<sup>‡</sup> high-deductible health benefits or health insurance plan (HDHP) and enrolled in an Aetna HealthFund HSA, you may elect to have money withdrawn directly from your HSA to pay for Aetna medical and/or Aetna Dental<sup>®</sup> qualified out-of-pocket expenses without having to use your Aetna HSA Visa<sup>®</sup> 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 Aetna.
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.

## 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 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that only eligible medical/dental expenses are paid	Have claims that could result in non-qualified expenses being withdrawn from your HSA, such as: 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"> <li>■ You/your dependents have coverage under another health and/or dental insurance plan</li> <li>■ You are covering a domestic partner, who is not a tax-qualified dependent under your health insurance plan</li> </ul>
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 a claim adjustment results in an overpayment from your HSA, Aetna 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, Aetna will not attempt to withdraw the additional amount via AutoDebit. In these situations, the provider 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 provider. Interest will not be paid on HSA overpayment amounts withdrawn via AutoDebit.

<sup>‡</sup>Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage include: 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, Corporate Health Insurance Company and/or Aetna Life Insurance Company. Health savings accounts are administered by Aetna Life Insurance Company.

# Introducing Aetna AutoDebit<sup>SM</sup>, a new 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<sup>®</sup> debit card or checks are a convenient way to pay for these expenses
- Claims submitted for expenses that are covered under another health insurance 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 provider

There may be other exceptions; contact Aetna Member Services for more information.

AutoDebit may be discontinued if you leave your high deductible health plan or employer.

## Choosing Aetna AutoDebit HSA

It's easy to enroll!

- Visit your secure Aetna Navigator<sup>™</sup> member website at [www.aetna.com](http://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. See your employer for details.

You can turn AutoDebit on or off at any time, either online 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.

Your AutoDebit election carries over from year to year, as long as you remain eligible under your current employer.

**Your Aetna HSA Visa<sup>®</sup> debit card or HSA checks are a convenient way to pay for qualified expenses that are not eligible for AutoDebit. Once you receive your debit card in your welcome kit, be sure to activate it.**



\*\*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](http://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](http://www.aetna.com) to  
learn more, or ask  
your employer for  
details.

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. 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 JP Morgan Institutional Investors, Inc., a subsidiary of JP Morgan Chase Bank. Information subject to change. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

Policy forms issued in Oklahoma include: HMO/OK COC-4 09/02, HMO/OK GA-3 11/01, CHI/OK GP-3 02/02, CHI/OK INSC-4 01/02, GR-23 and/or GR-29.