



Identity Verification Process for HSA Participants

What is identity verification?

HSAs are individual bank accounts and as a result are subject to identity verification procedures. Employees enrolling in an HSA will be required to provide full name, social security number, date of birth, and street address (PO Box can be used for mailing but not for account creation). This information is first run through an identity verification system. If an individual's identity cannot be verified through systematic options, additional documentation is needed from either the employer or the participant to open the account.

What communication is provided when an employee doesn't pass the identity verification process?

Employees will receive a request by email and mail within one week of enrollment if additional documentation is needed. Employers will also receive a notification monthly if they have any employees in a pending status.

How do I know what employees have not passed the identity verification process?

Please login to the [Secure BRIWEB Employer portal](#). Navigate to *Reports* on the left menu and select the "HSA Account Info" report. Records with a "Bank Account Status" equal to "Pending CIP" have not been cleared and will require additional documentation.

How can employers help?

Employers who are interested in assisting with the identity verification process can either:

1. **Provide documentation to resolve the issues.** Employers can either provide (1) a copy of an I-9 or (2) a copy of driver's license and social security card on behalf of the employee. Documentation can be uploaded through your secure **HSA Identity Upload Link** available in the Documents section of BRIWEB.
2. **Aid in reach out efforts with employees.** Employees may miss the communication or be hesitant to respond to requests for documentation. Receiving a communication from their employer can help to verify the request and encourage timely resolution. [Sample Request for Documentation](#)

What happens if additional documentation is not provided?

If the additional documentation is not provided by either the employer or the participant within 45 days, the account request is closed. **Any deposits received prior to the account creation will be returned to the originator and will not be deposited into an HSA in the individual's name.**

Thank you for attention and for allowing Benefit Resource to serve you.

Benefit Resource



ACTION NEEDED TO OPEN YOUR HSA

|FNAME| *|LNAME|*
<Street Address>
<City> <State> <Zip>

Hi *|FNAME|* *|LNAME|*,

Benefit Resource (BRI) recently received a request to open a Health Savings Account (HSA) for you in coordination with *|COMPANY|*. The enrollment has been processed, however, in order to open the HSA, additional documentation is required to confirm your identity.

In order to open your HSA, you will need to provide the following documents:

- A copy of your state-issued driver's license, state-issued ID or passport to confirm your date of birth.
- A copy of your Social Security card to confirm your Social Security number.

For your convenience and security, we provide several secure options for submitting this information.

OPTION 1: UPLOAD DOCUMENTATION THROUGH SECURE DROPBOX

Documents can be loaded to a secure dropbox for processing. You can either access the dropbox by (1) logging into your account at BRIWEB and clicking the **HSA Identity Upload Link** available in the Documents section of BRIWEB or (2) request a secure link by emailing participantservices@benefitresource.com.

OPTION 2: MAIL DOCUMENTATION ALONG WITH A COPY OF THIS LETTER TO:

Benefit Resource, LLC
PO BOX 642
Willow Grove, PA 19090

If you have any questions or would like to verify this request, you may contact Benefit Resource.

Phone: (800) 473-9595, Monday – Friday, 8am – 8pm (Eastern Time)

Email: participantservices@benefitresource.com

Online Live Chat: Monday – Friday (available with **participant login**)