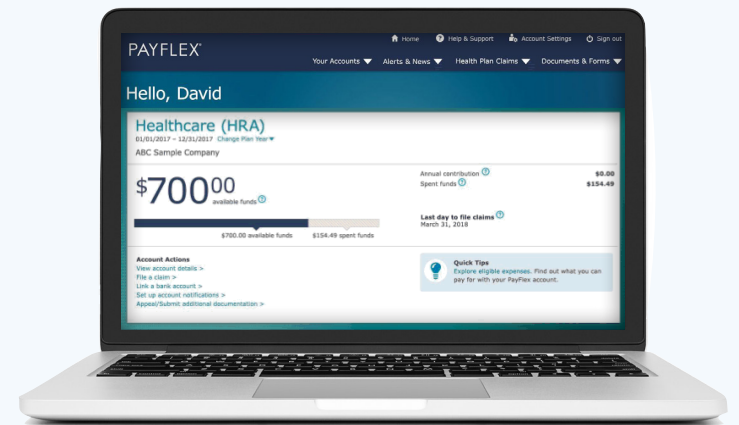


Using funds in your HRA or FSAs is easy...



Here's what you'll find on PayFlex:

- An intuitive landing page
- A helpful dashboard with the status and balances of your HRA or FSA
- A simple way to manage your HRA or FSA funds
- Automatic access to eligible claims through Aetna
- An easy way to make a payment or reimburse yourself
- Quick verification of your claims with just a few clicks



...all in one place. Register with PayFlex on www.payflex.com or through www.aetnavigators.com to get started!

Your eligible claim through a New York Life Aetna medical or dental option is automatically connected to PayFlex. You can choose to pay your claim from the PayFlex site in one of three ways:



OR



OR



Pay your provider directly through PayFlex

- Select the claim on the PayFlex site you'd like to pay
- Click the "Pay Them" option to pay your balance
- No manual documentation or verification needed

Reimburse yourself through PayFlex

- Pay the claim out of your own pocket
- Select the claim on the PayFlex site you'd like to be reimbursed for
- Click the "Pay Me" option to request reimbursement
- No manual documentation or verification needed

Use your PayFlex debit card

- Pay the claim with your PayFlex debit card
- Select "Verify card purchases" under the "Account activity" dashboard on the PayFlex site, when verification is requested, if necessary
- Click "Apply My Health Plan Claims" and select the claim you'd like to verify, then click "Next"
- Review your selection and click "Submit"
- No need to upload, fax, or mail documents to PayFlex

If you use your PayFlex debit card to pay for an eligible claim through your FSA for the New York Life vision option or another medical, dental, or vision option outside of those offered through New York Life, you can verify the claim in one of three ways:



OR



OR



Download an Explanation of Benefits (EOB) from your provider's website and upload it to PayFlex online

Take a picture of your EOB or receipt with your smartphone and upload it through the PayFlex mobile app

Mail or fax your paper EOB or receipt



Action required!

1. Register with PayFlex



2. Complete your notification preferences

(go to Account Settings, then Account Notifications)

Once you complete both actions, you will receive up-to-date information on your claims and payment status along with important actions you need to take regarding your accounts.

Already have a PayFlex account? Log in and update your profile to access the site.

Important information: Terms such as "dollars," "money," "funds," or "earning incentive dollars" for your HRA are for illustrative purpose only. No actual funds are set aside for your HRA.

