

## PROTECTING YOU DURING THE ACCOUNT OPENING PROCESS

Once you apply for an HSA and before your account is opened, we need to confirm your full name, residential mailing address, birth date and social security number as required by the USA Patriot Act. This process is called the **Customer Identification Program or CIP**.

### ENSURE TIMELY PROCESSING WITH COMPLETE AND ACCURATE ENROLLMENT INFORMATION

When you enroll in an HSA, follow these helpful hints to ensure you provide the most current and up-to-date information:

**18** ✓ You must be **18 years old** to open an HSA.



Provide your **full legal name** including your middle initial. Do not use a nickname, an Americanized version of your legal name, or variations in spelling from your legal name.



Use your **current residential address**. Do not use a post office box or a non-U.S. address.



Triple check that you have provided the correct **social security number**.



Include your full **date of birth**, including the month, day and year.

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

### NEXT STEPS OF THE ACCOUNT OPENING PROCESS



- ✓ Once your employer submits your enrollment information, you will receive a welcome letter or email before your plan effective date.
- ✓ If your information did not pass CIP, we will contact you via your chosen communication method.
- ✓ The communication will explain the CIP issue and request the documentation needed to confirm your identity or address.
- ✓ If you do not submit the documentation within the time frame indicated, you will receive two follow-up and final requests.

**Please note:** The custodian of your Clarity HSA is WealthCare Saver. WealthCare Saver is a dba of Alegeus Technologies, LLC, a licensed Non-Bank Custodian.

