

Smart, simple savings

Aetna Flexible Spending Account Overview

A smart way to save

What is a Flexible Spending Account for health care and dependent care?

A Flexible Spending Account (FSA) allows you to set aside money for eligible expenses on a pre-tax basis. There are two types of Flexible Spending Accounts available — a health care account and a dependent care account. A health care account reimburses you for eligible out-of-pocket medical, dental, prescription or vision expenses, such as co-payments, copays, co-insurance and certain over-the-counter (OTC) drugs and medications with a prescription. A dependent care account generally reimburses you for services such as day care, before and after school programs, nursery school or preschool, summer day camp and enrichment camps. Money in an FSA rolls over from federal, state state and payroll taxes. That means you contribute to it with money that hasn't been taxed. For more information, please check IRS guidelines.

Getting started is easy

To begin, estimate the amount that you will incur for eligible health care and/or dependent care expenses during the plan year. Then, review your income for the prior plan year to determine your annual pre-tax contribution. Your pre-tax contribution will be deducted from your paycheck and credited to your FSA. Please note that for plan years that begin on or after January 1, 2013, new legislation will take effect that caps your pre-tax contribution for your health care FSA at \$2,500 each plan year.¹

What you need to know about FSAs

- In general, you may only set your pre-tax contribution in an FSA during open enrollment or when you first become eligible based on your employer's plan.
- Once you establish your plan year contribution, you may only change it if you experience a change in status. This would include a change in any of the following conditions:
 - Legal marital status (marriage, divorce, legal separation, annulment or death of a spouse)
 - Number of tax dependents (birth, adoption or death)
 - Employment status that affect eligibility
 - Dependent notifying or ceasing to satisfy coverage requirements (reaching limiting age, graduation of student status, marriage)
- To apply for a change in plan election, you must complete a change-in-election form through your employer's Human Resources/Benefits department within 30 days of the date of the change in circumstance.

Important notes:

- Estimate your FSA contribution carefully. Unused funds will be forfeited depending on plan design, either:
- After the last day of the plan year, or
 - Up to two months and 15 days after the following plan year (if allowed by your employer).

¹Please check with your employer on annual pre-tax contribution amounts.

Aetna Flexible Spending Customer Service

Janet I. Beik, Julie Pepper



Aetna Flexible Spending Customer Service:

Health Industry Communication Nancy J. Hicks, Christina M. Nicols, 2016-03-01 The Second Edition of Health Industry Communication New Media New Methods New Message is a thorough revision fills a critical gap in the literature for communications students as well as students of health administration and public health Featuring best practices and case studies from notable practitioners the chapters offer a 360 degree view of the world of health communications from a business and promotions outlook as well as a look at special topics that impact health communicators **Branding Health Services** Amy Ziegenfuss, 2000 Table of Contents Contents Introduction From Ben Franklin to Branding The Evolution of Marketing of Health Service Marketing Branding and Beyond Emotion and Reputation Management in Health Care Consumers Use of Brands Implications for Health Care The Fundamentals of Identity Image and Brands The Cleveland Clinic Protecting and Enhancing A Power Brand Branding an Academic Medical Center A Case History Leveraging Scientific Discoveries to Further Brand Recognition Protecting Brand Equities Post Merger Scripps Branding Story A Step by Step Account The Children s Hospital of Philadelphia Creating Image and Identity for a Specialty Hospital Women and Heart Disease Building a Service Line Brand The Evolution of a Health Care Brand The American Cancer Society Creating and Managing an Institutional Brand for a Voluntary Health Organization Lessons Learned and the Future of Branding in Health Care index *Consumer-Driven Health Care* Regina E. Herzlinger, 2004-03-22 Professor Herzlinger documents how the consumer driven health care movement is being implemented and its impact on insurers providers new intermediaries and governments With additional contributions by health care s leading strategists innovators regulators and scholars Consumer Driven HealthCare presents a compelling vision of a health care system built to satisfy the people it serves This comprehensive resource includes the most important thinking on the topic and compelling case studies of consumer driven healthcare CDHC in action here and abroad including new consumer driven intermediaries for information and support types of insurance plans focused factories for delivering health care personalized drugs and devices and government roles *Health Savings Accounts and the New Medicare Law* United States. Congress. Senate. Special Committee on Aging, 2004 *Plunkett's Health Care Industry Almanac* Jack W. Plunkett, 2008-10 This acclaimed and popular text is the only complete market research guide to the American health care industry a tool for strategic planning competitive intelligence employment searches or financial research Covers national health expenditures technologies patient populations research Medicare Medicaid managed care Contains trends statistical tables and an in depth glossary Features in depth profiles of the 500 major firms in all health industry sectors **Oversight Hearing on ERISA and State Flexibility** United States. Congress. House. Committee on Education and Labor. Subcommittee on Labor-Management Relations, 1995 **Employee Benefits Cases** , 2008 **Kiplinger's Personal Finance** , 2009-03 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Official Gazette of the United States Patent and Trademark Office ,1997 **Retirement Heist** Ellen E.

Schultz,2011-09-15 As far as I can determine there is only one solution to the CEO s demand to save more money the HR representative wrote to her superiors That would be the death of all existing retirees It s no secret that hundreds of companies have been slashing pensions and health coverage earned by millions of retirees Employers blame an aging workforce stock market losses and spiraling costs what they call a perfect storm of external forces that has forced them to take drastic measures But this so called retirement crisis is no accident Ellen E Schultz award winning investigative reporter for the Wall Street Journal reveals how large companies and the retirement industry benefits consultants insurance companies and banks have all played a huge and hidden role in the death spiral of American pensions and benefits A little over a decade ago most companies had more than enough set aside to pay the benefits earned by two generations of workers no matter how long they lived But by exploiting loopholes ambiguous regulations and new accounting rules companies essentially turned their pension plans into piggy banks tax shelters and profit centers Drawing on original analysis of company data government filings internal corporate documents and confidential memos Schultz uncovers decades of widespread deception during which employers have exaggerated their retiree burdens while lobbying for government handouts secretly cutting pensions tricking employees and misleading shareholders She reveals how companies Siphon billions of dollars from their pension plans to finance downsizings and sell the assets in merger deals Overstate the burden of rank and file retiree obligations to justify benefits cuts while simultaneously using the savings to inflate executive pay and pensions Hide their growing executive pension liabilities which at some companies now exceed the liabilities for the regular pension plans Purchase billions of dollars of life insurance on workers and use the policies as informal executive pension funds When the insured workers and retirees die the company collects tax free death benefits Preemptively sue retirees after cutting retiree health benefits and use other legal strategies to erode their legal protections Though the focus is on large companies which drive the legislative agenda the same games are being played at smaller companies non profits public pensions plans and retirement systems overseas Nor is this a partisan issue employees of all political persuasions and income levels from managers to miners pro football players to pilots have been slammed Retirement Heist is a scathing and urgent expose of one of the most critical and least understood crises of our time [Oversight of the Federal Employees Health Benefits Program and the Federal Long-Term Care Insurance Program](#) United States. Congress. House. Committee on

Government Reform. Subcommittee on Civil Service and Agency Organization,2004 **Forbes** ,1993 **Health Insurance Today - E-Book** Janet I. Beik,Julie Pepper,2020-09-10 Master the complexities of health insurance with this easy to understand guide Health Insurance Today A Practical Approach 7th Edition provides a solid foundation in basics such as the types and sources of health insurance the submission of claims and the ethical and legal issues surrounding insurance It follows the claims process from billing and coding to reimbursement procedures with realistic practice on the Evolve website

This edition adds coverage of the latest advances and issues in health insurance including EHRs Medicare and other types of carriers Written by Medical Assisting educators Janet Beik and Julie Pepper this resource prepares you for a successful career as a health insurance professional What Did You Learn review questions Imagine This scenarios and Stop and Think exercises ensure that you understand the material can apply it to real life situations and develop critical thinking skills Clear attainable learning objectives highlight the most important information in each chapter CMS 1500 software with case studies on the Evolve companion website provides hands on practice with filling in a CMS 1500 form electronically UNIQUE UB 04 software with case studies on Evolve provides hands on practice with filling in UB 04 forms electronically UNIQUE SimChart for the Medical Office SCMO cases on Evolve give you real world practice in an EHR environment HIPAA Tips emphasize the importance of privacy and of following government rules and regulations Direct conversational writing style makes it easier to learn and remember the material End of chapter summaries relate to the chapter opening learning objectives provide a thorough review of key content and allow you to quickly find information for further review Chapter review questions on Evolve help you assess your comprehension of key concepts NEW and UNIQUE Patient s Point of View boxes enable you to imagine yourself on the other side of the desk NEW and UNIQUE Opening and closing chapter scenarios present on the job challenges that must be resolved using critical thinking skills NEW End of chapter review questions ensure that you can understand and apply the material NEW Clear explanations show how electronic technology is used in patient verification electronic claims and claims follow up NEW Coverage of the Affordable Care Act introduces new and innovative ways that modifications to the ACA allow people to acquire healthcare coverage NEW Updated information addresses all health insurance topics including key topics like Medicare and Electronic Health Records NEW More emphasis on electronic claims submission has been added NEW Updated figures graphs and tables summarize the latest health insurance information

The Flexible Workplace Christine Avery,Diane Zabel,2000-10-30 Flextime telecommuting compressed work week job sharing downshifting and hot desking these terms are infiltrating our vocabulary at an increasing rate keeping pace with change in the workplace Although there is a large body of literature on the changing nature of work and workplace flexibility there is no handbook that synthesizes the research on all aspects of this topic Pulling together the vast literature on this subject Avery and Zabel explain the concept of flexible work trace the origin and growth of this workplace trend and review the research on a range of flexible work arrangements Workplace flexibility is international in scope Companies both in the United States and abroad have become increasingly interested in implementing flexible work arrangements The authors include a chapter on companies in North America Western Europe and the United Kingdom that have been leaders in implementing flexible work arrangements They identify areas ripe for additional research suggest a broad array of resources and discuss strategies for locating additional information including relevant databases Internet resources organizations and search terms This is a valuable handbook for managers researchers and students working or studying in the areas of human

resource management industrial organizational psychology and the sociology of work The Finance of Health Care Murray Sabrin, 2022-11-07 Employers Can Reduce Their Employees Health Care Costs by Thinking Out of The Box Employee health care costs have skyrocketed especially for small business owners But employers have options that medical entrepreneurs have crafted to provide all businesses with plans to improve their employees wellness and reduce their costs Thus the cost of employee health care benefits can be reduced markedly by choosing one of numerous alternatives to traditional indemnity policies The Finance of Health Care provides business decision makers with the information they need to match the optimal health care plan with the culture of their workforce This book is a must guide for corporate executives and entrepreneurs who want to attract and keep the best employees in our competitive economy The Case for Good Jobs Zeynep Ton, 2023-06-06 Named one of the Best Business Books of 2023 by the Financial Times Thinkers50 2023 Winner Talent Award From MIT professor and pre eminent voice on Good Jobs comes a leadership guide for choosing excellence and providing good jobs that offer a living wage dignity and opportunities for growth From healthcare facilities to call centers fulfillment centers to factories and restaurants to retail stores companies are struggling to find or keep workers because the jobs they offer are low paying stressful and provide little chance for growth and success Workers want good jobs and many leaders want to provide them But they don t think they can offer higher pay and more motivating work without hurting the bottom line Most business leaders want to win with customers but their companies are hobbled by a host of service and operational problems largely driven by high employee turnover turnover that s partly driven by low pay It is indeed a vicious cycle and Zeynep Ton is here to show you the way out why good jobs combined with strong operations lead to higher productivity and increased competitiveness for the business And why more than ever in a world with tight labor markets failing to provide good jobs will catch up with you and threaten your business As the leading scholar on good jobs and president of the Good Jobs Institute Ton has helped executives at many companies implement a good jobs system With expertise drawn from spending time on the front lines with workers and their managers she knows what s keeping most companies mired in mediocrity and how implementing a good jobs system makes them more competitive more resilient and more likely to attract and retain loyal customers and dedicated employees Practical prescriptive and often provocative The Case for Good Jobs is essential reading for company leaders who want to who need to choose excellence **Employee Benefits and the New Health Care Landscape** Alan Cohen, 2017-09-15 2018 International Book Awards Finalist in Business and Management Category We shop for everything else online why not benefits Using private benefit exchanges a k a online benefits marketplaces employers can bring a consumer centric online shopping experience to benefits Alan Cohen a benefits technology pioneer details how these platforms can offer unprecedented flexibility and choice to employees revolutionize the way employers attract and retain talent strengthen cost control in an era of skyrocketing premiums and promote much needed innovation in the U S health care system Discover How To Make sense of today s challenging benefits

landscape and plan breakthrough changes that have succeeded for thousands of employers of all sizes Leverage the lessons of the online shopping revolution to drive radical innovation Incorporate the 7 key pillars of a true private benefits exchange into your benefits mindset Gain indispensable practical insights from early adopters experiences Clarify the new roles of employers HR insurers brokers employees and other stakeholders Accelerate your transition away from inefficient employer managed plans Assess the ongoing impact of health care reform public exchanges health care consumerism and other trends Alan Cohen created one of the first private exchange platforms and has pioneered this approach for more than a decade Now in a candid discussion of how the economic principles of choice consumerism and defined contribution are at work in an exchange environment he breaks down the concept for HR professionals entrepreneurs brokers insurers health care reformers policy makers and employees Cohen looks to social and economic implications to forge a future in which all eyes are on a new model of the consumer for the benefits age With insights from industry veterans Employee Benefits and the New Health Care Landscape brings a fresh perspective to the debate on health care and health insurance in America **The Changing Workforce** Ellen Galinsky,James T. Bond,Dana E. Friedman,1993 Provides information on the programs and policies selected nonfederal employers have used to help their employees balance work and family responsibilities Also describes how these employers decided they needed work family programs implemented them and evaluated them Finally the report compares federal and nonfederal efforts in this area noting certain barriers to federal work family programs Charts and tables *The Changing Workforce* United States. General Accounting Office,1992 Healthplan ,2004

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