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

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 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.

Carefully complete your enrollment information. Also, please be sure to respond if we ask for more information.

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

PayFlex Systems USA, Inc.

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