

# PATRIOT Act: Frequently Asked Questions

To help fight the funding of terrorism and money laundering activities in the United States, the USA PATRIOT Act (established by the Federal Government after 9/11) requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. BenefitWallet® complies with this requirement for all Health Savings Accounts (HSAs).

## What is the process of verifying my identity?

BenefitWallet's HSA custodian, The Bank of New York Mellon, will attempt to verify your identity during the account opening process. This is called the Customer Identification Process (CIP). Your identity will only be verified when your account is created/opened.

## What happens if my identity cannot be verified?

If the verification process is deemed "inconclusive", you will be sent a request for additional information to help further verify your identity. Some examples of acceptable documentation include:

- **For an Address Validation:** A driver's license, state identification, bank statement, or a current phone or utility bill displaying the input address.  
Note: You must use your residential address, not a P.O. Box.
- **For a Social Security Number (SSN):** A social security card.
- **For Date of Birth:** A driver's license, U.S. passport, birth certificate, or state identification.
- **For Name Validation:** A social security card, passport, birth certificate, marriage certificate, divorce decree, legal name change certificate, or state identification.

## What do I need to know if I am required to provide additional information?

If you must provide additional verification information, be sure to only submit copies – NOT originals. Here is some additional guidance:

- P.O. Box addresses cannot be accepted as a residential street address.
- If you submit a copy of your US passport for identity verification, the submission must include:
  - BOTH the passport page with the passport ID number AND the page where the address is presented (these are separate pages on the US passport).
  - The address must be handwritten on the passport.
- All copies of the documents you submit are reviewed by authorized personnel in a secure environment.

## What is the timeline to submit additional information?

Two requests will be sent from BenefitWallet. You will have 10 days to return the pre-paid envelope with the requested information or upload the document images to our secure website or mobile app. Information must be returned according to the instructions provided in the request and not to your employer. If you do not respond to the request, your HSA will be closed and a check will be issued for any balance that is in the account. Please note that a distribution fee is not charged in this situation.

## What are my options if I receive a disbursement check as a result of the PATRIOT Act, but want to reopen my account?

If your account was closed because you did not provide the necessary information under the PATRIOT Act, your account will be reopened once you provide the necessary information. You can mail the disbursement check back for deposit into your account, along with a deposit ticket (located in your checkbook or downloadable from your online account). Please be sure to check the "Return of Incorrect Distribution" box on the deposit ticket so that the deposit is coded properly.

## Who do I contact with questions?

If you have questions about this process, please call the BenefitWallet Service Center at **877.472.4200**.

