

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 is exempt 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 one 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 affects 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

Regina E. Herzlinger



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

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