



# Welcome to the CIGNA Choice Fund® Health Savings Account (HSA) powered by Chase

Providing Easy Access to Your HSA Dollars

[myCIGNA.com](http://myCIGNA.com)

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## A guide to your CIGNA Choice Fund® / Chase MasterCard® debit card program

You have chosen a tax-advantaged CIGNA Choice Fund HSA powered by Chase to save for qualified medical expenses. Your CIGNA Choice Fund debit card issued by JPMorgan Chase (Chase), is the key to accessing your HSA dollars. Remember, to avoid adverse tax consequences, your HSA should be used to pay only for qualified medical expenses. Qualified medical expenses are described in Section 213(d) of the Internal Revenue Code and are available on [myCIGNA.com](http://myCIGNA.com).

*Your registration with CIGNA HealthCare has been successful. If you feel you have received this information in error or did not register for an account, please contact CIGNA Customer Service at the toll-free number on the back of your CIGNA Member ID card.*

### Card Activation

For your protection, *immediately*:

1. Sign the signature box on the reverse side of the card.
2. Activate your CIGNA Choice Fund debit card.
3. Select a Personal Identification Number (PIN).

To activate your new card, call our card activation unit at **1.866.295.9173** or visit our website at [myCIGNA.com](http://myCIGNA.com). Your activation code is the last four digits of the primary cardholder's Social Security number.

**By activating this card, you accept the terms and conditions that accompany it.**

### Selecting your Personal Identification Number (PIN)

Upon activation of your new HSA card, and the selection of a PIN, you can use your card for approved purchases at ATMs, PIN-based and signature point-of-sale locations. You will also be able to access account information through the Account Tab located on [myCIGNA.com](http://myCIGNA.com) and by calling Member Services with the phone number on the back of your ID Card.

### Paying for Qualified Medical Expenses

Your debit card is accepted at point-of-sale locations that offer access to NYCE® and Pulse® networks, and wherever MasterCard® debit cards are accepted. When you're ready to make a purchase, simply:

- Present your card for payment to the clerk or swipe your card through the point-of-sale (POS) machine.
- Choose **CREDIT** or **DEBIT**.
  - If you choose **CREDIT**, you will be asked to sign a receipt.
  - If you choose **DEBIT**, you will be asked to enter your four-digit PIN.
- The clerk will enter the amount of your purchase.
- The total will be subtracted from your CIGNA Choice Fund HSA balance.

You can use your card to make qualified purchases over the phone or on the Internet. Just provide your card number and expiration date.

When you see an in-network provider, you can benefit from CIGNA HealthCare's negotiated rates. In most cases your doctor will not collect any money from you at the time of your office visit. Instead, he or she will send your claim directly to CIGNA HealthCare. CIGNA HealthCare will process the claim and send you an Explanation of



**CIGNA**

*A Business of Caring.*

Benefits (EOB) that tells you:

- If your plan covers the services you received.
- If so, what part of the covered services your plan will pay.
- How much you owe your provider.

If you choose, you can pay your provider with your debit card. Simply write the debit card number and expiration date in the appropriate section on the bill your provider sends you (make sure to confirm the billed amount matches the amount your EOB shows you owe your provider). If you have CIGNA Choice Fund HSA checks, you could also pay the bill by writing a check against your HSA balance. Or, you can pay your provider by withdrawing cash from a participating ATM. Different fees may apply to each option, so be sure to review them carefully.

### Forgot Your Card? Paying by Cash?

Convenient access to your CIGNA Choice Fund HSA at select ATMs allows you to be reimbursed immediately for qualified expenses. There are no claim forms to complete and no waiting for checks. (You will, however, need to keep a record of qualified expenses paid from your HSA.)

To obtain reimbursement, visit an ATM and select **CASH WITHDRAWAL**. If the ATM asks what type of account, select **CHECKING**. You can also check your available HSA balance by selecting **BALANCE INQUIRY**. A fee may apply for this transaction. Please refer to your HSA application for applicable fees.

Only ATMs that display these logos will accept your card:



Most ATM operators will assess a “service fee” (typically between \$.50 and \$2.00) for use of their machine. You will not incur a service fee if you use a Chase ATM. Locate the nearest Chase ATM by clicking on the ‘Find ATM’ link at [chase.com](http://chase.com), or by calling Member Services at the number on the back of your card.

### Contributions to your HSA

REMEMBER: You can make contributions into your CIGNA Choice Fund HSA by:

- (a) Payroll deductions (if available through your employer).
- (b) Mailing a check with an HSA deposit slip to Chase. You’ll find a supply of deposit slips included in this package. To order more

please contact Member Services at the toll-free number on the back of your CIGNA HealthCare ID Card.

- (c) Authorizing a one-time or monthly Electronic Funds Transfer from your checking account to your HSA.

### 24/7 Customer Support

Information about your CIGNA Choice Fund HSA is available 24 hours a day, 7 days a week:

- Online at [myCIGNA.com](http://myCIGNA.com).
- By phone, toll-free, using the phone number on the back of your CIGNA Member ID Card.

## Frequently Asked Questions About Your CIGNA Choice Fund HSA and the CIGNA Choice Fund/Chase MasterCard® Debit Card

### The CIGNA Choice Fund HSA Program

#### What type of expenses can be paid with an HSA?

Your CIGNA Choice Fund HSA can be used to pay for covered expenses that apply toward your annual plan deductible. You also can use your HSA dollars to pay for medical expenses that your health plan may not cover, such as vision care (eyeglasses and contact lenses), dental and orthodontic services and even long-term care insurance. A list of qualified medical expenses is available on [myCIGNA.com](http://myCIGNA.com).

REMEMBER: You are responsible for complying with HSA regulations. It is recommended that you save all of your health care receipts. Talk with your tax advisor for additional information.

#### What happens if I change jobs?

The money in your HSA is yours until you spend it, regardless of your employer. If you change employers or retire, you may leave your account with Chase. If your new employer offers a qualified high-deductible health plan (HDHP), your HSA dollars may be transferred to another qualified HSA provider when you start your new job. You must enroll in a qualified HDHP in order to make contributions to your health savings account.

#### What happens if I choose to no longer participate in an HDHP?

You can continue to use any remaining dollars to pay for qualified medical expenses or simply leave the dollars in your HSA. However, you can no longer contribute to your HSA.

#### What tax related documents will I receive in connection with my HSA?

By the end of January you can expect to receive Form 1099-SA reporting your account distributions as well as Form 5498-SA reporting your account contributions. NOTE: Contributions made after January are reported in May. For more information on HSA tax reporting, contact your tax advisor.

### **What happens if I don't spend all the dollars in my HSA by the end of the year?**

The money in your HSA is yours until you spend it. Any dollars remaining in your savings account at the end of a year will carry into the next year and continue to accrue interest.

### **What is the maximum amount I can contribute to my HSA?**

Per Federal guidelines, contributions to your HSA may be tax deductible if made using post-tax dollars or may be deducted on a pre-tax basis from your regular pay. Contributions to your HSA may be made by anyone. Contributions for each calendar year can be made anytime until April 15th of the following year. The IRS sets limits each year on the maximum amount that may be contributed. In 2008, the maximum annual contribution amount will be \$2,900 for single coverage and \$5,800 for family coverage. It is your responsibility to ensure that you are eligible to contribute to your HSA and that you do not contribute more than your allowable contribution limit. Additional information on HSA contribution and catch up amounts may be found at the US Treasury website at <http://www.ustreas.gov/offices/public-affairs/hsa/>.

### **What is the minimum amount I can contribute to my HSA?**

There is no minimum amount you are required to contribute to the HSA; however, if your savings account has a negative position for longer than 60 days, it will be closed.

### **Who else can contribute to my HSA?**

Anyone can contribute to your HSA on your behalf. These dollars are counted toward your maximum annual contribution.

### **Can I contribute dollars to my HSA, in addition to payroll deductions?**

Yes. You received a small supply of HSA deposit slips with your Welcome Kit. Simply mail your check and deposit slip as directed. Call Member Services to request additional deposit slips.

### **What happens if I contribute too much to my HSA and exceed the maximum allowable contribution?**

The IRS imposes a penalty on excess contributions. Additionally, you will be required to pay tax on the interest earned on those excess funds. You are responsible for tracking your contributions to ensure you do not exceed the maximum allowable contribution. Excess contributions can be withdrawn prior to the tax filing deadline to avoid the penalties and extra tax. Consult your tax advisor for details.

### **How can I check the balance of my HSA?**

You have several options:

- Log on to [myCIGNA.com](http://myCIGNA.com).
- If you receive a monthly statement from Chase, you can refer to it.
- Call Member Services at the toll-free number on the back of your CIGNA HealthCare ID Card.

### **Can I rollover funds to my HSA from a Flexible Spending Account (FSA), Medical Savings Account (MSA), Individual Retirement Account (IRA), or Health Reimbursement Arrangement (HRA)?**

You are permitted to rollover funds on a tax-free basis from a Medical Savings Account (MSA) or another HSA to your CIGNA Choice Fund HSA. MSA and HSA rollovers do not decrease the amount that may be contributed to the CIGNA Choice Fund HSA during the year. Forms are available through [myCIGNA.com](http://myCIGNA.com).

You are permitted to execute a one-time, tax-free, trustee-to-trustee transfer of funds from an Individual Retirement Account (IRA) to your CIGNA Choice Fund HSA. IRA transfers do decrease the amount that may be contributed to the HSA during the year. Forms are available through [myCIGNA.com](http://myCIGNA.com).

You also may have the option to execute a one-time, tax-free rollover of funds from a Flexible Spending Account (FSA) or Health Reimbursement Account (HRA) to your CIGNA Choice Fund HSA. The rollover is an employer election and certain restrictions apply, including that the transfer must be made directly by your employer to Chase as HSA custodian. FSA and HRA rollovers do not decrease the amount that may be contributed to the CIGNA Choice Fund HSA during the year. For FSA or HRA rollovers, please contact your employer for more information to determine if this is an option available to you, and if you are eligible for this type of transfer.

### **Is it necessary to file claims with an HSA?**

To pay for a qualified expense with your HSA you do not need to submit a claim. Your HSA funds are accessed through your debit card and through your checks. In addition, you can elect to have medical claims processed through your CIGNA HealthCare medical plan automatically paid by your HSA by selecting Automatic Claim Forwarding (ACF). If you would like the ACF option, please call Member Services for assistance.

## **Using Your CIGNA Choice Fund MasterCard® Debit Card for Payments**

### **What if my doctor doesn't accept MasterCard® debit cards? Or, if I don't have my debit card with me, how do I pay for my prescription?**

You can pay your doctor or pharmacy with a CIGNA Choice Fund HSA check, or you may pay with a personal check or cash. If you use a personal check or cash, you can reimburse yourself from your HSA by obtaining cash at a select ATM with your debit card or by writing a check to yourself.

### **Are there daily withdrawal limits associated with my HSA debit card?**

The HSA debit card has a daily withdrawal limit of \$3,000. Some ATMs may restrict the amount you can withdraw in a single transaction, and you may have to use the ATM more than once to reach your daily limit. Additionally, your daily signature-authorized purchase limit is \$5,000.

### **If I forget my PIN or have general questions about my CIGNA Choice Fund HSA, whom should I call?**

You can call Member Services at the toll-free number on the back of your CIGNA HealthCare ID Card. Or you can visit [myCIGNA.com](http://myCIGNA.com), 24 hours a day, 7 days a week.

### **Who do I call if I lose my card?**

Immediately call Lost and Stolen Card Support at 1.866.735.7430 to report your card as lost.

## **HSA Investment Service**

The HSA Investment Service is offered by JPMorgan Chase to account holders who do not plan to spend their HSA Cash Account funds on eligible medical expenses in the near future and are looking for greater flexibility in their investment choices.

### **Can I invest the money in my HSA Cash Account in mutual funds for long-term savings?**

Yes, once the balance in your account reaches \$2,000\*, you are eligible to open an HSA Investment Account. \$2,000\* is also the minimum initial investment. Through the HSA Investment account you are able to invest in variety of mutual funds each with distinctive risk and return characteristics.

\* Different minimums may apply for some plans. Check with your employer.

\*\* A fee may be covered for some plans. Check with your employer.

### **Does Chase charge fees for the HSA Investment account?**

Chase will charge a \$1.67\*\* monthly fee to maintain an HSA Investment Account. Online trading is free, but phone-assisted mutual fund orders cost \$10/call. The monthly fee will be withdrawn from the HSA Cash Account the month following service.

### **How do I invest in mutual funds?**

Use the HSA website accessed through [myCIGNA.com](http://myCIGNA.com) to "Learn About" and "Manage" your Investment Account. You can open an account, purchase, exchange and redeem mutual funds, and view account balances and transaction history online. Start by selecting the "Accounts Tab" and clicking "View HSA Balances & Transaction History." Then click on "Learn About Investments" or "Manage Investments" from the navigation bar.

You can also perform these functions by calling Member Services at the toll-free number on the back of your CIGNA HealthCare ID Card.

### **Where can I get more information about the HSA Investment Account?**

You can get more information on the HSA site through [myCIGNA.com](http://myCIGNA.com) by selecting the "Accounts Tab" and Clicking "View HSA Balances & Transaction History" or by calling Member Services at the toll-free number on the back of your CIGNA HealthCare ID Card.

## **Thank you for choosing CIGNA Choice Fund HSA powered by Chase**

"CIGNA" and "CIGNA HealthCare" refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these operating subsidiaries and not by CIGNA Corporation. These operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.

**For more complete information about any of the mutual funds available within the Chase HSA Investment Account, please contact a J.P. Morgan Institutional Investments Inc. registered representative at 1-866-774-7129. Investors should carefully consider the investment objectives, risks, charges and expenses of the fund. Please carefully read the prospectus, which contains this and other important information, before you invest or send money.**

Health Savings Accounts are administered by JPMorgan Chase Bank, N.A. Member FDIC. Mutual funds are introduced by, and HSA Investment Accounts are offered by J.P. Morgan Institutional Investments Inc., member FINRA and SIPC, and an affiliate of JPMorgan Chase Bank, N.A.

Mutual fund shares are: NOT FDIC INSURED, NOT PRODUCTS OF OR GUARANTEED BY THE BANK and MAY LOSE VALUE.

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