



Health Savings Account - HSA
POW! - Payroll on the Web
Employer Payroll Funding
Application



Table of Contents

| | |
|------------------------------------|----|
| Welcome | 3 |
| Overview | 4 |
| Getting Started | 5 |
| Contribution Information | 6 |
| Submitting Contributions..... | 7 |
| Confirmation..... | 10 |
| Previous Submissions | 11 |
| Lump Sum Funding..... | 13 |
| Contribution Limits..... | 15 |
| BenefitWallet Service Center | 16 |
| FAQs..... | 17 |

Employer Web Overview

Payroll Processing

To best serve our employers, we offer three online payroll applications - Payroll on the Web, Funding Spreadsheet Upload and AdHoc Quick Payroll Processing. A user guide for each application is available both at the application home page and under the Employer Services tab.

Payroll on the Web (POW!) is available to employers with less than 150 accounts on the recordkeeping system. If your firm has 150 or more *accounts* on the system, a message will notify you that you cannot use the payroll application. In this instance, contact the Employer Support Team at 866-712-4551 Monday – Friday, 8am-8pm, EST or EmployerSetup@mybenefitwallet.com to discuss alternatives.

Welcome to *POW!* – The Payroll on the Web Employer Funding Application for Health Savings Accounts. This secure application allows you to easily provide us with contribution information. This contribution information, paired with lump sum funding via wire, check or Automated Clearing House (ACH), provides the opportunity for communication about payroll contributions for timely and accurate posting to employee accounts.

This guide is prepared and distributed as a resource and step-by-step user manual.

Note, for security purposes, the Business Contact User ID is provided in a separate notification. If you have a User ID, contact your Business Contact for your initial password.

In addition to this user guide, we have available online video presentation at [http://www.brainshark.com/acs-inc/Payroll on the Web](http://www.brainshark.com/acs-inc/Payroll_on_the_Web) as well as a weekly training class. Contact Employer Support for specific days/ times and to register for a session.

We are excited to offer this application and hope it meets your funding needs. Thank you for selecting BenefitWallet[®], A Xerox Solution.

Overview

Overview

Payroll on the Web is our most frequently used online payroll application; providing easy-to-use screens to submit payroll funding distributions. Through logon to the secure site, employee information (name, payroll ID number and account status) for employees currently on the BenefitWallet recordkeeping system with your Employer ID will display.

Important Reminders

- Contribution information can only be input for accounts in *open* status.
- Accounts are in *frozen* status when enrollment has processed but the signature process is incomplete.
- Accounts for which enrollment has not yet processed do not display on Payroll on the Web.
- Accounts for individuals who have a status of “Inactive” or a different employer code than that of your firm do not display.
- Closed accounts do not display.
- You may save and use templates to make future submissions easier.

Accessing Payroll on the Web

Payroll on the Web is accessed through the Payroll Processing Tab. Select “Payroll on the Web” from the link on the left side of the screen or within the text.

The Payroll on the Web display is alphabetical by Last Name, First Name for all members currently on our system under your employer code. Payroll ID and account status are also displayed.

A maximum of 150 accounts will display. You may navigate through the listing using the “arrow bar” to the right of the contribution input fields. The total number of employees on the system is indicated at the bottom of the screen below the Grand Total amount.

The screenshot displays the BenefitWallet dashboard for a demo employer. The interface includes a navigation menu on the left with options like Home, Payroll Processing, Reporting, Employer Profile, Member Information, Manage Notifications, Employer Toolbox, and Logout. The main dashboard area contains several widgets: 'Important Notes' with a welcome message and a 'read more' link; 'HSA Payroll Processing' showing submission details (Last Submitted: 07/11/2016, Effective Date: 07/11/2016, Funding Amount: \$610.00) and a 'Create New Payroll' button; 'Employer Profile' with contact information (Address: 1237 w manhattan dr, City: Tempe, State: az, Zip Code: 85282, Business Contact Email: Divya.Nair@xerox.com); 'Member Search' with input fields for First Name, Last Name, SSN, and Payroll ID; and 'HSA Account Status' featuring a donut chart showing 79 Open, 4 Frozen, and 4 Closed accounts. The top right corner shows a 'Logout' button and a notification icon.

Getting Started

Select the "Help" link if you need assistance. After you have reviewed this information, you may return to the application by selecting the "X" in the top right corner.

Note: contributions will not post to the accounts unless (1) the effective date has been reached, and (2) sufficient funds are available in the employer account.

Deposits made for the prior calendar year must indicate the Effective Date for the contribution to post in the Prior Year (e.g. December 20). Prior Year contributions post only during the period January 1 – April 15th of each year.

Payroll File Date

First, indicate the effective date for the file to process. The default is today's date. The format is MM/DD/YYYY. If the date entered is not a business processing date, the file will process on the following business processing date.

Input a file description. This may be your employer name, file date, etc. Each submission should have a unique submission for identification purposes.

Both the effective date and description are required. If you do not complete information in these fields, the update feature will not process. A popup will remind you to complete these sections.

Welcome Demo Employer HSA 2 | Last login was on 07/05/2016 at 01:04 PM. Logout

Home Payroll on the Web Guides Help Print

Last Submitted: 06/30/2016 Last Saved: 06/30/2016

Create New Payroll Saved Templates Previous Submissions

Payroll File Date: 07/05/2016 File Description: [Empty]

Employee and Employer Contributions

Select Name: [Empty] Account Status: All Search Save

| Employee Name | Employee Payroll ID | Status | Employee Contribution | Employer Contribution |
|---------------|---------------------|--------|-----------------------|-----------------------|
| ALLEN DICK | 999001003 | Open | 0.00 | 50.00 |
| ALLEN JOHN | 999004003 | Open | 0.00 | 50.00 |
| ANDERSON MIKE | 999001004 | Open | 0.00 | 50.00 |

Contribution Information

Important Reminders

- Input of alphabetical characters, symbols and spaces will result in a popup requiring adjustment to numeric values before processing.
- Any single entry for a member in excess of the current IRS maximum annual contribution will require adjustment before proceeding.
- A Contribution Total for Employee and Employer contributions as well as Grand Total display.
- Dollars and cents are separated by a decimal point.

Contribution Information: Employee and Employer

You may enter contribution information for *open* employee accounts only. This is accomplished by entering a dollar and cent value in the Employee Contribution and/or Employer Contribution columns next to the employee name and payroll id number. **Only numeric values will process.** Dollar amounts up to the annual maximum contribution may be input into each row. Only the dollar amount of the contribution to post should be input into the dollar field. The cents amount must be populated with two numeric values. The default is "00".

No contributions are input for the frozen accounts, as input cannot be made for frozen accounts (see next to last account in listing).

By moving the cursor out of the text box with the most recent input, subtotals for the Employee Contributions and Employer Contributions, as well as an overall total will calculate.

You may create and save templates to make future submissions easier.

| | | | | |
|--|-----------|--------|----------|----------|
| BOONE BOB | 999001010 | Frozen | 40.00 | 10.00 |
| BOSETTI RICK | 999001011 | Open | 0.00 | 0.00 |
| « ‹ 1 2 3 4 5 6 7 8 9 › » | | | | |
| | | | Employee | Employer |
| Contribution Total (\$) | | | 130.00 | 480.00 |
| Grand Total (\$) | | | 610.00 | |
| Total Employees: 83 | | | | |
| <input type="button" value="Submit"/> <input type="button" value="Save As Template"/> <input type="button" value="Clear"/> | | | | |
| <small>Note: Funding instructions submitted by 4:00 pm (EST) Monday through Friday (except banking holidays) will be processed the same business day. Files uploaded after 4:00 pm (EST) or during a non-business day will be processed the following business day.</small> | | | | |

Submitting Contributions

1. To submit funds, you will confirm the total that must be contributed the employer sub-account. It is presented in total and with a breakdown between employee and employer contribution amounts.
2. To submit, reconfirm this submission. The file is not submitted for processing until you have reconfirmed and receive the confirmation.

You may save templates to make future submissions easier.

The screenshot shows a web interface for submitting payroll contributions. A modal dialog box is open, titled "qa.mybenefitwallet.com says:". The dialog text reads: "You have entered Employee contributions of \$130.00 and Employer contributions of \$130.00. The total amount that you must fund is \$260.00. Do you want to proceed?" Below the text is a checkbox labeled "Prevent this page from creating additional dialogs." and two buttons: "OK" (highlighted with an orange box) and "Cancel".

The background interface includes a table with columns "Employee" and "Employer". The "Grand Total" row shows "0.00" for Employee and "130.00" for Employer, with a total of "260.00". Below the table, it says "Total Employees: 83". At the bottom, there are three buttons: "Submit" (highlighted with an orange box), "Save As Template", and "Clear". A note at the bottom states: "Note: Funding instructions submitted by 4:00 pm (EST) Monday through Friday (except banking holidays) will be processed the same business day. Files uploaded after 4:00 pm (EST) or during a non-business day will be processed the following business day."

This screenshot is similar to the one above, showing the same payroll submission interface. The modal dialog box text is: "Are you sure you want to submit this payroll file? Once submitted, the transactions cannot be cancelled." Below the text is a checkbox labeled "Prevent this page from creating additional dialogs." and two buttons: "OK" (highlighted with an orange box) and "Cancel".

The background interface is identical to the first screenshot, showing the contribution table, "Total Employees: 83", and the "Submit" button (highlighted with an orange box). The note at the bottom is also present.

Submitting Contributions

As you are inputting, you may "Save" your work. By selecting "Save," the dollar amounts input for each member will be saved. You need to *input a description* to save the file as a template.

It is possible to save and not yet submit the payroll allocation. A reminder will advise you of the need to submit in order to post funds. To submit the most recently saved input – log on to the application, select Payroll on the Web from the Payroll Processing tab. The most recent input is displayed. To submit a previously saved template, select the template from "Saved Templates"

1. Enter a description;
2. Select "Update;" and
3. Select "Submit" to submit this input for processing.

For the file to process, you must "Submit".

BenefitWallet

Welcome Demo Employer HSA 2 | Last login was on 07/05/2016 at 01:04 PM. Logout

Home Payroll on the Web Guides Help Print

Last Submitted: 06/30/2016 Last Saved: 07/05/2016

Create New Payroll Saved Templates Previous Submissions

Payroll File Date: 07/05/2016 File Description: Employer Contrib

Employee and Employer Contributions

Select Name: Account Status: All Search Save

| Employee Name | Employee Payroll ID | Status | Employee Contribution | Employer Contribution |
|---------------|---------------------|--------|-----------------------|-----------------------|
| ALLEN DICK | 999001003 | Open | 0.00 | 50.00 |
| ALLEN JOHN | 999004003 | Open | 0.00 | 50.00 |

Submitting Contributions

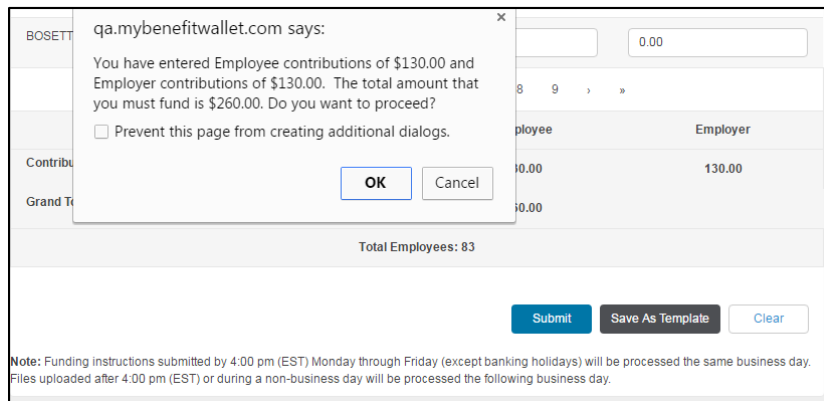
Important

- Do not attempt to press the submit button again or to resubmit during the processing activity.
- It is imperative to review the individual and total dollar amounts of each submission as the previous submission record is retained.
- Once submitted, the transactions cannot be cancelled.
- Selecting "Clear" will clear all data on the page.
- After processing, this input will be reflected on the File Status Report.

Submit for Processing

After inputting the contribution information, select "Submit" at the lower right corner of the screen. During processing, an "hourglass" may display; the Payroll on the Web tab will *not* display. Upon submitting a file, the dollar amounts will be saved for subsequent submission.

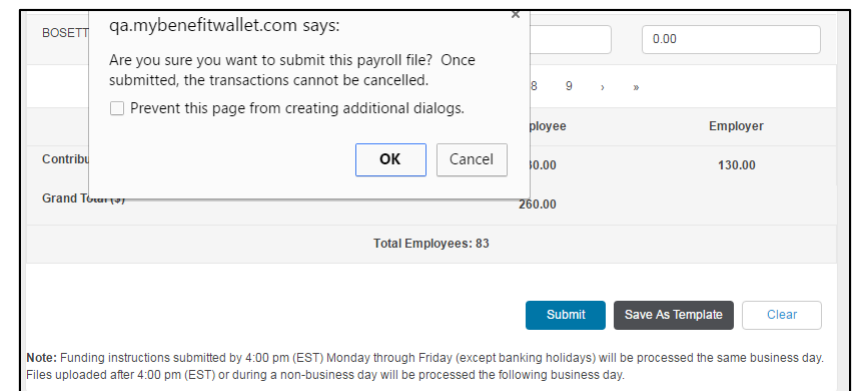
A summary total of the transactions input will display. A pop up will ask to verify that you wish to proceed. Select "OK" to proceed or "Cancel" to return to the screen as completed for any modifications. If the input you have made is inaccurate, you may change the input. For a saved or previously submitted file, selecting "Clear" will only clear new inputs. To remove saved or previously submitted dollar amounts you need to re-enter a "0" or a new value.



| | Employee | Employer |
|----------|----------|----------|
| Contribu | 130.00 | 130.00 |
| Grand Tr | 260.00 | 130.00 |

Total Employees: 83

Note: Funding instructions submitted by 4:00 pm (EST) Monday through Friday (except banking holidays) will be processed the same business day. Files uploaded after 4:00 pm (EST) or during a non-business day will be processed the following business day.



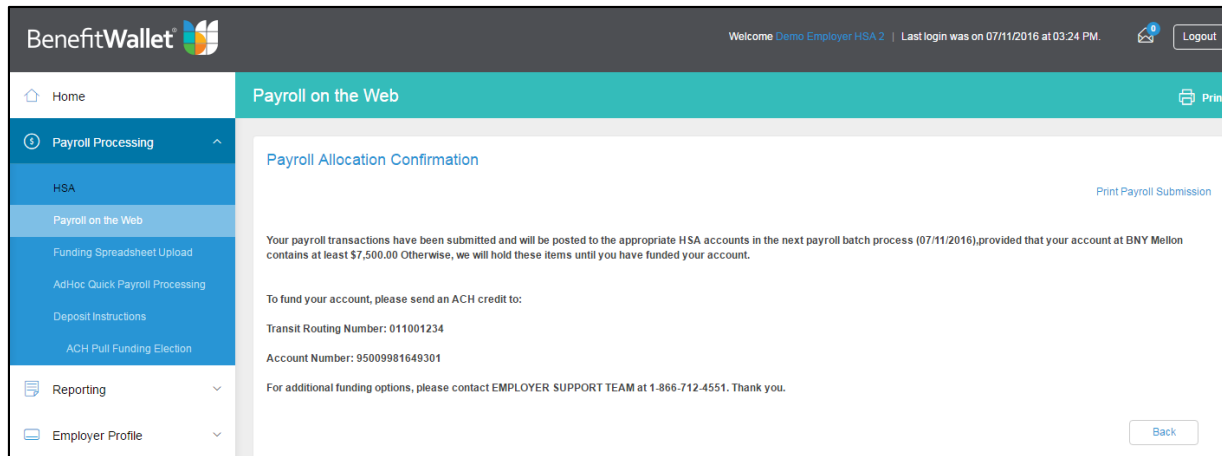
| | Employee | Employer |
|----------|----------|----------|
| Contribu | 130.00 | 130.00 |
| Grand Tr | 260.00 | 130.00 |

Total Employees: 83

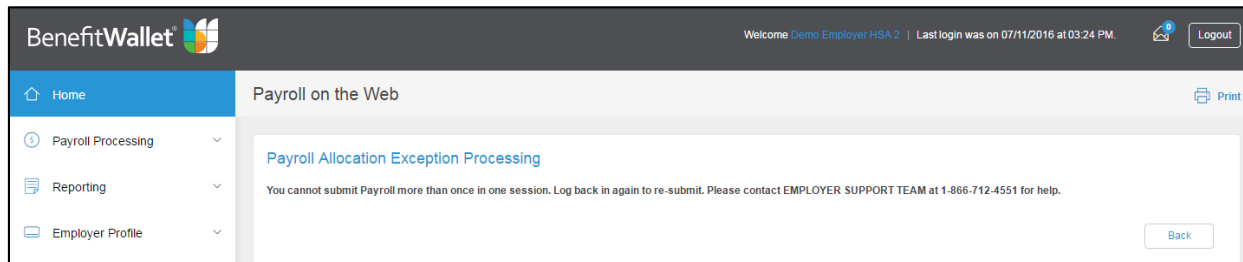
Note: Funding instructions submitted by 4:00 pm (EST) Monday through Friday (except banking holidays) will be processed the same business day. Files uploaded after 4:00 pm (EST) or during a non-business day will be processed the following business day.

Confirmation

A confirmation will display for your records and information. **If you do not receive a confirmation your file has not been received for processing.** An exception processing screen (see second screen below) will display in this instance. Note, only ONE payroll allocation may be submitted per logon session. If you wish to complete more than one payroll you need to logout and re-login.



The screenshot shows the BenefitWallet interface. The top navigation bar includes the logo, user information (Welcome Demo Employer HSA 2, Last login was on 07/11/2016 at 03:24 PM), and a Logout button. The left sidebar contains a menu with items: Home, Payroll Processing (expanded), HSA, Payroll on the Web (selected), Funding Spreadsheet Upload, AdHoc Quick Payroll Processing, Deposit Instructions, ACH Pull Funding Election, Reporting, and Employer Profile. The main content area is titled "Payroll Allocation Confirmation" and includes a "Print Payroll Submission" link. The text states: "Your payroll transactions have been submitted and will be posted to the appropriate HSA accounts in the next payroll batch process (07/11/2016), provided that your account at BNY Mellon contains at least \$7,500.00. Otherwise, we will hold these items until you have funded your account. To fund your account, please send an ACH credit to: Transit Routing Number: 011001234, Account Number: 95009981649301. For additional funding options, please contact EMPLOYER SUPPORT TEAM at 1-866-712-4551. Thank you." A "Back" button is located at the bottom right.

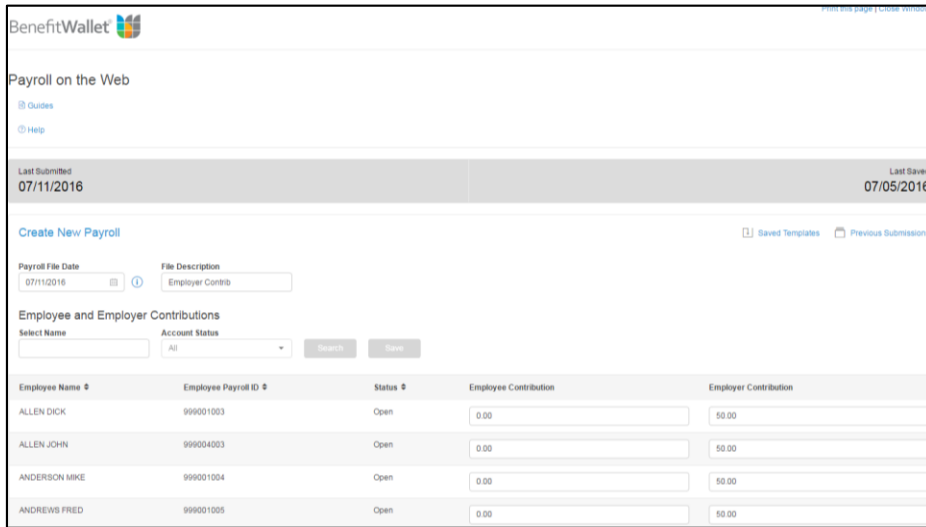


The screenshot shows the BenefitWallet interface. The top navigation bar includes the logo, user information (Welcome Demo Employer HSA 2, Last login was on 07/11/2016 at 03:24 PM), and a Logout button. The left sidebar contains a menu with items: Home, Payroll Processing, Reporting, and Employer Profile. The main content area is titled "Payroll Allocation Exception Processing" and includes a "Print" link. The text states: "You cannot submit Payroll more than once in one session. Log back in again to re-submit. Please contact EMPLOYER SUPPORT TEAM at 1-866-712-4551 for help." A "Back" button is located at the bottom right.

Previous Submissions

Printing Detail

Once submitted, you may elect to print a record of this submission. To do so, select "Print this Page," in the upper right corner of the screen.

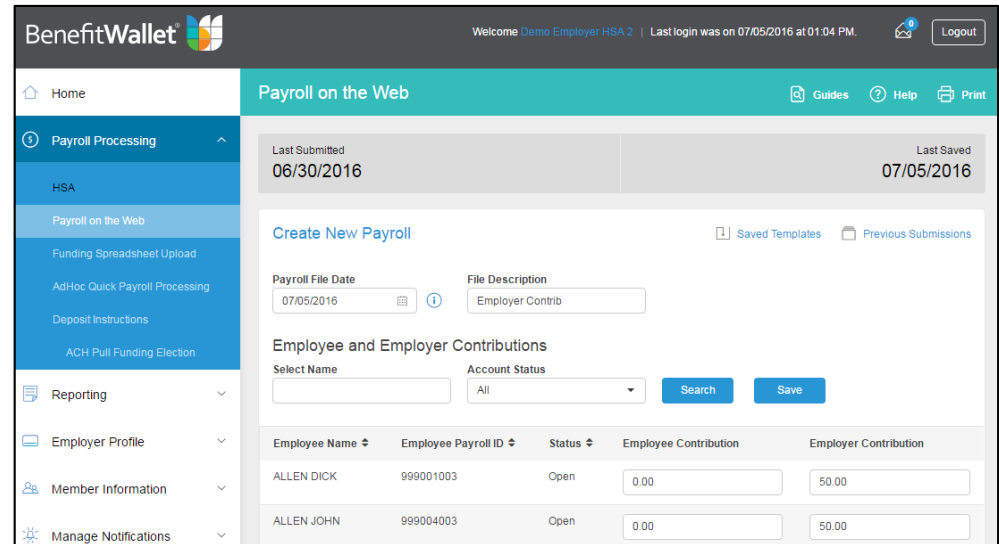


You may save the file as a web page, web archive or text file. Complete this by selecting "File" and "Save As".

After processing, this input will be reflected on the File Status Report.

Using Previous Submissions

Upon using Payroll on the Web at least one time, the previous dollar amount submitted are retained *and* templates may be saved for future use.



Previous Submissions

Within 1-2 business days, your file should be reflected in the File Status Report. If your file is not reflected in the File Status Report, you may view it in Previous Submissions. If the status is "Saved," your file has **not been submitted**.

View Previous Submissions or Templates

Select "Previous Submissions" or "Saved Templates" in the upper right corner of the screen to view the saved information. In addition, you can open the file to view the details. The Payroll File Date, Description and total employee and employer contribution amounts will display in the inventory listing.

By selecting a file (click on the payroll file date) the details of the file will display. You may then elect to print the details. Note: processed files will also be presented within the File Status Report located in the Reports tab.

Logout

Do not forget to logout from the employer portal. Verification that you are logged out will display.

For your security, you will be logged out after 28 minutes of inactivity. Any input you have made to that point will be lost. You will need to re-input this information.

You need to logout and re-login if you wish to submit multiple payroll files in a single day.

The screenshot shows the BenefitWallet 'Payroll on the Web' interface. At the top, it says 'Welcome Demo Employer HSA 2 | Last login was on 07/11/2016 at 03:24 PM.' and has a 'Logout' button. The left sidebar contains navigation options: Home, Payroll Processing (selected), HSA, Payroll on the Web, Funding Spreadsheet Upload, AdHoc Quick Payroll Processing, Deposit Instructions, ACH Pull Funding Election, and Reporting. The main content area shows 'Payroll on the Web' with 'Last Submitted 07/11/2016' and 'Last Saved 07/05/2016'. Below this is a 'Previous Submissions' table with a '+ Create New Payroll' link.

| Payroll Date | Status | Description | Total Employee Contribution | Total Employer Contribution | Transaction Added On |
|--------------|-----------|------------------|-----------------------------|-----------------------------|-----------------------|
| 07/11/2016 | SUBMITTED | Employer Contrib | 130.00 | 480.00 | 2016-07-11 15:27:46.0 |
| 06/30/2016 | SUBMITTED | Employer Contrib | 130.00 | 480.00 | 2016-06-30 11:41:55.0 |
| 02/26/2016 | SUBMITTED | Test | 2.00 | 5.00 | 2016-02-26 07:17:40.0 |

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 set up and provided to you by the welcome emails or online. All employer sub-account numbers begin with 9500998.

Wire transfer

Wires must be received by 5:00 PM EST one day before the payroll effective date for employers transmitting files in order for funds to be available in each member's account on the payroll date (provided distribution instructions are also submitted in 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: | PO 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: | PO 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.

Lump Sum Funding

ACH Origination – Employer Authorized Pull

Employers may elect for BenefitWallet to PULL funds from a specified account. This is setup is completed online under “ACH Pull Funding Election” in the Payroll Processing menu.

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 under Employer Services. Checks may be mailed to the below information. *Checks must be received one day before the payroll effective date.*

Mail

BenefitWallet HSA

PO Box 535161
Pittsburgh, PA 15253-5161

Overnight

BenefitWallet Operations

500 Ross Street Suite 154-0510
Pittsburgh, PA 15262-0001

Lump Sum Funding

Contribution Reminders

- HSA owners are responsible for ensuring that 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 (\$7,750 in 2016 and 2017). This includes funding from all sources (employee payroll, employer payroll contributions as well as individual member contributions).
- Prior year contributions can be submitted by employers or employees between January 1 and April 15 each year.

The 2016 and 2017 limits with respect to maximum contribution, catch-up contribution, minimum deductible, and maximum out of pocket are listed below:

| IRS HSA Limits | 2016 | 2017 | Change from 2016 |
|------------------------------------|----------|----------|------------------|
| HSA Contribution Limits: | | | |
| Individual Coverage | \$3,350* | \$3,400* | + \$50 |
| Family Coverage | \$6,750* | \$6,750* | 0 |
| HDHP Minimum Required Deductibles: | | | |
| Individual Coverage | \$1,300 | \$1,300 | 0 |
| Family Coverage | \$2,600 | \$2,600 | 0 |
| HDHP Out-of-Pocket Maximum: | | | |
| Individual Coverage | \$6,550 | \$6,550 | 0 |
| Family Coverage | \$13,100 | \$13,100 | 0 |

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

BenefitWallet Service Center

The following are Bank and/or Market Holidays for 2016. For a bank holiday, no payroll will post on these days. For a market holiday, no investment transaction (investment, 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)

8:00 am – 8:00 pm
Monday – Friday

9:00 am – 6:00 pm
Saturday & Sunday

BenefitWallet Member Services

Phone: 1-877-472-4200

TDD: 1-800-833-8334

Hours of Operation (Eastern Time)

8:00 am – 11:00 pm
Monday – Friday

9:00 am – 6:00 pm
Saturday & Sunday

| Day | Date | Holiday | BenefitWallet Holiday | Bank Holiday | Market Holiday |
|----------|------------|-----------------------------|-----------------------|--------------|-----------------------|
| Monday | 10/10/2016 | Columbus Day | | x | |
| Friday | 11/11/2016 | Veteran's Day | | x | |
| Thursday | 11/24/2016 | Thanksgiving Day | x | x | x |
| Friday | 11/25/2016 | Day After Thanksgiving | | | Market Closes 1pm EST |
| Sunday | 12/25/2016 | Christmas Day | x | x | x |
| Monday | 12/26/2016 | Christmas Day Observed | x | x | x |
| Sunday | 1/1/2017 | New Year's Day | Open gam-6pm EST | x | x |
| Monday | 1/2/2017 | New Year's Day Observed | Open gam-6pm EST | x | x |
| Monday | 1/16/2017 | Martin Luther King Day | | x | x |
| Monday | 2/20/2017 | President's Day | | x | x |
| Friday | 4/15/2017 | Good Friday | | | x |
| Monday | 5/29/2017 | Memorial Day | x | x | x |
| Monday | 7/3/2017 | Day Before Independence Day | | | Market Closes 1pm EST |
| Tuesday | 7/4/2017 | Independence Day | x | x | x |
| Monday | 9/4/2017 | Labor Day | x | x | x |
| Monday | 10/9/2017 | Columbus Day | | x | |
| Friday | 11/10/2017 | Veteran's Day Observed | | x | |
| Thursday | 11/23/2017 | Thanksgiving Day | x | x | x |
| Friday | 11/24/2017 | Day After Thanksgiving | | | Market Closes 1pm EST |
| Monday | 12/25/2017 | Christmas Day | x | x | x |
| Monday | 1/1/2018 | New Year's Day | Open gam-6pm EST | x | x |

FAQs

What is my User ID?

Your employer User ID is the employer sub-account, which begins 9500998, or is one created for you by your primary business contact. The User ID can be changed under the Employer Profile menu. If you are the primary business contact and have not received a User ID or employer sub-account number, contact the Employer Support Team at 866-712-4551.

How do I obtain my User ID?

Emails from the Employer Support Team or your Client Service Manager provide the User ID to the primary business contact. For security purposes, this is emailed independently of the user guide. This information is provided to the business contact at the time of employer setup, or other specified contact. User IDs as setup by the primary business contact are provided to you by your colleague (Sub-User ID).

What if I have forgotten my User ID?

Contact the Employer Support Team at 866-712-4551. For security purposes we will only provide this information to contact names of record.

What is my initial password?

The initial password for the primary business contact user id is 99999999. Initial passwords for other users will be provided by the primary business contact. Upon first logon you must change the password. Passwords must be nine characters or less and must contain one numeric value.

What do I do if I am locked out of the application and cannot remember my password?

Contact the Employer Support Team at 866-712-4551 and request a password reset. For security purposes we will only reset passwords to the contact names of record.

What if I need a security code?

Security Codes are provided via email to the email address associated with the account. You can obtain the Security Code without support assistance by indicating an email address on the email collection page when presented. You may update online under Employer Services/Update Personal Information. Otherwise you may contact the Employer Support Team at 866-712-4551.

FAQs

Why do I need a Security Code when I am logging on again?

If you are logging on from a different computer or network you may need a new Security Code. In addition, if system settings have changed you may need this. Security Codes are part of our security systems designed to protect your information.

Why isn't one of my employees displaying on the POW! screen?

Only employees currently enrolled on the BenefitWallet HSA recordkeeping system with your employer ID will display. If an enrollment has not been received or successfully processed, the name and payroll information will not display. If we have been advised an employee has terminated (either employment or coverage under the HDHP) the employer code associated to that account has been changed. As it is no longer the employer code assigned to your company, the information will not display. Lastly, closed accounts do not display on POW!, but can be viewed through the Account Profile Report.

Why is an account "frozen"?

Accounts designated as frozen have processed successfully onto the recordkeeping system. However the member has not completed signature processing (either electronic or master signature card).

What steps should I take regarding employees who are not displaying on the POW! screen?

1. Check that the individual is currently employed by your firm and participating in the HDHP plan.
2. Check that enrollment has been submitted, typically by your health plan or debit card vendor, and that it processed successfully. (Edit of successful processing would have been received by the enrollment file submitter.) Review the account profile report to see if it is in "Closed" status. If the account is closed, it will not appear on the POW! screen.
3. After verifying both of these events, contact the employer support team. For research purposes, we will need the social security number and name of the person.

What actions should be taken regarding the frozen accounts?

Employees can open their frozen accounts by completing the signature process. Electronic signature (e-sig) can be completed by logging onto the member website at mybenefitwallet.com. The User ID for a member is their account number. Their initial logon password is their social security number.

FAQs

What is the employer code and how do I use it?

Each employer is assigned a three-character employer code. This is used to uniquely identify your members. It is submitted for each member. In addition, funds from your employer sub-account can only post to accounts that are listed under your employer code. When an account/employee terminates the employer code is changed to XXX. The employee will no longer display on your Payroll on the Web application. Funds from your employer sub-account cannot post to an account with an employer code different from yours.

What do I do with funds withheld for a former employee (no longer displaying on *POW!*)?

If the account is in open status you may use the AdHoc Quick Payroll Processing under the Payroll Processing menu to submit these transactions and distribute the funds to the HSA account. If the account has not been opened or is closed, you may distribute the funds to the employee as taxable wages. The member may then contribute the funds to the account on an after-tax basis using the deposit slip found in the back of the checkbook or available on the member website under "downloadable forms" or using the online contribution feature found on the member portal and mobile app (if available).

Why are the dollar amounts from previous submissions displayed?

POW! is designed to automatically save prior contribution information. This way, an employer does not have to re-input the same information. You may also save and use templates to make future submissions easier. Employers should check the contribution amounts and verify these are the amounts to again post to the accounts. A file description is required to update and submit saved information.

How do I submit information previously saved?

Logon to the employer portal and select *POW!*; enter a file description and "Submit" the information. You will have the opportunity to verify the employee and employer subtotals as well as the total contribution prior to resubmitting. You can also access saved templates to easily submit at later dates.