

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

For your protection
Health Savings Account (HSA)

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When you apply for your HSA,* we need to confirm some of your information. We have to do this before we can open the HSA.

We have to confirm your full name, address, birth date and Social Security number. We have to do this under Section 326 of the USA PATRIOT Act. You may have heard of it as the “Customer Identification Process” or CIP.

Ensure timely processing with complete and accurate enrollment information

Be sure to use the most accurate and current information when you enroll in an HSA. **For example, use your legal name. Don't use a nickname.**

Here are some guidelines for your enrollment information:

- Use your current residential address. Don't use a PO Box or a non-U.S. address.
- You must be at least 18 years old.
- Use your full legal name. You may not have legally changed your name after marriage or divorce yet.
- Don't use your nickname (for example, “Becky” for “Rebecca”).
- Use your middle initial.
- Don't use the Americanized version of your name (for example, “Sue Young” rather than “Soon Yong”).
- Don't use a different spelling of your name (for example, “Caren” for “Karen” or “Marie Delacruz” instead of “Marie De La Cruz”).
- Make sure you use your correct Social Security number.

Next steps

Once your employer sends us your enrollment information, you'll receive a welcome letter or e-mail. You should get this before your plan effective date. You will also receive a debit card with a debit card carrier.

If your information didn't pass the CIP, we'll send you a letter within three business days. The letter will explain the CIP issue. It will also ask you for the documentation we need to confirm your identity or address.

- If you don't respond within 30 days, we'll send you a second letter.
- If you don't respond within 30 days of your second letter, we'll send you a third and final letter.
- If we still don't hear back from you, we'll close your HSA enrollment request.

Take care when completing your enrollment information. And please be sure to respond if we ask for more information.

*HSAs are currently not available to HMO members in California and Illinois.

Aetna Consumer Financial Solutions products, administered by PayFlex®, an affiliate of Aetna Life Insurance Company (Aetna).

This material is for information only. Health insurance and health benefits plans contain exclusions and limitations. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

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