Managing your health care finances just got easier. Our connected claims solution helps you organize your health plan claims and lets you decide how you want to pay your out-of-pocket costs.

By connecting your health plan claims data with your PayFlex® health care account(s), you can quickly and easily manage what you owe your health care providers. Paying for your health care expenses that are not covered by insurance is now more convenient.

With our connected claims solution, you can:

- **View** your health care claims data and health care account transactions all in one place.
- **Choose** how you want to handle the health care claim:
  - Pay your provider directly from your PayFlex health care account.
  - Reimburse yourself for what you already paid out of pocket.
  - Archive your transaction to take action at a later date.
- **Set up** account alerts to let you know when claims data is received by PayFlex and waiting for you to take action.

**Note:** your employer offers the PayFlex Card®, you can use it to pay for eligible out-of-pocket expenses. After you use your card, select **Archive** for that expense when it comes through connected claims.

**Sign up for account notifications**

Log in to [cornell.payflexdirect.com](http://cornell.payflexdirect.com) to get started. If you are an Aetna member, you can also link to your PayFlex account from your Aetna Navigator® secure member website. Once you are on the PayFlex website, click on **My Settings** at the top of the page. Click on **Notifications/Email Address** and choose the notifications you wish to receive. Be sure to sign up for the **Health Plan Activity** notification to find out when you can take action for a health plan claim.

*For recordkeeping purposes or in case of an IRS audit, save all your receipts, invoices, Explanations of Benefits (EOBs), statements, etc., related to your qualified medical expenses.
Here’s how it works:

Visit your health care provider
Your provider will submit a claim to your insurance carrier to determine the amount you owe.

Your claim is processed by your insurance carrier and sent to PayFlex
- PayFlex will alert you when your claims data is received and waiting for you to take action.
- You can view your claims data on PayFlex’s member site by navigating to your “Health Plan Activity.”

Choose how you want to handle the amount due*
You can:
- Pay your provider directly from your PayFlex account.
- Request reimbursement from your PayFlex account for an out-of-pocket expense.
- Archive the expense to take action at a later date.

About PayFlex
Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (PayFlex), an affiliate of Aetna Life Insurance Company (Aetna). PayFlex’s robust account tools, accessible on cornell.payflexdirect.com, make it easy for you to manage your tax-advantaged accounts.

*The amount due shown in your account is reported to us by the insurance carrier. Any adjustments to this amount may result in overpayments or underpayments. You may have to work directly with your provider or insurance carrier to make any necessary adjustments. If a refund check is sent to you by your provider, what you do with those funds may have tax consequences. For reimbursement accounts, please contact our customer service department at 1-888-678-8242 for assistance. For your health savings account (HSA), contact your tax advisor. Interest will not be paid on HSA funds after the request for withdrawal is made.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (PayFlex), an affiliate of Aetna Life Insurance Company (Aetna). This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. All spending accounts have limitations and exclusions. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, refer to cornell.payflexdirect.com.