HSA Consumer Identification Program (CIP)

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:

- 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.

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.

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

Questions?

Call us at 888-266-1732, Option 2