

Protecting your Health Savings Account (HSA)

What you need to know when opening your account

When you apply for your HSA, we'll just need to confirm some of your information. We'll confirm your full name, address, birth date and Social Security number. This is required under Section 326 of the USA PATRIOT Act. It's also known as the Customer Identification Process (CIP).

For faster enrollment, make sure your information is up to date

Always use the most accurate and current information when you enroll in an HSA.

Here are a few tips:

- Use your current residential address, not 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").
- Use your correct Social Security number.

Next steps if your information doesn't pass

We'll send you a letter within three business days. It'll explain the CIP issue and request the documentation needed 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.

Got questions? We've got answers.

Visit payflex.com or call us directly at 1-844-729-3539 (TTY: 711). We're here to help Monday - Friday 7a.m. - 7p.m. CT, and Saturday 9a.m. - 2p.m. CT.

Don't forget:

- Carefully complete your enrollment application.
- Always respond if we ask for additional information.