

# Protecting Your Account

## SECURITY PRACTICES TO HELP YOU PROTECT YOUR FUNDS

To safeguard your hard-earned HSA funds from increasingly sophisticated fraud attempts, your Health Savings Account (HSA), managed by MetLife, has implemented enhanced security protocols.

- **Challenge all Bank Changes and/or Distributions:** Anytime a member is online or on a mobile app and submits a request to update their banking information, or if they are requesting a distribution from their HSA (by check or direct deposit), a one-time code will be sent via text to the phone number on file. If the person online is able to enter the SMS code provided, it means the mobile device is connected to the same phone number on file. This confirmation process will occur 100% of the time going forward effective immediately.
- **Members no longer will be able to change their demographics by calling:** A member will no longer be able to call MetLife to change their contact phone number. Instead, the member will need to update their phone number in their MAP portal through the SEHP and the information will be provided to MetLife in the file transfer. A temporary password/login will no longer be provided to a member when calling MetLife.
- **Verifying Security Questions when calling into MetLife Customer Service:** If a member calls MetLife customer service and is unable to answer any of the security questions, or hesitates in answering the screening questions, the customer service rep will lock the account. This action will generate an immediate "Red Flag Notice", and the system will automatically notify the member to contact MetLife to discuss the activity on their account. Once the member contacts customer service and verifies the security information, the account will be unlocked. Call MetLife's customer service center at 877-759-3399.

### Follow these steps to help protect your HSA and your funds:

- Use unique strong passwords for your account, and change them regularly (at least every 90 days)
- Pay attention to notifications (text or email) from MetLife for any activity on your account. If anything looks suspicious or incorrect, reach out to MetLife immediately.
- Use Security Questions and the answers only you will know, and do not share them with others.
- Remove Apps and Browser Extensions you don't use. Hackers use these Apps to get access to your personal data.

**AN HSA IS YOUR PERSONAL ACCOUNT. PROTECT YOUR FUNDS!**

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