

# Cut your tax bill today!

## Aetna Flexible Spending Account (FSA)

**A Flexible Spending Account, or FSA for short, is a great way to put a little extra money in your pocket. Just pay your eligible out-of-pocket health care and/or dependent care expenses with pretax dollars (that's money that hasn't been taxed yet). Since money in an FSA is exempt from federal, most state, and payroll taxes, you'll reduce your taxable income — and end up paying less taxes.**

**These are expenses you're already used to purchasing — why not get a tax break in the process?**

### Resources to help you manage your FSA:

- **Aetna Navigator™ Website**  
From [www.aetna.com](http://www.aetna.com), you can log in to view claim information online round-the-clock ... even get e-mail notifications when the payment process begins.
- **24/7 Aetna Voice Advantage®**  
Rather use the phone? Simply call Aetna's toll-free FSA customer service center to get FSA claim forms, payment and account balance information, and much more.
- **Automated FSA Reimbursement**  
We can *automatically* process many of your FSA claims. If your employer has set it up that way (and if it's right for your situation), you won't have to submit claims or receipts to receive your reimbursement. It's automatic!

Save *good* money by paying eligible out-of-pocket health and dependent care expenses with pretax dollars.



We want you to know®



Depending on your tax bracket, you can reduce your out-of-pocket costs by 20% to 40%!



### How does an FSA work?

Contributing to an FSA is completely voluntary — and easy to start! But here's some steps to make it easier:

1. Estimate what your out-of-pocket health care and dependent care expenses will be for the upcoming plan year. Need help? Go to [www.aetnafsa.com](http://www.aetnafsa.com) and test-drive our handy *Aetna FSA Savings Calculator*.
2. Based on your estimate, decide how much of your salary you want to set aside in your account.
3. This pretax money will be deducted from your paycheck each pay period and set aside in your FSA.
4. After you submit a claim for a qualified expense, you'll be reimbursed from your FSA account.

### Example:

Here's a rough estimate of how a typical, unmarried tax filer, with an annual income of \$25,000, tax bracket of 15%, and out-of-pocket health and dependent care expenses of \$2,000, can use an FSA to increase his take-home pay by over \$450!

ANNUAL TAX SAVINGS EXAMPLE	FSA	NO FSA
Annual income:	\$25,000	\$25,000
Estimated pretax FSA contribution:	(\$2,000)	\$0
Form W-2 wages:	\$23,000	\$25,000
Estimated federal income tax:	\$1,805	\$2,105
Estimated FICA:	\$1,760	\$1,913
Health care expenses:	\$0	\$2,000
Net after-tax income:	\$19,435	\$18,982
<b>Savings with an FSA</b>	<b>\$453!</b>	

**Enroll today!** Contact your HR representative for enrollment details. For additional information, visit [www.aetnafsa.com](http://www.aetnafsa.com).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Flexible spending accounts are administered by Aetna Life Insurance Company.

Health expenses must be submitted to the supplemental plan before submitting to your FSA. Eligible out-of-pocket expenses incurred during the year will be reimbursed from your FSA with tax-free dollars. Estimate fund amounts carefully. Unused funds will be forfeited either after the last day of the fund year or two months and 15 days into the following fund year, depending on your plan design.