

A better way to pay

Aetna AutoDebitSM

Pick up your prescription ... and go!

Leave your wallet at home whenever you visit one of our 59,000* participating pharmacies! It's simple. Just show your Aetna⁺ health insurance ID card. Then, your copay is drawn directly from your Flexible Spending Account (FSA) balance, and processed instantly through our real-time interface ... available 24 hours a day, seven days a week. You pay nothing out-of-pocket at the point of purchase!

Aetna AutoDebit can also be used when purchasing a prescription by using the Aetna Pharmacy Home Delivery Service.

Save money with your FSA!

Participating in an FSA is like getting a discount on certain pharmacy expenses — not because the expenses are less, but because you are paying them with money that has not been taxed. When you pair your FSA with the AutoDebit feature, you save both money *and* time ... as well as streamlining your prescription payments!

The fast, easy and *automatic* way to pay out-of-pocket pharmacy expenses from your FSA.

Here's how your FSA works

Each year, you are eligible to participate in an FSA. If you choose to participate:

- First, estimate the amount of eligible health expenses you are likely to have during the year.
- Then, decide how much of your salary you wish to set aside to help pay for these expenses. The amount you choose will be automatically deducted from your paychecks during the year, and credited to your health care account.
- As you incur eligible out-of-pocket expenses during the year, you will be reimbursed from your FSA with tax-free dollars.

Remember ... *estimate your expenses as accurately as possible because you will forfeit any funds left over at the end of the year.*



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FSA facts

Never considered an FSA? Maybe you should.

An FSA lets you direct a portion of your salary, on a pre-tax basis, into a special account for reimbursements of eligible out-of-pocket expenses that occur throughout the year. That adds up to savings for you.

Getting your prescription has never been easier!

Visit

Choose from 59,000* participating pharmacies.

Pickup

Copay is drawn directly from your FSA.

GO!

Pay nothing out-of-pocket at the time of purchase.

Interested?

Save time, money and hassles — the AutoDebit way. Check out www.aetna.com/fsa to learn more.

*Aetna Region Network Profile (9/1/08).

If you need this material translated into another language, please call Member Services at 1-888-98-AETNA (1-888-982-3862).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

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The AutoDebit feature should not be elected if you have a supplemental health plan. Health expenses must be submitted to the supplemental plan before submitting to your Aetna FSA. 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. While this information is believed to be accurate as of the production date, it is subject to change.

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