

Aetna Smart Care Health Care with More



When it comes to value, who doesn't like getting more?

When you enroll in our Aetna Smart Care medical plan option with a health savings account, you have access to health care with more. While the heart of this option is a High Deductible Health Plan, Aetna Smart Care also features a Health Savings Account (HSA) and Accident Insurance for you and your covered dependents – at no extra cost.

This Aetna Smart Care Guide is designed to help you get the most value out of your medical coverage, so you don't miss out on free preventive care, Yale contributions to your HSA, or cash in your pocket if you or a covered family member has an accident. Check out these highlights, and then look inside for details and helpful tips to make the most of your coverage.

FREE IN-NETWORK PREVENTIVE CARE

While a higher deductible can seem intimidating, it's important to remember that preventive care is free when you receive services in-network. There are no copays, coinsurance, or deductibles to meet.

So, get those annual physicals and routine screenings at no cost to you – things like blood pressure, diabetes, and cholesterol tests; many cancer screenings, including mammograms and colonoscopies; and regular well-baby and well-child visits.

Just remind your provider to indicate the services are preventive care when you visit.

HEALTH SAVINGS ACCOUNT (HSA)

The HSA offers you a unique way to spend, save, and invest for health care expenses – in addition to contributions from the University.

Yale makes an annual deposit of \$850, \$1,275, or \$1,700, depending on who you cover. (If you enroll during the year as a new hire or due to a qualifying life event, you will receive a prorated contribution.) You must open your HSA to receive University contributions, even if you do not plan on making your own.

Discover the unique, triple tax advantages, investment options, and portability that's unlike any other savings account. Your HSA dollars earn interest and travel with you into retirement or when you change jobs or health plans.

AETNA ACCIDENT PROTECTION

We all know accidents can happen. But you may not realize how much they can cost and what isn't covered by your medical plan.

Yale offers an extra layer of protection through an employer paid accident plan managed by Aetna. Whether it's broken bones, burns, or something else, Accident Protection provides an extra bit of financial support.

Most of the time, you won't need to file a claim or take any action. If you have a covered accident, you'll automatically get benefits paid to you by check or direct deposit. You can use the money however you wish, to help pay medical expenses or anything else.

Free In-Network Preventive Care

An annual preventive care check-up is a great way to stay healthy and get ahead of potential health issues down the road. Aetna Smart Care covers a variety of routine preventive care services at no cost to you, as long as you receive these services in-network.

Your doctor may recommend screenings based on your age, health, gender, lifestyle habits, and family history. Below are just a few common preventive care services, but it's important to talk with your doctor about which screenings and immunizations are right for you. Visit the Aetna website for a comprehensive list of covered services available through your Aetna Smart Care medical plan.



Service	Age and Frequency
Wellness Exams	
Well-baby, well-child, and well-person exams (including routine annual physicals)	<ul style="list-style-type: none"> - Birth, 1, 2, 4, 6, 9, 12, 15, 18, 24 and 30 months; 3 visits in 3 years - Additional visit at 2 – 4 days for infants discharged less than 48 hours after delivery - Ages 3 to 21, every year - Age 22 and older, periodic visits as doctor advises*
Breast cancer screening (mammogram)	Women 40 and older, every 1–2 years
Cholesterol/lipid disorders screening	No age limits apply; includes cholesterol, triglycerides, HDL and LDL
Colon cancer screening	Colonoscopy, every 5 years (additional colon cancer screenings may be covered with preauthorization)
Depression screening	Age 11 and older
Diabetes screening	All adults
Healthy diet and physical activity counseling	Age 6 and older, to promote improvement in weight; overweight or obese adults with risk factors for cardiovascular disease
Obesity screening/counseling	Age 6 and older
Osteoporosis screening	Women 65 and older; women under age 65 with fracture risk as determined by Fracture Risk Assessment score; computed tomographic bone density study requires precertification
Prostate cancer screening (PSA test)	Men 50 and older; men age 40 and older with risk factors (no frequency limits)

Immunizations

All routine immunizations currently designated as preventive care are outlined in the [Aetna Preventive Health Services summary](#). They include COVID-19, Influenza, Measles, mumps and rubella (MMR), Pneumococcal (pneumonia), Human papillomavirus (HPV), Hepatitis A and B, Varicella (chickenpox), Zoster (shingles), and many more.

* Includes height, weight, body mass index (BMI), blood pressure, history, anticipatory guidance, education regarding risk reduction, behavioral/social/emotional screening

Health Savings Account (HSA)

An HSA is a tax-free savings account only available to employees who enroll in a High Deductible Health Plan like Aetna Smart Care. You can use your HSA to set aside money to pay for eligible medical, prescription, dental, and vision expenses any time—even in retirement.

There are several advantages to contributing to and using an HSA to pay for your eligible health care expenses. You may have heard about the special triple tax advantage of an HSA because...



What's more, there is no "use it or lose it" rule. The money rolls over from year to year and any balance is always yours to keep. You can even take your HSA with you if you leave or retire from the University. But in order to make the most of your account, it's important that you understand how to open, use, and save in your HSA.

Open Your HSA

You must open an HSA to receive the University's contributions—even if you do not plan on making your own pre-tax payroll contributions. If you don't create your PayFlex account as part of the enrollment process, Yale will automatically open one in your name.

Once your account is open, the University will make a contribution to help you pay for future health care expenses: \$850 if you cover only yourself, \$1,275 if you cover your spouse OR children, and \$1,700 if you cover your entire family. Yale's contribution will be deposited at the beginning of the calendar year, and will be pro-rated for mid-year enrollments.

Making Your Own Contributions

In addition to Yale contributions, you can fund your account with your own pre-tax contributions up to IRS limits—lowering your taxable income. For 2024, you can contribute up to \$4,150 if you cover only yourself or \$8,300 if you cover yourself plus any dependents. (These maximums include the University contribution.) If you'll be 55 or older in 2024, you can contribute an additional \$1,000 in catch-up contributions to your HSA.

All of your HSA dollars earn interest and travel with you into retirement... or when you change jobs or health plans. (But remember, there may be certain restrictions on how or when you can use your account balance, based on the type of medical plan you're enrolled in.)

Use Your Account

The HSA puts you in control: you decide how and when to spend or save your money. You can use the HSA to pay for qualified medical, dental, vision, prescription drug, and behavioral health expenses now, or you can leave your funds alone, so your balance grows.

Keep in mind that unexpected medical expenses can pop up anytime, so you may want to have some HSA funds available as a safety net... just in case. It's always up to you, so think about how you want to manage your money based on your health care needs and financial situation.

[continued >](#)

ARE YOU CONTRIBUTING TO ONE OF YALE'S 403(b) RETIREMENT PLANS?

If you're already contributing the IRS maximum pre-tax contributions to your Yale retirement plan, the HSA provides another opportunity to lower your taxable income today while setting aside even more money for your health care needs in retirement.

Save for Your Future

Just because it's easy to use doesn't mean you have to spend your entire HSA balance. In fact, once you have a balance of \$1,000 HSA, you can open an investment account and start investing. With an investment account, you can take advantage of the following benefits:

- Access to a diversified group of mutual funds, each professionally managed by an investment advisor.
- Investment choices that earn top Morningstar® star ratings with an average of 4+ stars out of 5. Morningstar is a leading investment research firm.
- 401(k)-like investment capabilities with no transaction fees for trading.
- The ability to move money from your investment account back to your HSA if you need those funds for health care.

For instructions on how to get started investing in your HSA, visit the Yale portal or log into your PayFlex account at payflex.com.

Pay the PayFlex® Way

Once funds are available in your HSA, PayFlex makes it easy to pay for your eligible expenses.

1. **Pay with your PayFlex Card®:** When you use it, your expense is automatically paid from your account.
2. **Pay yourself back:** Pay for eligible expenses with cash, check, or credit card. Then withdraw funds from your HSA to pay yourself back and have your payment deposited directly into your checking or savings account.
3. **Pay your provider:** You may pay your provider directly from your account.

The easiest way to manage your account is with the PayFlex Mobile® app. You can view alerts, make payments, withdrawals and deposits, and use the barcode scanner to see if an item is an eligible expense.

Watch Your Money Grow

When your HSA balance reaches \$1,000, you can invest that money in mutual funds that align with your savings goals. You'll need to activate your investment account with PayFlex®, then choose the mutual funds in which you'd like to invest.

The PayFlex® HSA has no investment transaction fees, meaning you can buy and sell HSA mutual funds at no cost to you.

Here's an example of how your savings can grow if you contribute the following amounts annually, don't make any withdrawals, and invest your funds:*

	10 years	20 years	30 years
\$3,500/year	\$47,450	\$132,426	\$284,605
\$7,500/year	\$101,679	\$283,770	\$609,868

* This example is for illustrative purposes only. Individual situations may vary. Contribution limits are subject to change annually by the IRS. HSA investment income is based on making 26 biweekly account contributions per year and a hypothetical annual rate of return of 6% with the HSA contribution amount saved for future use and compounded annually until retirement.



In Real Life

How People Use Their HSA

Meet
Latisha



Latisha is single and understands how important it is to save money for the future. She chooses to contribute the maximum amount allowed by the IRS to her HSA – which is \$3,300 after Yale’s contribution.

During the year, she takes advantage of free, in-network preventive care and only has a couple of additional visits when she comes down with the flu and then bronchitis.

She decides to pay the full cost of her expenses out-of-pocket, leaving her HSA untouched. So, she ends the year with a total balance of \$4,150.

Once she’s comfortable knowing she can manage a reasonable amount of health care expenses as part of her budget, she decides to invest her account in a few mutual funds. She decides to contribute \$3,300 again next year.

Meet
Jonathan



Jonathan covers himself, his wife, and two children in the Aetna Smart Care plan. Even though he’s eligible to contribute up to \$6,600 of his own money after Yale’s contributions, he chooses to set aside \$5,000 in his HSA – for a total balance of \$6,700.

During the year, he and his family have \$5,000 of in-network health care expenses (not including their free preventive care).

He uses his HSA to pay his \$3,500 in-network family deductible, and then an additional \$150 for his share of coinsurance (10% of the \$1,500 in expenses).

So, Jonathan begins the next year with a starting HSA balance of \$3,050.

Aetna Accident Insurance

While all Yale medical plan options provide coverage for hospitalizations, accidents and illnesses, you may have expenses like travel, childcare and other costs that aren't covered. When the unexpected occurs, we want you and your family members to focus on your health instead of your wallet. That's why Yale includes Accident Insurance as part of the Aetna Smart Care plan – at no additional cost to you. This benefit provides a cash payout that you can use any way you like.

The plan covers a long list of common accidents and injuries, including:

- Dislocations and fractures
- Animal bites
- Burns
- Lacerations

For the full list of covered events, see the [Accident Plan Benefit Summary](#) for details.

You can use your cash payment any way you want, including using the money to help pay for:

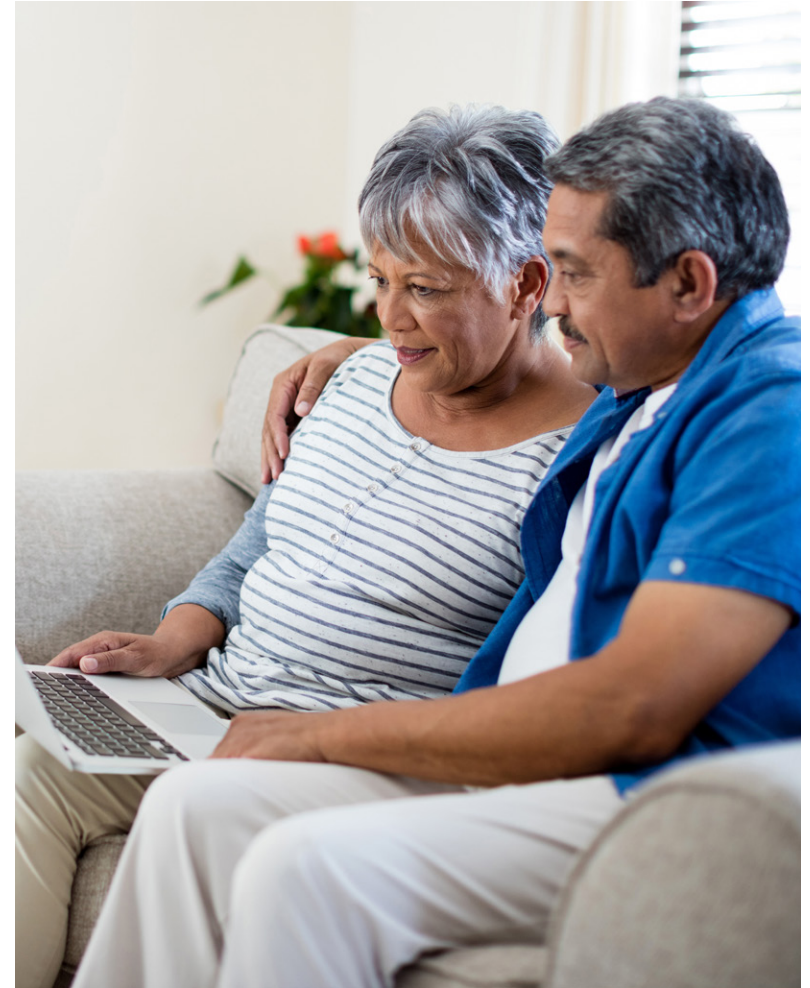
- Deductibles or coinsurance
- Mortgage or rent
- Groceries and utility bills
- Childcare costs

For details about the cash benefit you'll receive for covered treatment, see the [Accident Plan Benefit Summary](#).

Getting Your Payment

Most of the time, you won't need to file a claim or take any action. If you have a covered accident, you'll automatically get benefits paid to you by check or direct deposit. The information from your medical claim will be used to automatically process your accident claim.

However, in some cases, you may need to submit a separate claim. But don't worry, it's easy! Just register on the My Aetna Supplemental app or at myaetnasupplemental.com. Click "Report New Claim," answer a few quick questions, and upload or take a picture of your medical bill. You can also print and mail a paper claim form to Aetna Voluntary Plans. Visit the app or portal to view plan documents, submit and track claims, and sign up for direct deposit.



In Real Life

How People Use Their Accident Insurance

Meet
Miguel



Miguel was driving home from campus when he was rear-ended. Now his back and his car need some work.

With the Aetna Accident Plan, he had money deposited directly into his bank account.

He used some of it to pay his out-of-pocket medical expenses for physical therapy, and the rest for fixing up his car at the body shop.

Meet
Eloise



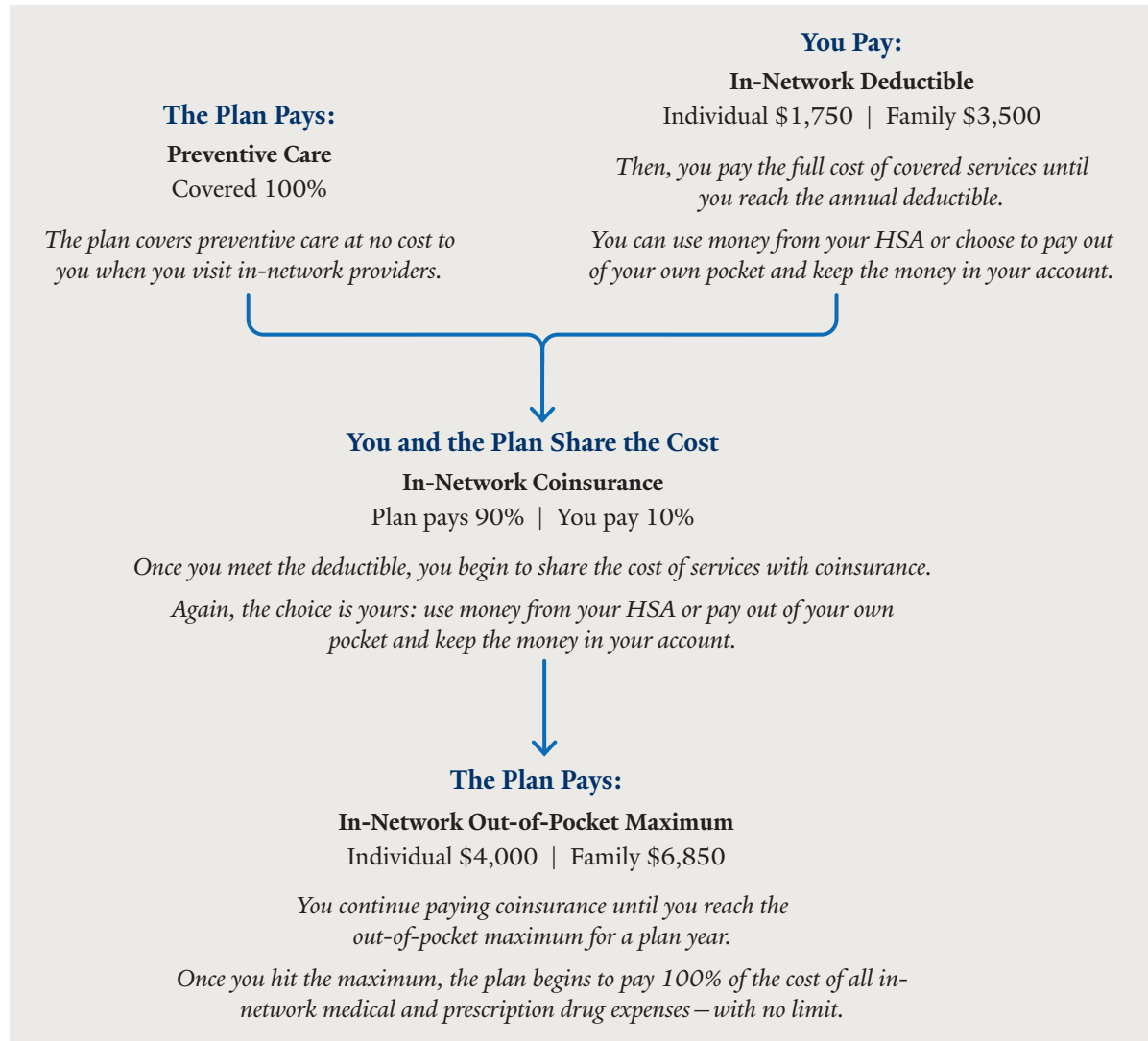
Eloise tripped over her daughter's toy and fell down the stairs at home. Unfortunately, she broke her leg and her wrist.

While she didn't need surgery, she had a visit to the hospital emergency room, where her visit included X-rays and a couple of casts. Now, she is learning how to get around.

She used her cash payment from the Aetna Accident Plan to help cover her mortgage, and also pay for a home cleaning service.

Putting it all Together

Now let's look at how all the features work together as you use your Aetna Smart Care plan throughout the year:



If any of your services are a result of a covered accident under the Aetna Accident Plan, you'll receive a separate lump sum cash payment.



Get Support—When and Where You Need It

Seamlessly connect with care and manage your benefits—at home or on the go—with Aetna and PayFlex.

Aetna HealthSM app and Aetna[®] member website

Keep up with your health, track your benefits, access your medical ID card and more. Once you're a member, register at [aetna.com](https://www.aetna.com) or text AETNA to 90156 for a link to download the app and create an account.

The PayFlex[®] app and website

The PayFlex app and website give you control and flexibility to manage your HSA in real time. Visit [PayFlex.com](https://www.payflex.com), download the app, or call directly at 1-844-PAYFLEX (1-844-729-3539) (TTY: 711). Help is available Monday–Friday, 7:00 a.m.–7:00 p.m. CT, and Saturday, 9:00 a.m.–2:00 p.m. CT.



It's Your Yale