Quick Reference Guide

Health Savings Account (HSA)

It's easy to manage your HSA online! Simply follow the steps below to set up your account.

1. Go to PayFlex.com. If you're an Aetna member, you can log into aetna.com. Click on Health Savings Account under Costs and Coverages to get to the PayFlex member website. If you're a new user, click Create Your Profile. Otherwise, enter your PayFlex username and password and skip to step 2.
   - Enter your name address, ID number and date of birth
   - Enter the last 8 digits of your PayFlex debit card.
   - Enter your e-mail address and phone number.
   - Request a verification code and then enter.
   - Create a username and password. Then select security questions and answers.
   - Review and accept Online Services Agreement
   - Select your marital status using the drop-down list
   - Review your high-deductible health plan (HDHP) start date and update if needed.
   - Select your coverage type from the drop-down list.

2. Enter your beneficiary information. This is a required step.
   - You can elect to name your estate or to identify specific individuals as your beneficiar(ies).
   - If you identify individuals, enter the following information about your beneficiary: name, address, social security number and relationship to you. If you have more than one beneficiary, show how you want the funds split between them. The total must equal 100 percent.

From the Dashboard, click on Link a Bank Account.

- Enter the bank account type (checking or savings), account number and routing number. Note: You'll see that the status will say "Needs Validation." (See "Validating your linked bank account.")

Validating your linked bank account

After you link a bank account to your HSA, we'll send a deposit and matching withdrawal to the account. This is how we make sure that we have linked the correct account. The amount will be less than $1.00. This process will take up to two business days, not including Saturdays, Sundays or holidays.

Once you see the two transactions in your bank account, log back in to your HSA. Follow these steps to validate your linked account.

- Click on Link a Bank Account. Note: If you have multiple accounts, select your Health Savings Account from the drop down menu at the top of the page.
- Enter the amount of the test deposit and withdrawal. This is the amount we deposited and then withdrew as part of testing your linked account.
- Click Validate.

Once you validate your account, you can begin to transfer funds into and out of your HSA.

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Account notifications

- From the Dashboard, click on Account Settings.
- Click on the Account Notifications link.
- Enter your e-mail address and choose the notifications you wish to receive. You can also choose when and how you'd like to get them. Then click Submit.

Order an additional PayFlex Card® for your spouse and dependents

From the Dashboard, click on Account Settings then PayFlex Card

- Click on Order a Dependent Debit Card.
- Enter the spouse or dependent name and click Submit.

Make an HSA Payment

From the Dashboard, under manage funds, click on Request Funds. This will let you pay your health care provider directly from your HSA.

Step 1: Enter the date the payment should be made (start request on), amount to be paid, expense category and date of service and invoice number.

Step 2: Select who you want to pay

Step 3: Review your payment; click Submit to complete. Or click Previous to make changes.

Step 4: You can print a copy of your confirmation.

Withdraw funds (available with a linked bank account)

- From the Dashboard under Manage Funds, click on Request Funds.
- Step 1: Enter the date the payment should be made (start request on), amount to be paid, expense category, date of service and invoice number.
- Step 2: Select send funds to me
- Step 3 Select Transfer to my bank account

Withdraw funds (continued)

Step 4: Confirm your entry; click Submit to complete. Or click Back to make changes.

Step 5: You can print a copy of your confirmation.

Make after-tax contributions (available with a linked bank account)

From the Dashboard under Manage Funds, click on Deposit Funds.

Step 1: Complete the following fields: Contribution Amount, Contribution Year, Bank Account, Description and the Origination Date (the date you want the contribution to post to your HSA). Click Continue.

Step 2: Review the deposit entry; click Submit to complete. Or click Back to make changes. Once you submit, you'll see a confirmation page.

Step 3: You can print a copy of your confirmation.

Invest your HSA dollars (once your account balance is more than $1,000)

From the Dashboard under Manage Investments, click on View My Investment Journey.

- Click on Open Investment Account.
- Review and initial the Investment Agreement and click submit.
- Your investment account is now open. You can begin transferring funds into and out of your HSA cash account.

For detailed instructions on your investment account, refer to the HSA Investments flyer posted on your PayFlex member website.

Questions about your HSA?

Call Customer Service at 1-888-678-8242, Monday–Friday, 7 a.m.–7 p.m. CT and Saturday, 9 a.m.–2 p.m. CT.

Note: There may be fees with your HSA. These are the same types of fees you may pay with a checking account. Please see the HSA fee schedule in your HSA enrollment materials for more information.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. ("PayFlex"), an affiliate of Aetna Life Insurance Company ("Aetna"). PayFlex's robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.

Investment services are independently offered through a third-party financial institution. The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

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