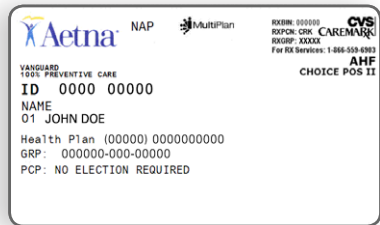
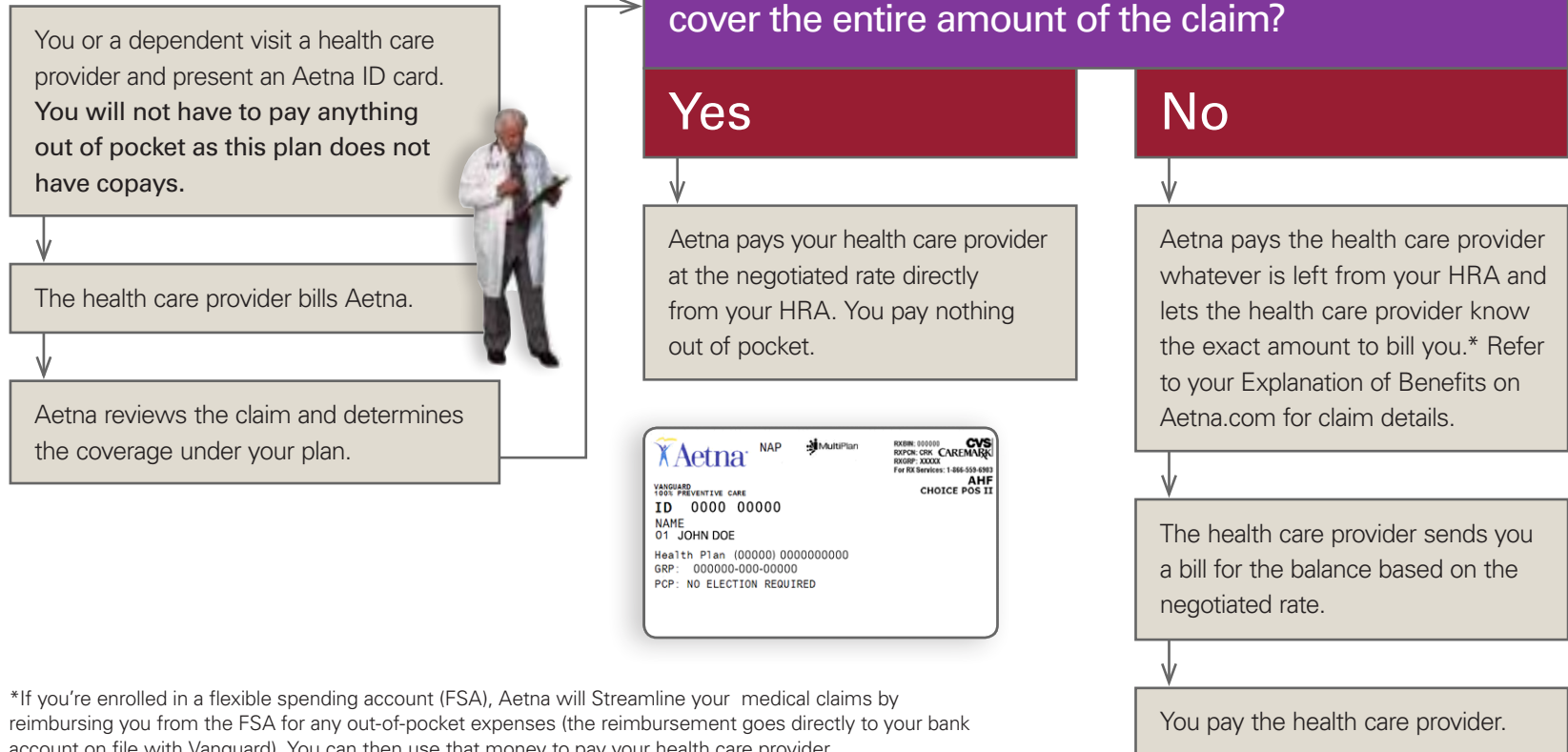


Life of an in-network medical claim

Aetna HealthFund

aetna™



*If you're enrolled in a flexible spending account (FSA), Aetna will Streamline your medical claims by reimbursing you from the FSA for any out-of-pocket expenses (the reimbursement goes directly to your bank account on file with Vanguard). You can then use that money to pay your health care provider.