



151 Farmington Avenue, F265
Hartford, CT 06156

Month (date), 2015

Name
Address
Address 2
City, State Zip

Say hello to PayFlex® online
Read this letter or visit
www.payflex.com/welcome today
to learn about your move to PayFlex

Re: Your Health Savings Account (HSA) at JPMorgan Chase is moving to PayFlex

Dear Aetna HealthFund® HSA Holder:

You have an Aetna HealthFund Health Savings Account (HSA) through TriNet currently administered by JPMorgan Chase (JPMC). We're pleased to let you know that your HSA is moving to PayFlex®, part of the Aetna family. Please read this letter to understand how this will happen and what action you'll need to take.

PayFlex will be the administrator for your HSA

Starting on June 1, 2015 your HSA will be administered by PayFlex. Some of the features that you'll continue to enjoy with PayFlex are:

- The ability to pay your provider directly or reimburse yourself from your online account for eligible expenses
- Alerts to keep you informed of your account activity
- PayFlex Mobile® application

HSA Funds at PayFlex

Funds in your HSA at PayFlex will be in a cash account that earns interest. When your account administration moves to PayFlex, your account balance at JPMC will also move. Once at PayFlex, funds in the cash account portion of your HSA will be held at Citibank®, N.A. PayFlex will be the custodian of, and will administer, your HSA.

Investments at JPMC

If you have investments at JPMC, please see the backside of this letter for more information on actions you need to take before May 25, 2015.

FAQs and important dates

You'll find a Frequently Asked Questions (FAQs) document with this letter. There are also some key dates for you to know about.

May 23, 2015

You may continue to use the funds in your HSA at JPMC through May 23, 2015. **Starting on May 24, 2015, you won't be able to use your HSA funds at JPMC until those funds are in your account at PayFlex.** Your funds will be available in your HSA at PayFlex on June 2, 2015 by the end of the day.

- **Debit card:** Please don't use your HSA debit card from JPMC starting on May 24, 2015. If you attempt to use your debit card, your charge could be declined.
- **Automatic claims payment from your HSA:** If your HSA automatically pays your provider, this will stop on May 24.
- **Online bill payments:** If you have online bill payments with JPMC, they'll continue through May 23. Starting on May 24, 2015, JPMC will not process any one-time or repeating payments.

May 23, 2015, cont'd.

- **Electronic fund transfers (EFTs):** If you have EFT contributions into your HSA at JPMC, they'll continue through May 23. Starting on May 24, 2015, JPMC will not accept any more deposits into your HSA. **Any scheduled contribution files scheduled during the quiet period will be held and run after the transfer of the funds on June 2, 2015**
- **Check writing:** Starting on May 24, 2015, any check presented for payment will not clear and JPMC will return it to you. This is true no matter when you actually wrote the check. Therefore, it's best that you **stop using your HSA checks on May 1, 2015.** **Note:** If a check is returned, JPMC will charge you a check return fee.
- **Mail order pharmacy** – Starting on May 24, 2015, JPMC will not process any one-time or recurring mail-order pharmacy payments.

Beginning June 1, you can set up link a personal bank account for transferring funds to/from your HSA and set up your mail order pharmacy payments with your HSA at PayFlex. You'll also receive a PayFlex Debit Card® to pay your providers.

May 25, 2015

- **Investments:** If you currently have an HSA investment account, **please liquidate your investments and close your investment account by May 25, 2015.** If you don't close your investment account by this date, we'll direct J.P. Morgan Institutional Investors (JPMI) to sell your investments on May 26, 2015, and to close the investment account for you. This is a necessary step for your account to move to PayFlex. When the investment account closes, the liquidation proceeds (i.e., the funds) will transfer into your HSA cash account. **To close your investment account:**¹
 1. Go to the Aetna Navigator®, your secure member website and log in to your HSA.
 2. Go to the "Manage Investment" section and select "Transfer to the HSA Cash Account."**Note:** If you're planning to open an investment account but have not done so yet, we ask that you wait and do so from your HSA at PayFlex.

For questions specific to your investments, please contact a JPMorgan investment advisor at 866-774-7129.

June 1, 2015

- **HSA debit card from JPMC:** JPMC will cancel your HSA debit card(s) on June 1, 2015. This date is after the date you'll stop using your card. This is the formal cancellation date for your card.
- **E-mail & Text Alerts:** If you have any online alerts from JPMC, they'll stop on June 1, 2015. You'll be able to set up new alerts on your HSA at PayFlex.

June 2, 2015

Your HSA funds from JPMC will be in your PayFlex account at the end of the day on June 2, 2015.

If your HSA closes before the move to PayFlex

If your HSA at JPMC is closed on June 1, 2015, you won't have HSA funds to move. Your HSA may be closed because you asked JPMC to close it or because TriNet reported that you are no longer eligible.

If we need more information from you

You may receive a letter from PayFlex that asks you for additional information to verify your identity as required by the USA PATRIOT Act. This letter is sent if we cannot verify your identity based on the information provided by TriNet. You'll only receive a letter if you didn't complete this process with JPMC and wish to open an HSA with PayFlex.

Questions?

We look forward to providing you with an enhanced HSA experience through our relationship with PayFlex. If you have any questions, feel free to call customer service at **888-678-8242**.

Sincerely,
Aetna

¹Neither Aetna nor PayFlex is responsible for any unrealized loss or gain to your investment account that may have occurred during this time in the absence of the required account closure.

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Note: There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

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Investment services are independently offered through a third party financial institution. By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision.

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors. Note: There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

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