

A woman with short dark hair, wearing an orange button-down shirt and a patterned apron, is leaning forward and writing in a white notebook with a blue pen. She is in a bakery or cafe setting, with a glass display case containing various pastries and breads to her right. In the background, a chalkboard menu is visible on the wall.

Right-sized plans

**Aetna HealthFund® One-to-One
for small businesses**

aetna® PAYFLEX®

**A health plan
that helps you
and your employees
stay healthy.
And saves you
money, too.**

Aetna HealthFund

One-to-One plans

Start by picking any major medical plan.* Your broker or Aetna representative can help you choose the one that's best for your workforce.

Next, pair it with a health fund or health savings account.

Your employees could have higher out-of-pocket costs, but pay less in total because of:

- Lower premiums
- Funds to help with costs
- Free preventive care options
- Online tools for managing costs and making more educated health care decisions

Choose the funding option that works best for you. We'll help you figure out what fits your budget and business culture.

Health Reimbursement Arrangement (HRA)**

First choose a medical plan.

Then pair it with an HRA — also called a health fund.

This fund helps employees pay for health expenses, especially with the deductible part of their plan.

You can help pay for your employees' costs when you contribute to an HRA.

Here are some of the benefits:

- It's tax deductible for you.
- It's tax free for your employees.
- You choose start and end dates, contribution schedules, rollover options and which expenses can be paid.
- We reimburse your employees.

How it works

- Every year, you create a fund for each covered employee's plan.
- We use the money in the fund to reimburse employees' claims.
- This helps employees with the cost of the deductible.
- After the fund is used up, employees (members) pay costs from their own pocket.
- Money left in the fund at the end of the year can be rolled over and added to next year's fund.
- The fund ends if the employee leaves the HRA plan.

* Plan availability varies by market. A health savings account (HSA) needs to be paired with a qualified high-deductible-based plan.

** HRAs are currently not available to health maintenance organization (HMO) members in Illinois and Small Group members in Florida.

Health Savings Account (HSA)***

**First choose a high-deductible health plan.[†]
Then pair that plan with an HSA.**

Employees can use it to pay for eligible health expenses, throughout the year and in the future.

An HSA has many benefits:

- It's tax free.
- Employees keep the money from year to year or job to job.
- You and your employees decide how much to fund.
- Employees can use it with the PayFlex Card® account debit card or online payment.
- It's easy for you to manage. Just upload the funding file to the employer portal. We use ACH debit to pull funds from your bank account.
- Employees can pay for current expenses, or save for future expenses.

How it works

- You and/or your employee put money in the account.
- HSA funds can be used to pay for medical expenses (as determined by Internal Revenue Code 213[d]). This includes medications, doctor visits and more.
- Funds earn interest tax free and roll over from year to year.
- Investment services may be offered for HSA balances above \$1,000.
- Employees can keep the account if they change their job or health plan.

Flexible Spending Account (FSA)

With an FSA, it's easy for employees to use pretax dollars to pay for health care expenses throughout the year.

Budgeting for annual medical expenses is key because there is a limit on how much rolls over to the next year. You decide if the FSA can carry over up to \$500 each year or have a grace period (but not both).

FSAs offer great benefits:

- Employees decide how much to put into the FSA.
- You choose start and end dates and payment methods (autopay and debit cards).
- We deposit the contributions into the accounts.
- We reimburse employees (members). Or, you can choose a debit card.

***HSAs are currently not available to HMO members in California and Illinois.

[†]To be considered a high-deductible health plan, the plan must meet deductible and out-of-pocket requirements set each year by the U.S. Treasury. Your Aetna representative can tell you more about these requirements and the plans we designed to meet them.

Compare our funding options to find the right one for your business

	Aetna HealthFund One-to-One HRA Powered by PayFlex®	Aetna HealthFund One-to-One HSA Powered by PayFlex	Aetna HealthFund One-to-One FSA Powered by PayFlex
Group setup	You (or your broker) complete a new sale notification form and send it to PayFlex. We will work with you to start the process.	You (or your broker) complete a new sale notification form and send it to PayFlex. We will work with you to start the process.	You (or your broker) complete a new sale notification form and send it to PayFlex. We will work with you to start the process.
Enrollment/eligibility	We will give you the enrollment file template during the setup process.	We will give you the enrollment file template during the setup process.	We will give you the enrollment file template during the setup process.
Limited-purpose	Not applicable	Not applicable	A limited-purpose FSA that can be paired with an HSA or HRA is available.
Debit card	Not applicable	Debit cards are offered.	Choose a debit card or automatic claims crossover. Debit cards are not available if you offer an HRA and FSA.
Investments	Not applicable	Member can invest in a variety of funds once their HSA balance reaches \$1,000.	Not applicable
Account administration fee	Waived	Waived	\$4.75 per employee, per month. FSA fees are not charged by the medical plan. You'll be charged separately by PayFlex.

To start saving, contact your broker or Aetna representative.

*If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.

**You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company. For all other states, health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

Aetna HealthFund HRAs are subject to employer-defined use and forfeiture rules, and are unfunded liabilities of your employer. Fund balances are not vested benefits.

PayFlex Systems USA, Inc.

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](https://www.payflex.com).

PayFlex Card® is a registered trademark of PayFlex Systems USA, Inc.

PayFlex Systems USA, Inc. is an affiliate of Aetna Life Insurance Company.

aetna® **PAYFLEX**®