

# Aetna HealthFund® Health Savings Account

Welcome to the Aetna HealthFund Health Savings Account (HSA). We know how important your employees are to you and to the success of your business so we want to ensure a smooth and successful implementation process.

## Your privacy is important

HealthEquity, a personal health care financial services company that specializes in HSAs, is the custodian of your HSA.\* Together, Aetna<sup>‡</sup> and HealthEquity are pleased to offer the latest technology to help protect your personal, financial and medical information and keep it secure. Please refer to the Privacy Statement for additional information.

As an employer you may enroll electronically via the employer portal at <http://aetna.healthequity.com> or you may complete the paper enrollment forms, which can be found in the Sales Materials section on the website. Just fax or mail the completed paperwork to HealthEquity at the address provided on the forms. Since paper forms are processed manually, we strongly encourage you to use the online enrollment feature, which provides faster turnaround than completing the paper forms.

\*HSAs are not available to HMO members in Illinois.

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## Online employer enrollment and registration

### Step 1 — Enrollment

To access online enrollment, log on to the Aetna HealthEquity website at <http://aetna.healthequity.com> and click on “Enroll group.” The wizard will guide you through a short, 5-minute enrollment process during which you will be asked to provide basic information about your company.

### Step 2 — Registration

Shortly after your company is enrolled, you will receive an e-mail prompting you to confirm enrollment by accessing the link in your e-mail. The Web link will allow you to verify the company information you provided earlier and to create a username and password.

Within five business days, HealthEquity’s Plan Sponsor Services will call you and provide instructions for using the website and making contributions. You may also schedule a call with HealthEquity at your convenience to discuss navigation on the website.

### Step 3 — Account setup

You can log on to your company’s portal and create accounts for individual employees. This can be done by entering employee information individually or by uploading an

## Important information about opening your HSA



electronic file with the appropriate information fields. Due to privacy restrictions, you maintain control over who can view your portal but you may create a log-in account for your broker.

### Step 4 — Account status

Accounts will be opened once employees have passed a government-required identity screening process, which is part of the Patriot Act. This process, referred to as the Customer Identification Process (CIP), usually takes one to two business days.

We want you to know®



If the enrollment form is incomplete, an outreach call will be made to the individual account holder. If the individual doesn't provide the required information within 15 days, an outreach call will be made to the employer asking for assistance in obtaining this information. If this information is not received, the individual account holder will not be able to open an account.

### Step 5 — Completion

Once the account is opened, the account holder will be mailed an HSA Visa® debit card\*\* and welcome kit. These materials normally arrive within 10 – 15 business days.

### Website capabilities

The PayChoice™ payment platform at <http://aetna.healthequity.com> is easy to use and provides your employees with the flexibility to:

- Manage account information
- See real-time balances
- Reimburse themselves
- Make payments from their account directly to the provider
- Schedule one or more payments in advance
- Set up electronic funds transfers

\*\*The HSA Visa debit card cannot be used at an ATM.

†Health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

Investment services are independently offered through HealthEquity, Inc.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Health benefits and health insurance plans contain exclusions and limitations. Rates and benefits vary by location. 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](http://www.aetna.com).

Policy forms issued in OK include: HMO/OK COC-4 09/02, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23, GR-29/GR-29N.

Assistance with the website capabilities described above is available to your employees 24 hours a day, 7 days a week, with a live, Member Services representative from HealthEquity.

### Manual/paper employer enrollment and registration

**Step 1** — Access the HSA enrollment materials by visiting <http://aetna.healthequity.com>.

The enrollment materials include:

- Employer and employee enrollment form
- Custodial agreement
- Fee schedule

**Step 2** — Once the enrollment forms are completed, they can be mailed or faxed to HealthEquity. Within 24 hours, the forms will be processed. HealthEquity's contact information is:

Aetna HealthFund HSA  
c/o HealthEquity Enrollment  
15 West Scenic Pointe Drive  
Suite 400  
Draper, UT 84020  
Fax: 1-520-844-7090

**Step 3** — Accounts will be opened once employees have passed the identity screening process or CIP. This usually takes one to two business days.

If the form is incomplete, an outreach call will be made to the individual account holder. If the individual doesn't respond within 15 days, an outreach call will be made to the employer to help obtain this information. If this information is not provided, the individual will not be able to open an account.

If you have any questions about your Aetna HealthFund HSA with HealthEquity, please contact your broker or call 1-866-382-3510 to speak with HealthEquity's Plan Sponsor Services.

## Your HSA Plan

### HSA Account

- You own your HSA
- Contribute tax free
- You choose how and when to use your dollars
- Roll it over each year and let it grow
- Earns interest, tax free

Today	Future
▪ Use for qualified expenses with tax-free dollars	▪ Plan for future and retiree health-related costs

### High Deductible Health Plan

- Eligible in-network preventive care services may not be subject to the deductible; however, a copay or coinsurance may be charged
- You pay 100% until deductible is met, then only pay a share of the cost
- Meet out-of-pocket maximum, then plan pays 100%

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[www.aetna.com](http://www.aetna.com)