

For Your Protection

Applying for your Aetna HealthFund® Health Savings Account (HSA)

When you apply for your Aetna HSA, we will need to verify some personal information about you — including your correct name, address, date of birth and Social Security number — before we can open the account. It's just like when you open a bank account. This is a requirement of Section 326 of the USA Patriot Act. You may have heard it referred to as the "Customer Identification Process" (CIP).



Ensure timely account processing by using legally recorded information

Be sure to use the most accurate and current information when enrolling in your HSA. Here are some common reasons that may cause a delay:

- Address discrepancies or use of a non-U.S. address
- You are under the age of 18
- You have not legally changed your name after marriage or divorce
- Use of your nickname (e.g., "Becky" for Rebecca)
- Inconsistent use of your middle initial
- Americanized version of your name (e.g., "Sue Young" rather than "Soon Yong")
- Different spelling of your name (e.g., "Caren" for "Karen" or "Marie Delacruz" instead of "Marie De La Cruz")

Enroll in an Aetna HealthFund HSA today! Take care when completing your enrollment information and be sure to follow up if we ask for more information.

Important information about opening your HSA

Next steps

Once your information passes the verification process, you should receive a welcome kit within 10 to 14 days. This will include your HSA debit card and important information about how the account works.

If your information did not pass CIP, we will send you a letter within three days explaining the issue and asking you for additional information or explanation.

- If you do not respond within 20 business days, a second letter will be sent to you.
- We may also call your daytime phone number to confirm your information and/or request additional documentation.
- If we are still unable to verify your information within 25 days after the second letter, we will have to suspend use of your HSA.
- We will send you a third and final notice, after which your HSA will be closed if we do not receive your correct information within 60 days from the expected enrollment date.

If you need this material translated into another language, please call Member Services at 1-888-98-AETNA (1-888-982-3862).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Health savings accounts are administered by Aetna Life Insurance Company.

We want you to know®



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