

PAYFLEX®

Information needed when opening your account

Protecting your health savings account (HSA)

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 (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.**

- 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.

*HSAs are currently not available to health maintenance organization (HMO) members in California and Illinois.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions.

For more information about PayFlex, go to payflex.com.

Next steps

Once your employer sends us your enrollment information, you'll receive a welcome letter or email. You should get this before your plan start 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.

Questions?

Visit horacemann.payflex.com, or call us directly at **1-877-533-0220**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

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

