



Employer Guide:
Health Savings Accounts
Employer Portal

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Welcome

BenefitWallet® welcomes you and your employees. We are one of the leading administrators for Health Savings Accounts (HSAs) providing administrative services and support to employers. The Bank of New York Mellon is the custodian of the FDIC-insured portion of the BenefitWallet HSA. As an employer, this guide is prepared for you to summarize the steps to get started with your HSAs. Our Employer Support Team is available to you and our website provides information and tools to assist you in managing your plan and payroll processes.

Thank you for selecting BenefitWallet as your account solution.

Next Steps

1. Review this Employer Guide.
2. If you have not already, choose a funding method.
3. The Primary Business Contact has been sent several emails:
 - A. Funding information based on your selected funding method,
 - B. Security challenge form, and
 - C. Web logon instructions.If you need this information resent, contact our Employer Support Team.
4. Log on to mybenefitwallet.com; review the menus for Payroll Processing and Reporting. User guides and weekly training sessions are available.
5. Verify your group's enrollment by reviewing the Account Profile report.
6. After processing enrollment, Welcome information is sent to each employee. Employees must open their accounts online or using the Master Signature Card from the Welcome Kit.
7. Fund open accounts:
 - A. **Payroll on the Web (POW!), or Funding Spreadsheet Upload:** Your employer setup is complete.
 - B. **Flat File:** You will need to obtain the file layout and set up the transmission for your files. Both communications and file format verification need to be completed to use this method.
 - C. **Automated Clearing House (ACH) Direct Deposit:** You need to provide your bank with each employee's account number.

To view the account numbers and status for your employees go to the “Member Profile Report” under the Reporting menu.

Employer Role in HSA Administration

Website

Employers and employees can log in to mybenefitwallet.com. The Primary Business Contact is provided with logon information.

The employer website provides information necessary to administering HSAs. The website offers:

Payroll Processing: Secure submission of payroll contributions.

Reports: Information on account status, payroll details and more.

Employer Services: Key resources including user guides and forms.

Manage Access: Allows the Primary Business Contact to set up Sub-Users and designate access. Updates take effect upon clicking “Save Changes”.

Employers needing password assistance should contact the Employer Support Team at:

Employer Support Team

Phone
866.712.4551

Hours of Operation (Eastern Time)
Monday – Friday: 8:00 a.m. – 8:00 p.m.
Saturday & Sunday: 9:00 a.m. – 6:00 p.m.

Employer Role With Respect to HSAs

To assist in the establishment and administration of HSAs for your employees, you will be required to provide certain documents, instructions and information, as fully described below. Any delay in providing such documents, instructions and/or information may result in a delay or preclude BenefitWallet from being able to provide HSA services. Additionally, you may be responsible for fees, expenses and liabilities arising from your failure to provide such documents, instructions or information.

HSAs are individually owned by the employee. Employees must provide the employer and/or the health plan with the necessary authorization* that will enable you to:

- Access the HSA custodial account,
- Provide information to BenefitWallet regarding the HSA custodial account,
- Receive information from BenefitWallet regarding the HSA custodial account, and
- Deposit contributions to the HSA custodial account, as necessary to allow BenefitWallet to perform the HSA account services or as required under applicable law.

*Necessary authorization is the employee's consent to information sharing so BenefitWallet can open the HSA. This authorization may be obtained as part of your HSA-qualified High Deductible Health Plan (HDHP) enrollment process. Such authorization includes, but is not limited to: documentation of enrollment; documentation/consent for payroll deduction.

Security

Information security is important to BenefitWallet and The Bank of New York Mellon.

Information security includes service center calls, email communications/transmissions, submission of data and shipment of materials.

Important Security Reminders

- All service center calls are authenticated to ensure information is provided only to employees and authorized contacts. Employer authentication is based on the contact list provided during setup and as amended, coupled with the responses to select security challenge questions. Only authorized contacts who respond correctly to the security challenge questions may discuss employer information.
- Initial enrollment as well as updates should be transmitted via FTP by the employer, health plan or TPA.
- Payroll submissions should be submitted through the secure applications (Payroll on the Web, Funding Spreadsheet Upload or AdHoc Quick Payroll Processing) or through Individual ACH initiated by your bank.
- Excel-to-text files or payroll flat files should be submitted over Secure File Transfer Protocol (SFTP) connections.
- In the rare instance when email communication containing personal information (including name, address, zip code, email address, telephone number, date of birth, account number and Tax ID or Social Security Number) regarding the employer or employee is required, the email should be sent over a secure link or with a PGP encrypted email. Employers may obtain a PGP encrypted email valid for six weeks from the Employer Support Team.

Enrollment Process

Employees must open accounts or funds will not post. BenefitWallet offers electronic and paper account opening processes.

Electronic

- Advantage Direct
- “First Time User” on mybenefitwallet.com

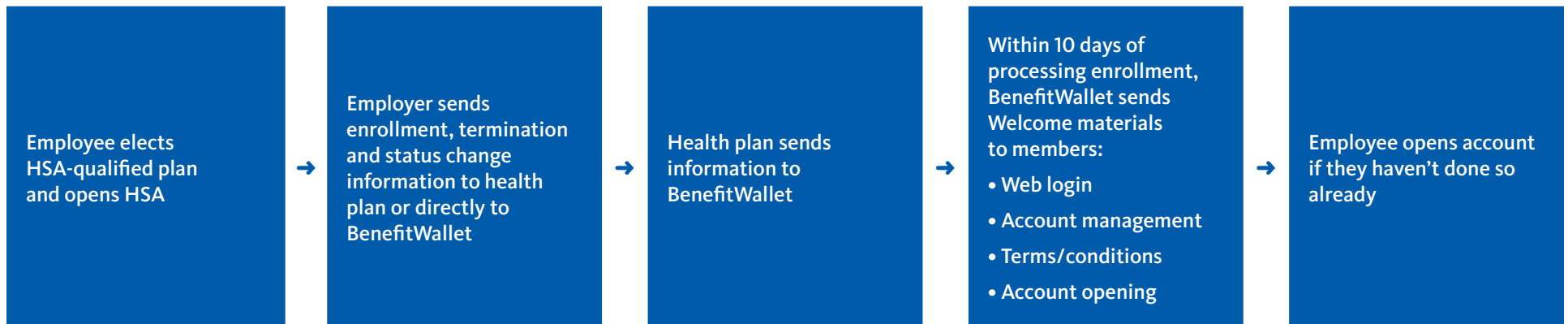
Paper: Master Signature Card

- Provided in the Welcome Kit and available online.
- You may download a Master Signature Card for a specific employee by going to the Employer Toolbox section and selecting Forms and Documents > Personal Information > “Master Signature Card”.
- May be used to open accounts, request a checkbook and designate beneficiaries.

The BenefitWallet Service Center cannot process change requests (including name, address or Social Security number) for an employee currently employed and active in the HDHP. In addition, employment and/or coverage status changes cannot be processed by the Service Center. These changes must be submitted to BenefitWallet by you or your Health Plan.

Fees and Billing

As an employer participating in the HSA program, there may be charges billed to you from your health plan – refer to your health plan contact regarding these charges. Fees pertaining to the individual accounts are detailed in the Welcome Kit, available at mybenefitwallet.com and may be explained to you by your health plan contact. Such fees are deducted from account balances either on a periodic basis or when incurred, depending on the fee.



Account Opening

Best Practice

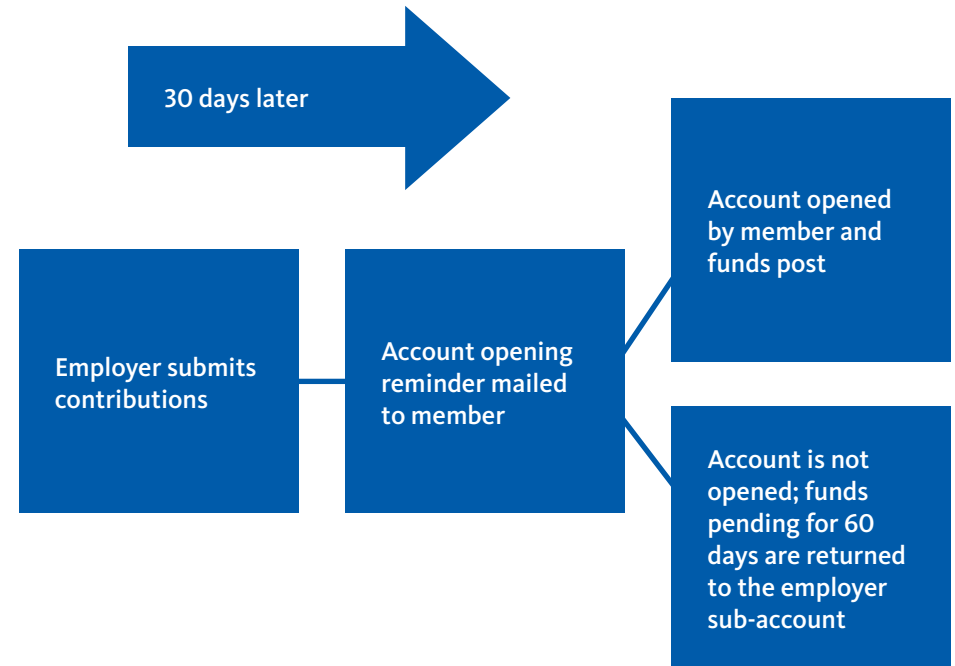
Since funding can only post to open accounts, employers should allow employees to open accounts during open enrollment. To make signature processing available during enrollment, contact the Employer Support Team or your client implementation lead to request your Advantage Direct link and flyer.

- Go to the “Member Profile Report” to view the status of accounts for your employees.
- Individuals who have been asked for more information to verify their identity display on the Pending Close Report.

USA PATRIOT Act

The information collected during the enrollment process will be used by The Bank of New York Mellon to fulfill its obligations to establish and maintain a Customer Identification Program (CIP) pursuant to the USA PATRIOT Act, the Bank Secrecy Act, the Money Laundering Control Act and all other applicable anti-money laundering laws. A certain percentage of enrollments will be identified for further verification during this screening. Identified individuals will receive a request for additional information at their supplied mailing address. Information requested typically includes documentation such as copy of current driver’s license, copy of utility bill or passport. **Until the identity of an employee requesting to open an HSA has been verified, the account will remain unopened and any funds sent for contribution will be held. If the account applicant fails to respond to requests for additional information, the account will be denied and any held contributions will be returned to the employer.**

Account Opening Reminder Process



Note: If you elect Funding Spreadsheet Upload or Payroll Flat File with FTP funding methods, the account opening reminder is mailed 14 days after the employer submits contributions (instead of 30 days as shown in the above diagram).

Education

Resources to Help Your Company Tell a Compelling HSA Story

Do you need help telling the HSA story? BenefitWallet has you covered with a one-stop microsite (www.mybenefitwalletsite.com/openenrollment) that gives you access to our HSA collateral, videos and email templates. Give your employees the tools they need in a compelling and easy-to-understand way and help them see the value of their HSA.

BenefitWallet

Your HSA Toolkit

Resources to help you tell a compelling story

Tackle Benefits Enrollment With Our HSA Toolkit

Planning your benefits enrollment communications and need help telling the HSA story? BenefitWallet® has you covered with 2020 collateral, videos and email templates. Tell your employees about HSAs in a compelling, easy-to-understand way and help them see the value of their account.

Marketing | Emails | Webcasts

Feature these resources in print, by email and on your company's intranet or benefits enrollment portal.

Flyers

- HSA Overview (English) / (Spanish)
- HSA Save (English) / (Spanish)
- HSA Spend (English) / (Spanish)

Videos

- HSA Overview (English) / (Spanish)
- HSA Save (English) / (Spanish)
- HSA Spend (English) / (Spanish)

2020 Enrollment Resources

- HSA Overview
- 5 Reasons to Open an HSA
- Qualified Medical Expenses
- IRS Limits
- HSA Enrollment Presentation
- HSA Overview Video

Get Started Today

Please share these resources with your employees to encourage them to enroll and help them get the most out of their BenefitWallet HSA.

Payroll-Based Contribution Methods

Contribution Reminders

Employers will not be entitled to recoup any contributions made to an employee's HSA, except for limited exceptions as outlined in the IRS HSA regulations.

For the first four contribution methods, you may execute the lump sum transfers in any of three ways: Wire, ACH or sending a check. When using ACH Direct Deposit, the individual ACH deposits accompany ACH information.

Funding may post only to open accounts. Review the status of accounts online through the "Member Profile Report".

It is a best practice to reconcile your employer sub-account monthly, but at least annually.

Tip: Use AdHoc Quick Payroll Processing to post final contributions for a terminated employee.

Funding for Terminated Employees

You cannot submit funding using Payroll on the Web (POW!) for accounts of terminated employees. You may use the AdHoc Quick Payroll Processing application or submit an Individual ACH contribution to post funds to open accounts of terminated employees. Funding submitted for closed accounts will reject.

Lump Sum Funding via Wire, ACH or Check

Payroll on the Web (POW!)

Funds are accompanied by allocation instructions entered and submitted via the POW! application; available for groups with less than 150 HSAs.

Funding Spreadsheet Upload

Funds are accompanied by allocation instructions entered and submitted using an Excel or text file.

Payroll Flat File with FTP Connectivity

Funds are accompanied by allocation instructions in our HSA Payroll Distribution File format. (This approach requires FTP connectivity setup.)

AdHoc Quick Payroll Processing

Funds are accompanied by allocation instructions entered and submitted via AdHoc Quick Payroll Processing application. A limit of 25 transactions may be submitted at a time.

ACH Direct Deposit (via Individual ACH)

Direct deposit into individual accounts via the ACH network. BenefitWallet is not able to support reconciliation of contributions under this approach.

Payroll Based Contribution Methods

Contribution information paired with lump sum funding via wire, ACH or check provides the opportunity for timely and accurate contribution posting to employee accounts.

Lump Sum Funding

You may execute the required lump sum transfers in any of three ways: Wire, ACH or check.

Tip: Use AdHoc Quick Payroll Processing at the end of the year to schedule funds to post on January 1.

POW! (Payroll on the Web) Method

POW! is a secure, online application that allows you to easily provide contribution instructions to post both employee and employer contributions to accounts. This method is only available for groups that have less than 150 enrolled HSAs.

Payroll Flat File with FTP Connectivity

Payroll Flat File with FTP Connectivity requires FTP connectivity setup and coding of the specified file layout. Funding is then submitted as a lump sum. This method is typically used by employers with over 100 enrollments. Contact your client implementation lead for more information.

Funding Spreadsheet Upload

Funding Spreadsheet Upload is a secure, online application that allows you to easily provide contribution instructions to post both employee and employer contributions to accounts. If you submit multiple files on the same processing date, we recommend the following:

- Uniquely identify each file submission by sequentially numbering the submissions in the file control number.
- Wait a minimum of ten minutes between file submissions to ensure the previous file has been fully transmitted and received prior to submitting the subsequent file.

AdHoc Quick Payroll Processing

AdHoc Quick Payroll Processing allows you to enter distribution information using the online screens, which also calculate the total funding requirement. A limit of 25 transactions may be submitted at a time.

Payroll Based Contribution Methods

Specifics for routing ACH direct deposits:

Receiving Bank

The Bank of New York Mellon

Receiving Bank Address

PO Box 535416
Pittsburgh, PA 15253

Bank Transit Routing Number

011001234

Receiving Bank Accounts

[Employee name]

Receiving Bank Account Number

[See first bullet on right]

ACH Direct Deposit

An employer, or its payroll administrator, may initiate direct deposits into employee accounts via the ACH Network. Lump sum funding is not required for this funding method.

Your company's payroll system must create a NACHA file specific for HSA contributions for your bank. This file should be provided to the bank to initiate movement of funds.

Upon successful pre-note, or validation of the account information provided, proceed with deposits into the accounts. **Please note**, your company account will be debited and the individual HSAs will be credited for the amount of each transaction. In addition, your financial institution may impose a service fee for this processing.

Under this approach, you obtain the member's 14-digit account number online from the "Member Profile Report". Funding will post to each account as soon as your employees open their HSAs.

- The ACH file account number is a 17-byte field. The three-digit number that designates whether the funds are employee or employer contributions should be added as a prefix to the 14-digit account number. This becomes the 17-byte field.

Employee	contributions:	951XXXXXXXXXXXXXX
Employer	contributions:	952XXXXXXXXXXXXXX
Wellness credits:		956XXXXXXXXXXXXXX

- ACH credits for employee accounts must be originated two business days before the date the deposits will be reflected in the accounts. You should initiate the items as two-day credits with your originating bank and should be directed to a checking (not savings) account.
- Deposits made for the prior calendar year must indicate the Effective Entry Date for the contribution to post as a Prior Year contribution. This should be confirmed via the website or IVR under tax information. Alternatively you may use POW! or Funding Spreadsheet Upload for processing of Prior Year contributions. Prior Year contributions post only during the period January – April 15th of each year.

Lump Sum Funding

Employer Sub-Account

In each of the lump sum funding options, the funds should be directed to the employer sub-account. The employer sub-account number is a 14-digit number established during employer setup and provided to you by the welcome emails or through the employer portal under “View/Update Employer Profile”. All employer sub-account numbers begin with 9500998.

To view your employer sub-account number, go to “View/Update Employer Profile” under the Employer Profile menu.

Wire Transfer

The Bank of New York Mellon must receive all wires by 5:00 p.m. ET at least one day before the payroll effective date in order for funds to be available in each employee’s account on the payroll date (provided distribution instructions are also submitted on time). Wires can only be submitted to employer “998” sub-accounts; our system does not support wires to individual accounts. Employers should wire funds directly to their sub-account:

Receiving Bank:	The Bank of New York Mellon
Receiving Bank Address:	P.O. Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Beneficiary Name:	Employer Name (as established for HSA)
Beneficiary Account Number:	[INSERT 14-digit Employer Sub-Account number] **These are accts beginning with 9500998
Reference Information:	NA

ACH Origination – Employer Initiated Push

Employers should direct ACH funding to:

Receiving Bank:	Bank of New York Mellon
Receiving Bank Address:	P.O. Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Receiving Bank Account:	Bank of New York Mellon HSA Custodial Account
Receiving Bank Account Number:	9500998XXXXXX
Addendum Information:	[Provide employer name]

ACH credits must be received one day before the payroll effective date and should be directed to a checking (not savings) account.

ACH Origination – Employer Authorized Pull

Employers may elect for BenefitWallet to pull funds from a specified account. This setup is completed online under the Payroll Processing tab.

Check

Employers should mail a check, payable to The Bank of New York Mellon a/c 9500998XXXXXX. The employer account number should be indicated on the check. When remitting multiple checks, employers may wish to include an Employer Deposit Slip located online in the Employer Toolbox. Checks may be mailed to the PO Box below or for overnight deliveries, use the street address below. *Checks must be received one day before the payroll effective date.*

Direct Employee Contributions (not payroll-based)

The employee may send additional deposits directly by check or ACH. The employee’s checkbook contains a supply of deposit slips and deposit slips are downloadable online. Employee individual deposits with prepared deposit slips should be forwarded for processing to the below information.

Mail	BenefitWallet HSA PO Box 535161, Pittsburgh, PA 15253-5161
Overnight	BenefitWallet Operations 500 Ross Street, Suite 154-0510, Pittsburgh, PA 15262-0001

Contribution Limits

Contribution Reminders

- HSA owners are responsible for ensuring they do not contribute more than they are allowed under IRS rules.
- As the HSA custodian, it is our responsibility to ensure that contributions do not exceed the statutory maximum contribution. This includes funding from all sources (employee payroll, employer payroll contributions as well as individual employee contributions).
- Prior year contributions can be submitted by employers or employees between January 1 and April 15 each year.

The 2019 and 2020 limits with respect to maximum contribution, catch-up contribution, minimum deductible, and maximum out-of-pocket are listed below:

IRS HSA Limits	2019	2020	Change from 2019
HSA Contribution Limits:			
Individual Coverage	\$3,500*	\$3,550*	+ \$50
Family Coverage	\$7,000*	\$7,100*	+ \$100
HDHP Minimum Required Deductibles:			
Individual Coverage	\$1,350	\$1,400	+ \$50
Family Coverage	\$2,700	\$2,800	+ \$100
HDHP Out-of-Pocket Maximum:			
Individual Coverage	\$6,750	\$6,900	+ \$150
Family Coverage	\$13,500	\$13,800	+ \$300

*Persons age 55 or older may make additional catch-up contributions of up to \$1,000.

Reporting

Training

Training sessions are regularly scheduled every Thursday 1:00 p.m. – 2:30 p.m. ET. Send requests to HSAWebTraining@conduent.com and include the following for each attendee:

- Full name
- Company name (as listed in our system)
- Phone number
- Email address

Include two availability dates (both primary and secondary choice are required in case there is no availability on the primary date).

BenefitWallet offers several reports to assist in HSA administration. These reports are designed to show payroll file statuses, detailed employee information and aggregate account information at the group level. The reports available are:

File Status Report

Provides summary information for all files processed by the employer for the selected date range. Any individual file can be selected to view processing details.

Pending Transactions Report

Provides details regarding daily reposting attempts into frozen accounts.

Member Profile Report

Provides details at the member level regarding the receipt and processing of payroll files and account status (open, frozen, closed).

Monthly Summary Report (available for groups with more than 25 HSAs)

Provides a summarized report of monthly transactions including contributions, withdrawals, fees, rollovers and investment activity of the accounts affiliated with the employer code.

Payroll Reconciliation Compare

Provides online support to verify consistency of payroll records to year to date posted payroll contributions for the current or prior year. In addition, the payroll reconciliation compare will identify discrepancies for further review.

Pending Close Report

Provides a listing of accounts pending account closure as request for additional documentation to verify the individual's identity has been requested in accordance with the USA PATRIOT Act.

Subaccount Transactions Report

Provides a listing of transactions from the employer subaccount for a selected timeframe.

BenefitWallet Web Access and Authentication

Our website at www.mybenefitwallet.com facilitates self-service activities for employers including payroll processing, reporting, resources and notifications.

Weekly training on POW! and reporting is also available via web-based conference calls on Thursdays at 1:00 p.m. ET (1.5 hours).

To register for a training session, send an email for each attendee with the participant's name, email address, employer name and type of training to hsawebtraining@conduent.com.

The employer portal can be accessed by the Primary Business Contact and additional contacts (sub-users) who have been identified and setup by the Primary Business Contact.

Logging In to the Employer Portal

- Go to www.mybenefitwallet.com.
- Enter your User ID and select "Login". **(Do NOT choose the "First Time User" button as this is intended for members.)**
- User ID and password:
 - **Primary Business Contact:** Use the 14-digit sub-account number as your User ID, along with the password that was emailed to you during the initial setup of your employer group.
 - **Sub-Users** should receive their User ID and password from the Primary Business Contact.

Employer Contacts are supported by the:

Employer Support Team

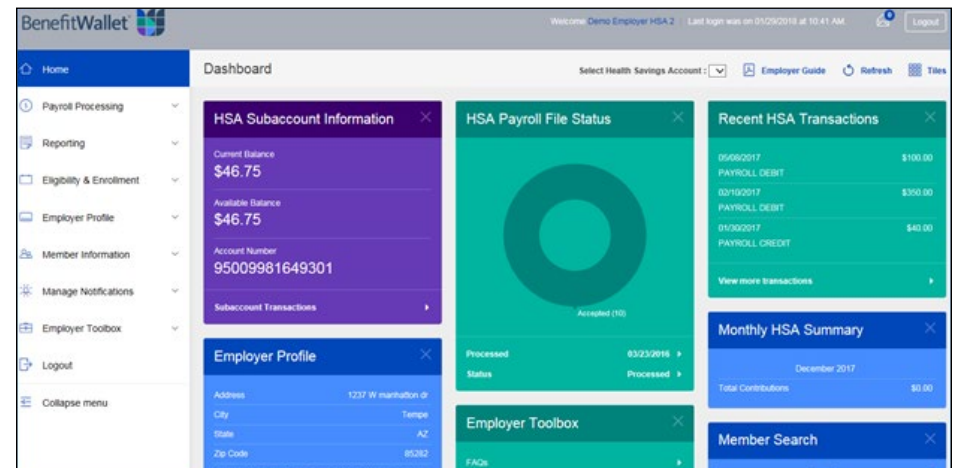
Phone
866.712.4551

Hours of Operation (Eastern Time)
Monday – Friday: 8:00 a.m. – 8:00 p.m.
Saturday & Sunday: 9:00 a.m. – 6:00 p.m.

The Primary Business Contact and all other identified users are required to authenticate for security purposes.

- The Primary Business Contact needs to authenticate when contacting the Employer Support Team with the security challenge responses submitted.
- Sub-Users need to authenticate when contacting the Employer Support Team with their 1) Sub-User ID established by the Primary Business Contact and 2) their email address as listed for Sub-User access. A caller who does not know their Sub-User ID should contact the Primary Business Contact for this information.

All web users will receive emails to obtain a security code, password reminders or locked passwords. Emails with applicable information will be sent to the email address associated with the specified login via the website.



BenefitWallet Web Access and Authentication

Password Management

An initial password is provided to you as part of setup. During your first login, you are required to change the password. Following your first login, you may change the password at any time by selecting “Forgot Your Password?” at the site key verification screen.

Forgotten Passwords

If you have an email address on file, use the “Forgot Your Password?” link. You can also contact the BenefitWallet HSA Employer Support Team at 866.712.4551 for assistance with password reset. You will need to provide your User ID. Only authorized employer contacts may obtain this information.

Security Code

Security codes are needed when logging in from a new or changed computer or network and are emailed to the email on file. The Employer Support Team may assist authorized users with security codes.

Select “Trust this PC” to reduce the need for a security code in the future. As part of web security, a site key will display. You should always view this site key when logging in.

The security code and site key are part of overall security for the site.

Each time you delete your web browser cookies, your computer will become untrusted and you will need a new security code with your next login.

The screenshot shows the BenefitWallet login interface. At the top left is the BenefitWallet logo. At the top right are links for 'About Us', 'Resource center', 'FAQs', and 'Contact Us'. The main heading is 'Enter Password'. Below this is a large light gray box containing a site key 'Spa' in a blue box. Below the site key is a text prompt: 'The image and text above have been selected for your account. Once these are selected you will see it during all future logins. If you don't recognize your image and text, DO NOT continue to log in.' Below this is a 'Password' input field. Underneath is a 'Trust this PC?' section with radio buttons for 'Yes' and 'No'. At the bottom of the form are two buttons: 'Login' and 'Forgot Your Password?'. Below the form, there is contact information: 'Contact BenefitWallet at 877-472-4200.', 'The customer service team is available: Monday to Friday, 8:00 a.m. – 11:00 p.m. ET, Saturday & Sunday, 9:00 a.m. – 6:00 p.m. ET', and 'Employer Support is available: Monday to Friday, 8:00 a.m. – 8:00 p.m. ET, Saturday & Sunday, 9:00 a.m. – 6:00 p.m. ET'.

Employer Dashboard

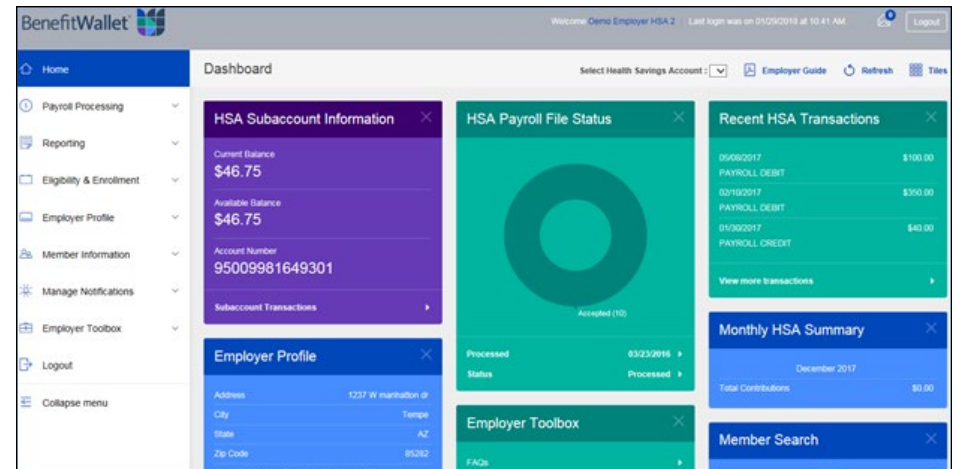
After logging in, you will see the Employer Dashboard. Here you will view important information about the account(s) you offer through BenefitWallet. You may customize this dashboard by hiding or showing selected tiles.

Click “Tiles” on the top right corner of the screen to view a list of tiles available to you. To view more information from a particular tile, select a link with an arrow pointing to the right to expand that item.

The left menu provides you with access to:

- Payroll processing
- Reporting
- Eligibility and enrollment
- Employer profile
- Member information
- Manage notifications
- Employer toolbox

Select “Collapse menu” to collapse the left menu. Select the arrow icon to expand the left menu.



Employer Profile

Through the Employer Profile section, the Primary Business Contact can View/Update Employer Profile, Manage Additional Access and Create a Self-Designated User ID.

View/Update Employer Profile

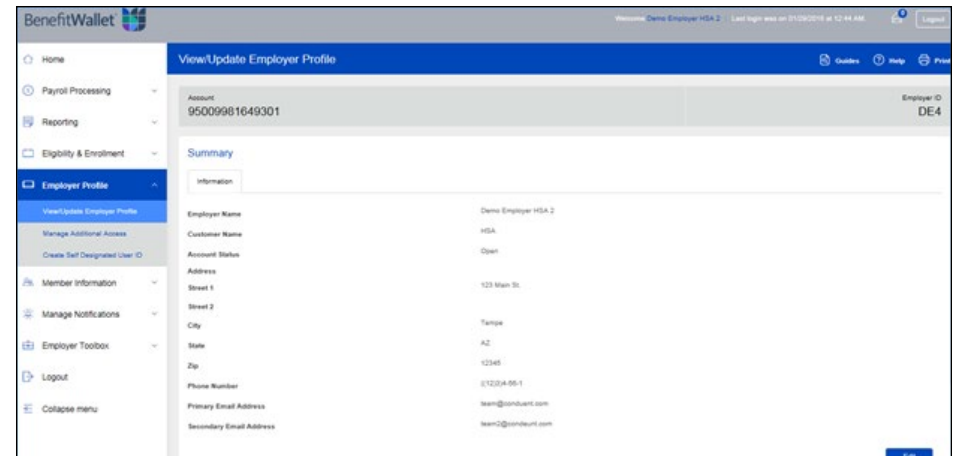
You can view your current Employer ID and contact information and edit your information at any time.

Manage Additional Access

The Primary Business Contact can add or remove sub-users and designate access levels.

Create Self-Designated User ID

You may change your User ID from the account number to an alpha numeric User ID. Your User ID must be between 8 and 16 characters in length. Once you change your User ID, you will not be able to log in with your account number anymore. For security purposes, your site key will change when you enter your password.



Manage Notifications

Use Manage Notifications to keep track of alerts, access important messages from BenefitWallet and reach your employees.

Alerts

Opt in to be notified when changes to your members occur.

Send Member Emails

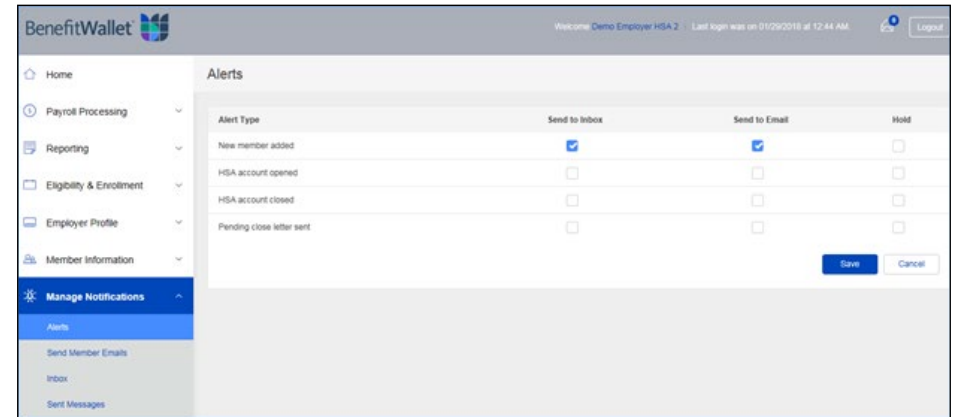
To remind your members to open their accounts or respond to requests for additional information in compliance with the USA PATRIOT Act, use “Send Member Emails,” select the population and emails you would like to reach, review the email and send.

Inbox

Review notifications or responses to inquiries, or send new inquiries from your inbox.

Sent Messages

Review an archive of your sent messages.



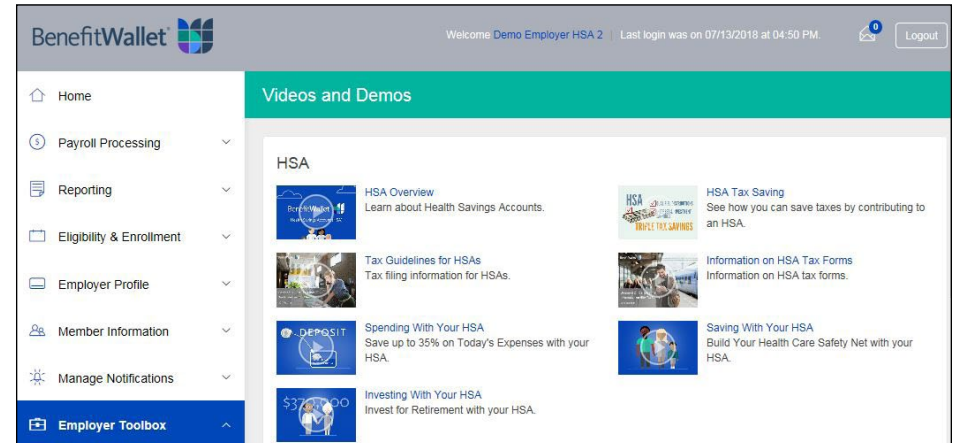
Employer Toolbox

Through the Employer Toolbox, access:

- FAQs
- Useful links
- Forms and documents
- Employer education

These resources are available to assist you in educating your employers, administering accounts and using the website.

The downloadable forms section has a wealth of information and resources. User guides, employer forms and frequently requested member forms are available. Member forms are also available through the member portal.



BenefitWallet Service Center

The following are bank and/or market holidays for 2020. For a bank holiday, no payroll will post on these days. For a market holiday, no investment transactions (investment or redemption) will post on these days. For a day that is both a bank and market holiday, neither payroll nor investment transactions will post.

Employer Support Team

Phone
866.712.4551

Hours of Operation (Eastern Time)
Monday – Friday: 8:00 a.m. – 8:00 p.m.
Saturday & Sunday: 9:00 a.m. – 6:00 p.m.

BenefitWallet Member Services

Phone
877.472.4200

Hours of Operation (Eastern Time)
Monday – Friday: 8:00 a.m. – 11:00 p.m.
Saturday & Sunday: 9:00 a.m. – 6:00 p.m.

Date	Holiday	BenefitWallet Holiday	Bank Holiday	Market Holiday
Wednesday, January 1, 2020	New Year's Day	x	x	x
Monday, January 20, 2020	Martin Luther King Day		x	x
Monday, February 17, 2020	Presidents Day		x	x
Friday, April 10, 2020	Good Friday			x
Monday, May 25, 2020	Memorial Day	x	x	x
Friday, July 3, 2020	Independence Day	x	x	x
Monday, September 7, 2020	Labor Day	x	x	x
Monday, October 12, 2020	Columbus Day		x	
Wednesday, November 11, 2020	Veterans Day		x	
Thursday, November 26, 2020	Thanksgiving Day	x	x	x
Friday, November 27, 2020	Day After Thanksgiving			Open 9:30 a.m. – 1:00 p.m., ET
Friday, December 25, 2020	Christmas Day	x	x	x
Friday, January 1, 2021	New Year's Day	x	x	x

