

Flexible Spending Account

Agency Benefits Officer – Login.gov ID Verification Process

The attached [Federal Flexible Spending Account Program \(FSAFEDS\) Login.gov Frequently Asked Questions \(FAQs\)](#) provides additional guidance to Benefits Officers regarding the Login.gov Identity Verification Process, commonly encountered problems, and troubleshooting tips.

This document outlines the procedures to follow if a participant reaches out to you for assistance and some commonly encountered scenarios. If you have any questions or concerns regarding the attached FAQs or FSAFEDS, please email FSA.Internet@opm.gov.

For important dates and plan changes, visit the FSAFED message board <https://www.fsafeds.com/Support/MessageBoard>

Questions?

Contact: dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil





Agency Benefits Officer – Login.gov ID Verification Process

In a continued effort to enhance security for FSAFEDS accounts, all participants are now required to verify their identity to access their FSAFEDS account. The identity verification process involves submitting a state-issued identification online through Login.gov. If the participant uses their PIV/CAC card as an authentication method with Login.gov, they have an alternative path to the identity verification process. This document outlines the procedures to follow if a participant reaches out to you for assistance and some commonly encountered scenarios.

Options for Identity Verification

A participant should follow the steps outlined below to access their FSAFEDS account or create a new FSAFEDS account:

1. Use PIV/CAC as an authentication method in your Login.gov account. *This is the preferred method for identity verification for FSAFEDS if the employee has a PIV or CAC card.*
2. Verify identity online with Login.gov. *The employee will need to submit personal information and submit a state identification*
3. Verify identity in-person. *Note that the in-person verification process must be started online. The employee will need to submit personal information and state identification.*
4. Contact the ABO. *The ABO will need to submit the employee's information via encrypted email from their agency email address.*

Commonly Encountered Problems

- Unable to ID verify through Login.gov; does not have PIV/CAC, notified by Login.gov that their records don't match
- Participant had name, email, or phone number change or no longer has access to email
- Participant's account was flagged for potential fraud
- Participant unable to verify phone number on Login.gov account
- Participant does not have US Phone Number
- Participant unable to verify due to technical concerns
- Participant unable to verify due to image concern
- Participant's PIV/CAC is associated with another user

Q: How can I help a participant who fits into one of the following scenarios?

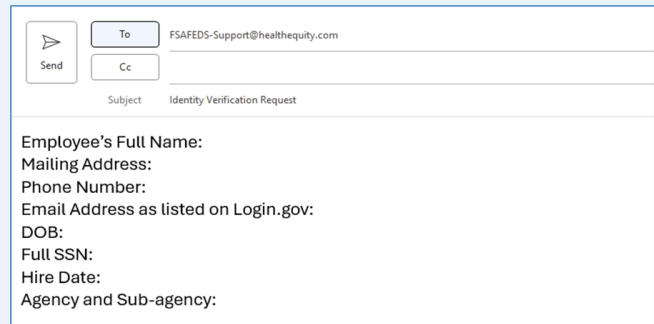
- Unable to ID verify through Login.gov although they have tried everything
- Does not have a PIV/CAC
- Notified by Login.gov their personal records do not match

A: In these cases, please send the below information to FSAFEDS-Support@healthequity.com requesting to verify the employee's identity. When sending any secure emails to FSAFEDS-Support, please be sure to send a separate email indicating a secure email has been sent with an ABO verification so we can confirm receipt.

Use Email Subject line: Identity Verification Request

Include the information below in the body of your email:

- Employee's Full Name:
- Mailing Address:
- Phone Number:
- Email Address as listed on Login.gov:
- DOB:
- Full SSN:
- Hire Date:
- Agency and Sub-agency:



The screenshot shows an email composition interface. The 'To' field is populated with 'FSAFEDS-Support@healthequity.com'. The 'Subject' field is 'Identity Verification Request'. The body of the email contains the following text:

Employee's Full Name:
Mailing Address:
Phone Number:
Email Address as listed on Login.gov:
DOB:
Full SSN:
Hire Date:
Agency and Sub-agency:

Q: How can I help a participant who no longer has access to the email address on their FSAFEDS account? - **OR** -

Q: How can I help a participant who recently had a name, email or phone number change from what is on file with FSAFEDS?

A: Please send the below information to FSAFEDS-Support@healthequity.com requesting to update the participant's profile information.

Use Email Subject line: Identity Verification Request

Include the information below in the body of your email:

- Employee's Full Name:
- Employee's Previous Full Name (if applicable):
- FSAFEDS ID, Last 4 of SSN or zip code:
- Current email Address/phone number on file:
- Updated email address/phone number to add (this email address must match their Login.gov email address)

Q: How do I help a participant whose FSA account was flagged for potential fraud and canceled?

A: Please send the below information to FSAFEDS-Support@healthequity.com requesting to reinstate their account.

Use Email Subject line: Re-instate Account

Include the information below in the body of your email:

- Employee's Full Name:
- FSAFEDS ID, Last 4 of SSN or zip code:
- Current email Address:
- Current phone number:

Q: How can I help a participant who is having trouble verifying a phone number on their Login.gov account?

A: If the participant cannot verify their phone number with Login.gov, they may choose the option to verify by mail.

Q: How can I help a participant who does not have a US phone number to verify their account with Login.gov?

A: The participant should use their PIV/CAC authentication method to verify. If the participant has not added this option to authenticate on Login.gov, they may need to do this prior to verifying with FSAFEDS using this method. They should receive a prompt on the FSAFEDS website.

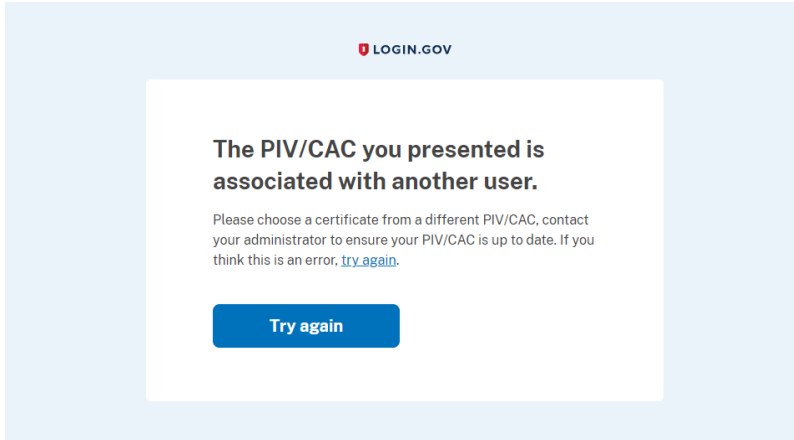
Q: How can I help a participant who is having issues with verifying their identity through login.gov due to technical concerns?

A: The participant should open a help ticket with the Login.gov team to review and respond. If you are having issues with signing into Login.gov, please visit: [Contact us | Login.gov](#)

Q: How can I help a participant who is getting errors from Login.gov indicating they cannot verify their information due to an image concern?

A: The participant should use their PIV/CAC authentication method to verify or in-person proof (ensure they follow the instructions and bring the QR code with them to the Post Office)

Q: How can I help a participant who has tried using their PIV/CAC card to verify their identity through Login.gov and received the message below?



A: The participant has linked their PIV/CAC card to a different Login.gov account than the one they are trying to use with FSAFEDS. The participant can try using a different authentication method or their Login.gov account already linked to their PIV/CAC card.

Troubleshooting Tips

- If participants have multiple Login.gov accounts, they will only be able to login to their FSAFEDS account using the Login.gov they originally linked to it.
- If participants are asked to in-person proof at their local post office, it's important to understand another option is for their Agency Benefits Officer to send their information to FSAFEDS-Support@healthequity.com requesting to verify the employee's identity.
- To ensure employees can always access their account they should add multiple emails and multiple second factor authentications to their Login.gov account. By doing so they ensure they can still log in even if they lose access to an email or authentication method. Example, if they only choose to use back-up codes or a physical device and lose those codes or device, they will not be able to regain access to their Login.gov. account.
- To add a new email to their FSAFEDS profile they will need to add and verify the email with Login.gov. Once they have added & verified the email with Login.gov the email will be available to select to add to their FSAFEDS account.
- **Please allow FSAFEDS-Support 3-5 business days to process your requests.**