



Worry-free health care

Aetna HealthFund® One-to-One HRA Helping you pay for eligible medical expenses

An easy way to pay

A Health Reimbursement Arrangement (HRA) is an account funded by your employer. You can use the funds to pay for health care expenses for you and your eligible dependents. Your employer decides what expenses are eligible.

Aetna HealthFund One-to-One HRAs are powered by PayFlex®, one of the nation's leading account-based third-party administrators.

How you benefit

- **You get money for your health care expenses.**
Use funds from your HRA employer for eligible expenses.
- **It works with other tax-advantaged accounts.**
An HRA may complement other PayFlex accounts, if offered. This means more ways to save.
- **It's convenient.** With 24/7 online access to your account, you can:
 - View your account balance and employer contributions
 - Submit claims for reimbursement
 - Enroll in direct deposit

aetna® PAYFLEX®

Aetna HealthFund® One-to-One HRA

Using your HRA is easy

Once funds from your employer are available in your account, here's how you can use them:



Get reimbursed

Pay for an eligible expense with cash, a check or your credit card. Then submit a claim to pay yourself back.



Pay directly

Use the online feature on your PayFlex member website (if offered) to pay your provider from your HRA.



Things to remember

- If you've signed up for direct deposit, we'll deposit your reimbursement into your checking or savings account. Or we can mail you a check.
- Qualified expenses are determined by your employer based on Internal Revenue Service (IRS) guidelines.

Questions?

Visit payflexwallet.com or contact your human resources representative.

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.

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

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