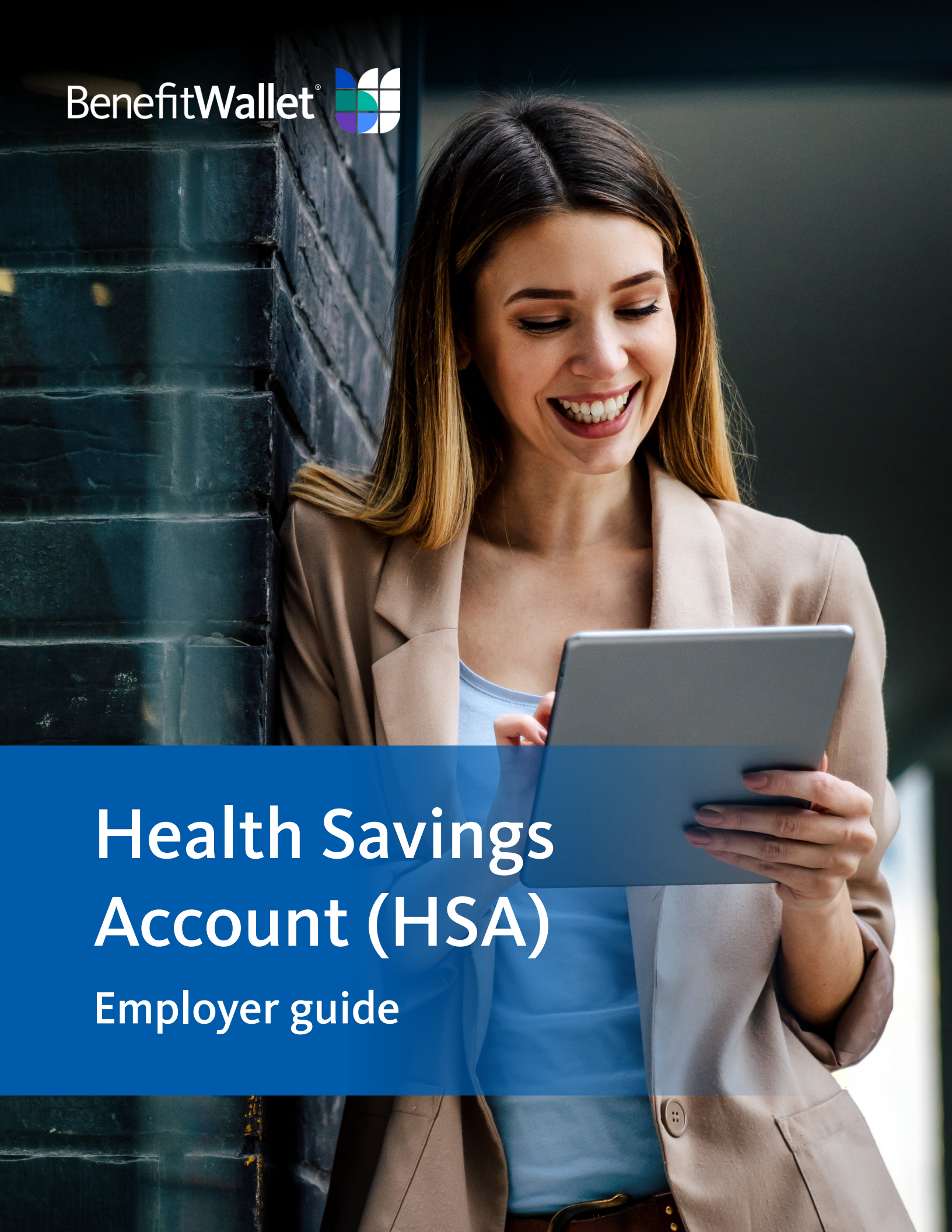
BenefitWallet®



Health Savings Account (HSA)

Employer guide

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Welcome

BenefitWallet, welcomes you and your employees. The Bank of New York Mellon (BNY Mellon) is the custodian of the FDIC-insured portion of the BenefitWallet HSA. We are one of the leading administrators for Health Savings Accounts (HSAs) providing administrative services and support to employers. 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 in several emails:
   - Funding information based on your selected funding method;
   - Security challenge form; and
   - Web logon instructions.

If you need this information resent, contact our Employer Support Team at **866-712-4551**.

4. Login to mybenefitwallet.com; review the menus for **Payroll Processing** and **Reporting**.
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 at mybenefitwallet.com to begin using their accounts.
7. Fund open accounts.
   - **Payroll on the Web (POW!)**, or **Funding Spreadsheet Upload:** your employer setup is complete.
   - **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.
   - **Automated Clearing House (ACH) Direct Deposit:** you need to provide your bank with each employee's account number.

To view your employees' account number and status, go to the **Member Profile Report** under the **Reporting** menu.

Employer role in HSA administration

Website

Employers and employees can login to **mybenefitwallet.com**. The Primary Business Contact is provided with login 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:

866.712.4551

Monday through Friday, 8:00 a.m. to 8:00 p.m. ET

Saturday and Sunday, 9:00 a.m. to 6:00 p.m. ET

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 more 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. Such authorization includes, but is not limited to: documentation of enrollment; documentation/consent for payroll deduction.

*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.

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 Processin**g) 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

- **First Time User** on mybenefitwallet.com
- **Advantage Direct** link, provided by your Employer Support Team, allows you to open a BenefitWallet HSA online and concurrent with the election of a qualified High Deductible Health Plan.

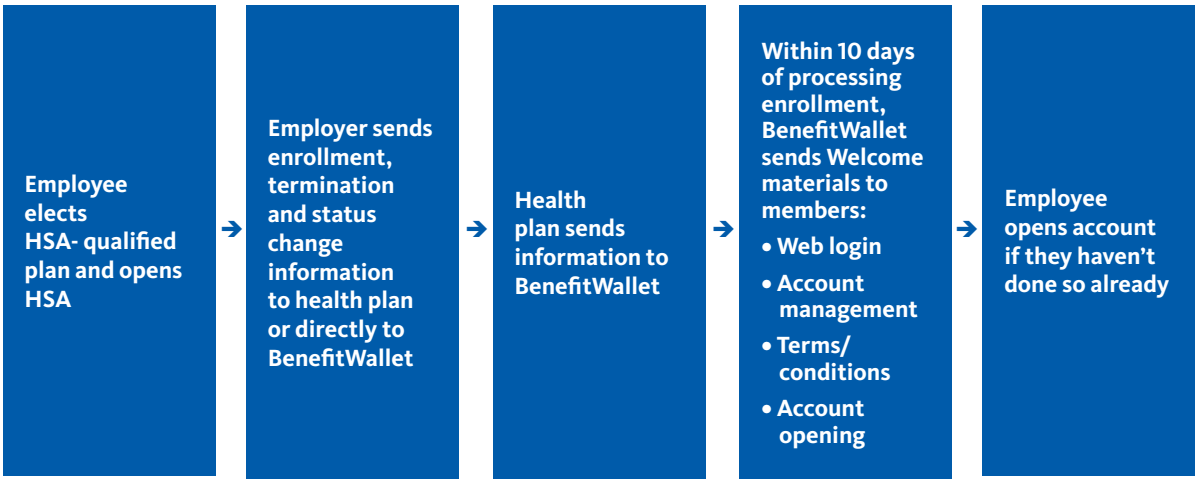
Paper

- Master Signature Cards are 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**.
- Master Signature Cards are uniquely barcoded and should not be shared or copied.
- 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

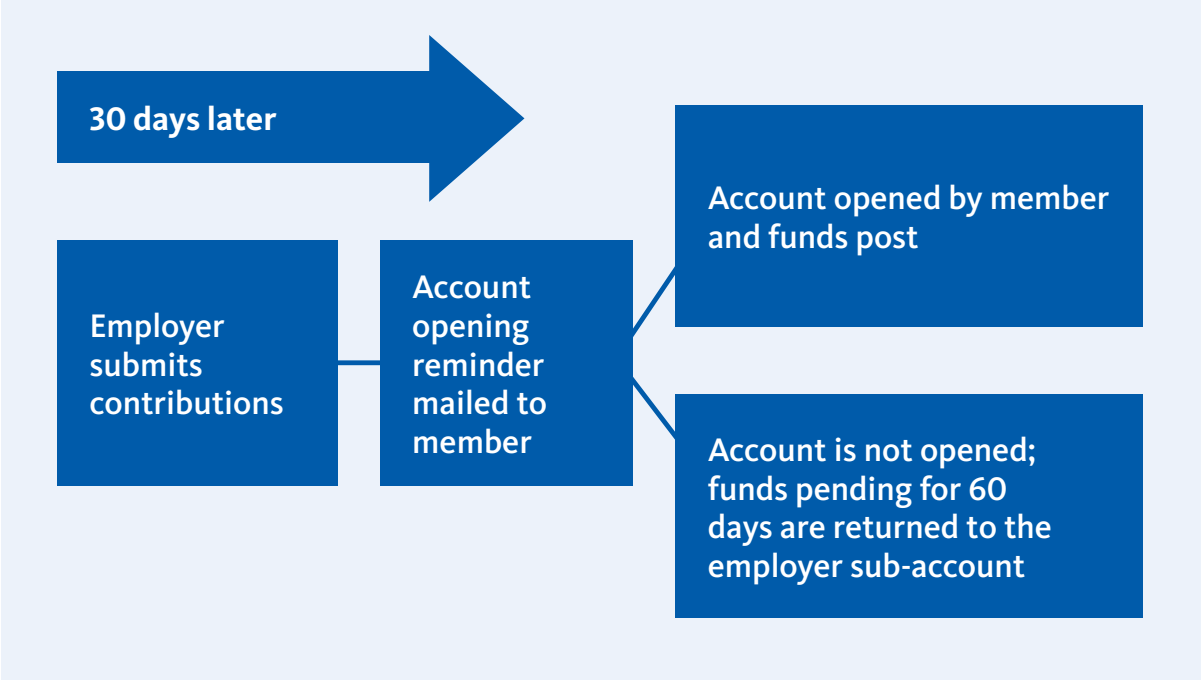
Since funding can only post to open accounts, employers should allow employees to open accounts during open enrollment. To make signature processing available during enrollment, contact the Employer Support Team or your client implementation lead to request your **Advantage Direct** link and flyer.

- Go to the **Member Profile Report** to view the status of your employees' accounts.
- 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. Failure to respond to requests for additional information will result in account closure and return of any funds posted to the account.

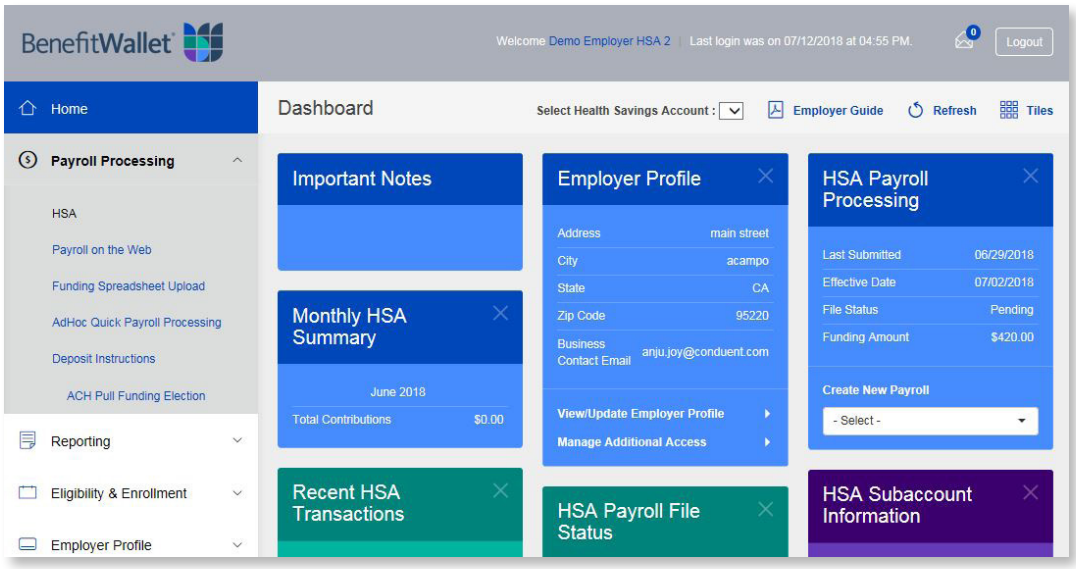
Account opening reminder process



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).

Payroll processing Overview

We offer three online payroll applications - **Payroll on the Web, Funding Spreadsheet Upload** and **AdHoc Quick Payroll Processing**. All three applications can be found in the **Payroll Tab**.

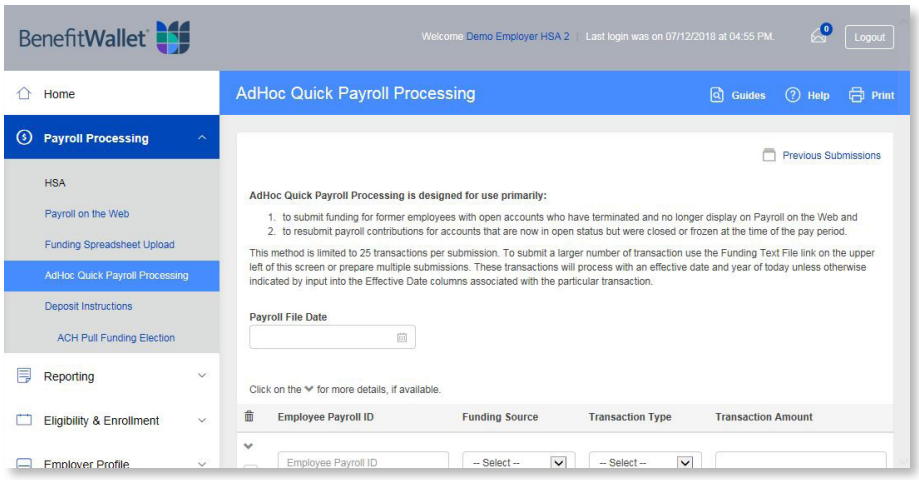


- **Payroll on the Web (POW!)** is a secure application that allows employers with less than 150 accounts on the record keeping system to easily provide us with contribution information.
- **Funding Spreadsheet Upload** is ideal for employers with large enrollments 150 or more accounts.
- **AdHoc Quick Payroll Processing** is a secure application that 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 and for timely and accurate posting to employee accounts. This application is available to employers who need to submit one-time contributions.

Payroll on the Web or Funding Text File should be your primary payroll applications. AdHoc Quick Payroll Processing is designed specifically for the occasional submission of transactions, the resubmission of transactions for reopened accounts (without altering recurring POW!) and for the submission of administratively appropriate debits.

AdHoc quick payroll processing

The **AdHoc Quick Payroll Processing** screen allows free form input. For example, AdHoc quick payroll processing allows you to post funding for terminated employees that no longer display on the **Payroll on the Web** screens. A maximum of 25 transactions can be submitted at a time. The input is not retained or saved for repeated submissions. To follow are steps to using AdHoc quick payroll processing.



Step-by-step

1. Indicate payroll file date

At the top of the screen, indicate the payroll file date for this submission. This is a required input.

Contributions will post to accounts when:

- Effective date has been reached; and
- Sufficient funds are available in the employer account.

The format payroll file date is MM/DD/YYYY. If the date entered is not a business processing date, the file will process on the business processing date following the submitted date. Should you input data on a Saturday, it will process on that Monday. The effective date is a required input. If you do not complete this information the update feature will not process.

The payroll file date input at the top of the page will apply to all transactions on this file unless a date is indicated in the effective date override field.

2. Input payroll employee ID

Input the payroll ID (Social Security Number) for each employee as provided during enrollment processing. You may verify payroll IDs using the **Account Profile Report**. This may include leading zero information. Make sure there are no spaces, dashes, hyphens, etc. in your input.

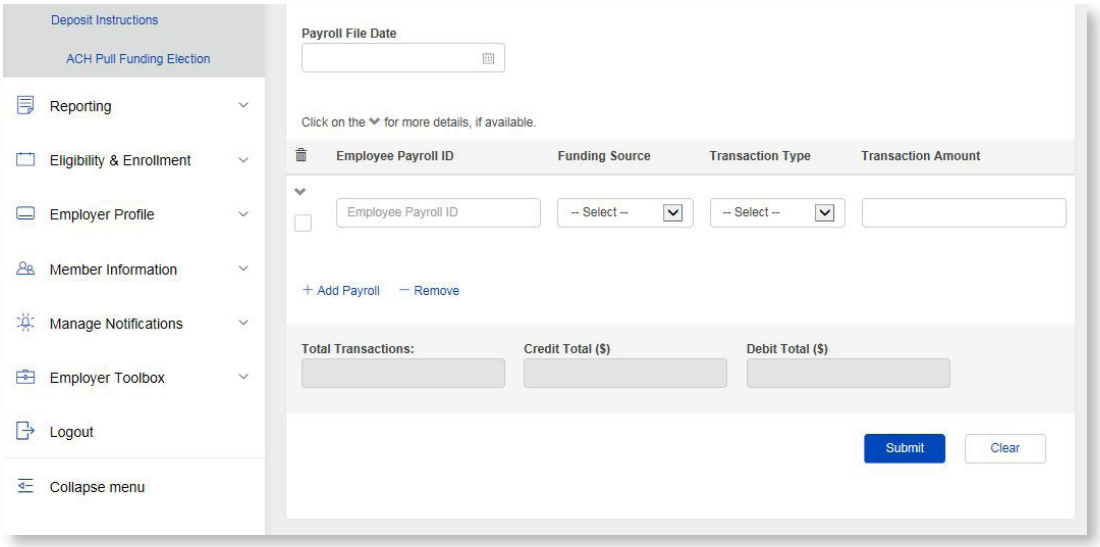
3. Select funding source

Select a funding source from the pull down for each transaction – **Employee** or **Employer**.

4. Select transaction type

Select a transaction type from the pull down for each transaction—credit or debit.

- **Credit** - to post funds
- **Debit** - to deduct funds



Health Savings Accounts are individually owned custodial accounts established by written agreement (i.e., the Deposit Agreement & Disclosure Statement) between the account holder and the HSA custodian. Other than as specifically provided in the adjustments section of that agreement, or in guidance issued by the Internal Revenue Service, the employer has no right to access HSA contributions once those funds have posted.

The debit process described in this document should only be used to correct the following administrative errors:

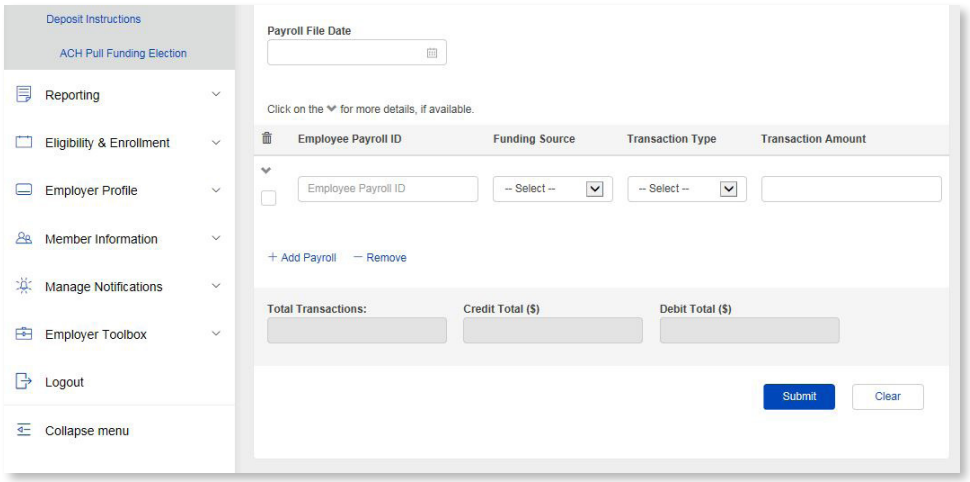
- Employer contributions made on behalf of ineligible individuals;
- Payroll keying errors; and
- Other funding errors related to incorrect information provided to the custodian on the employers payroll file.

The debit process should never be used to correct excess contributions or to recoup funds from terminated employees. BenefitWallet reserves the right to monitor employers' use of the debit process to ensure such use does not violate the terms and conditions of the agreement or the requirements of Section 223 of the Internal Revenue Code or any IRS guidance issued there under. Employers' use of the debit process is an acknowledgment by the employer that it understands and agrees to the limitations imposed on its access to account holder funds by law and contract. The employer also acknowledges that the right to access account holder funds is solely at the discretion of the custodian and may be terminated at any time.

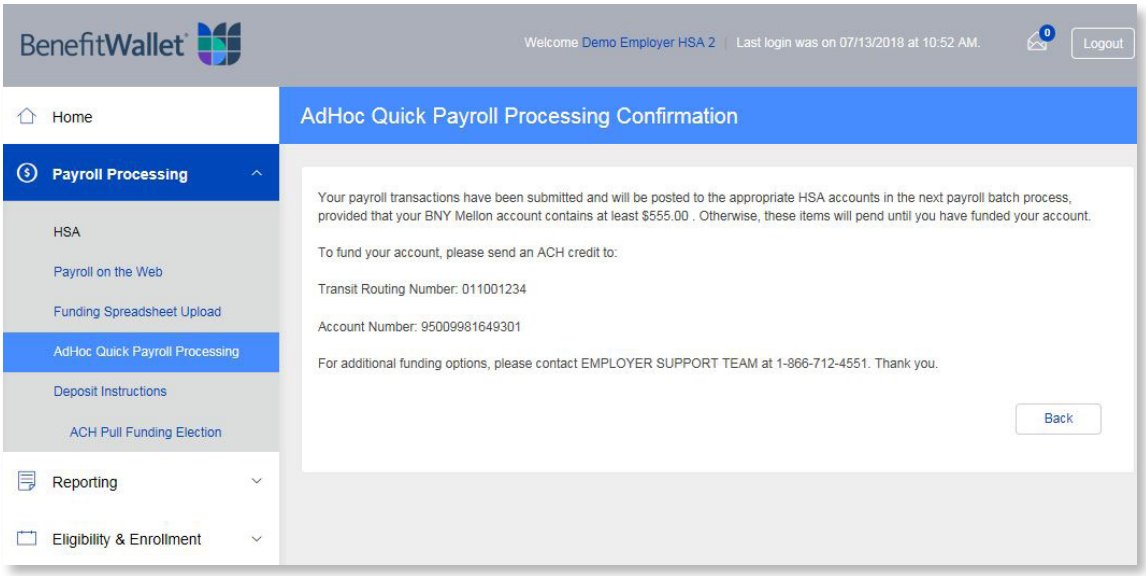
5. Enter contribution information

Enter the appropriate information needed for each contribution. To add additional rows, click on **Add Payroll**. A decimal will need to be entered if you are entering dollar and cents, otherwise it will default to whole dollars. The system will not allow you to enter more than the IRS maximum annual contribution.

After completing your input, a count of transactions as well as total credit (and debit if applicable) dollar amounts will display at the bottom of the screen.

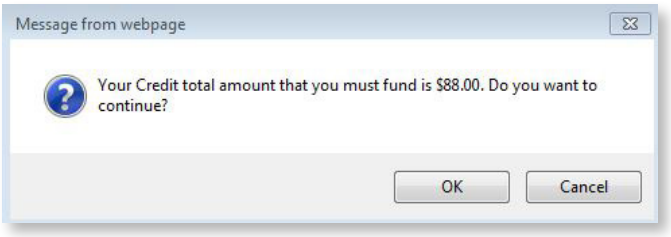


AdHoc Quick Payroll Processing is programmed to limit the credit amount to an individual to the maximum annual contribution for the calendar year. Inputs in excess of this will result in a message indicating the inputs have exceeded the maximum allowable. The amount of the credit transaction must be reentered at a lower value in order to process.

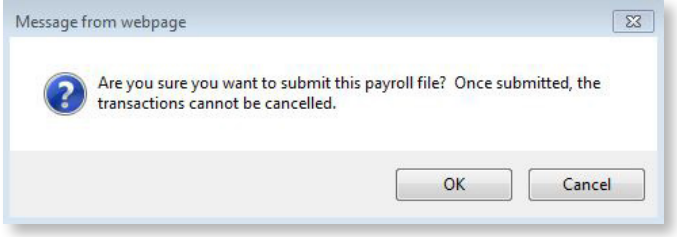


6. Submit for processing

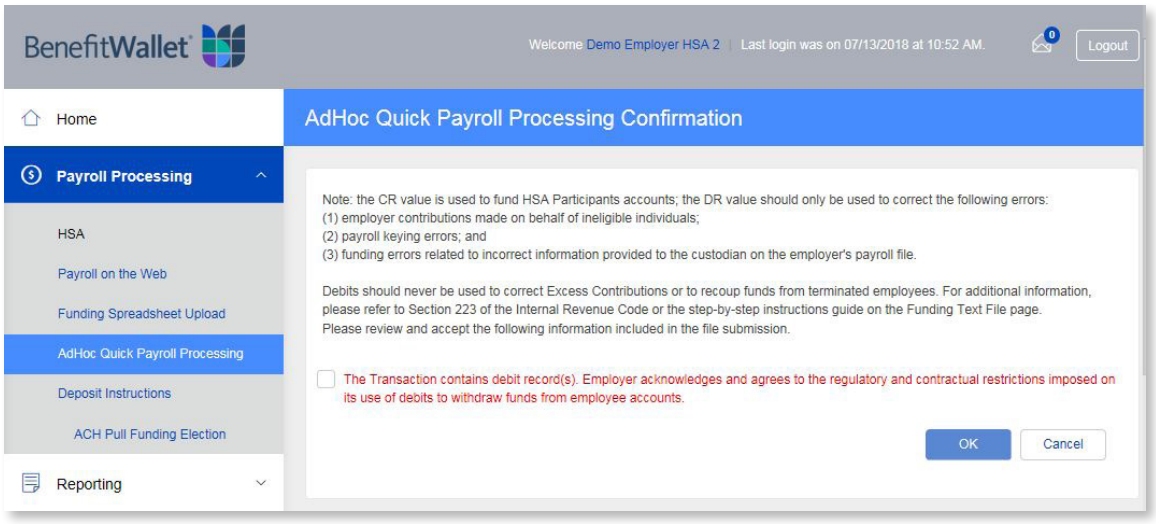
Press **Submit** when you have finished entering your selections. A message will appear for you to confirm your total amount. Click **OK** to proceed, or **Cancel** to go back and make the necessary corrections.



After confirming your selections, another pop-up will appear asking you to reconfirm your selections. After you click **OK**, you will receive the following confirmation screen. Your file will now be submitted for processing.



If you are attempting to make a debit from an account, you will receive the following information. You must confirm before you can continue the process.



Payroll on the Web (POW!)

Payroll on the Web (POW!) is a secure application that allows employers to easily provide us with contribution information. POW! is our most frequently used online payroll application; providing easy-to-use screens to submit payroll funding distributions. **This application is available to employers with less than 150 accounts on the record keeping 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 for assistance at 866.712.4551 Monday – Friday, 8:00 a.m. - 8:00 p.m., ET or EmployerSetup.mybenefitwallet@mybenefitwalletconduent.com.

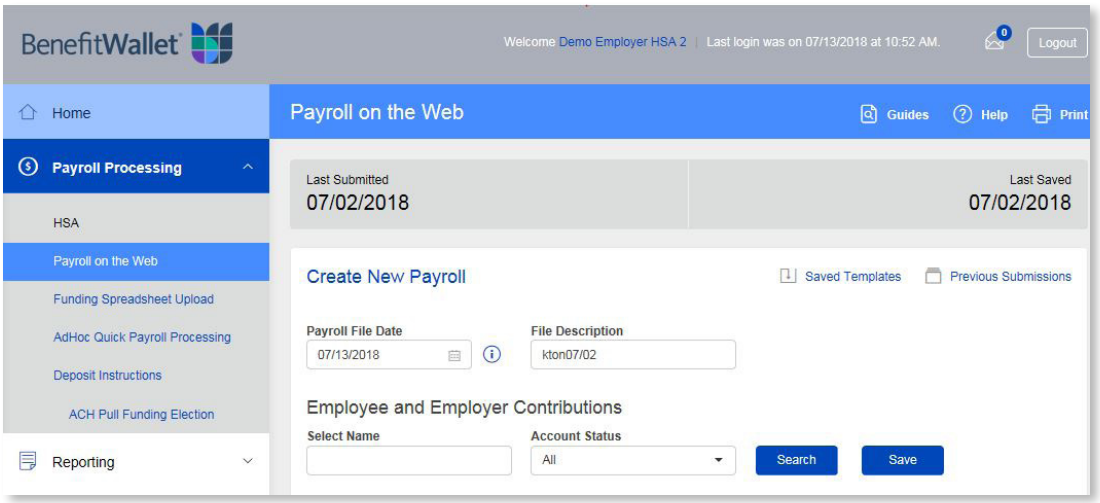
Weekly one hour training on POW! and reporting are available via web-based conference calls on Thursdays at 1:00 p.m. ET. To register for a training session, send an email for each attendee with the participant's name, email address, employer name and type of training to BenefitWallet@conduent.com.

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 POW!
- 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.

Accessing Payroll on the Web

The POW! 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. 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.

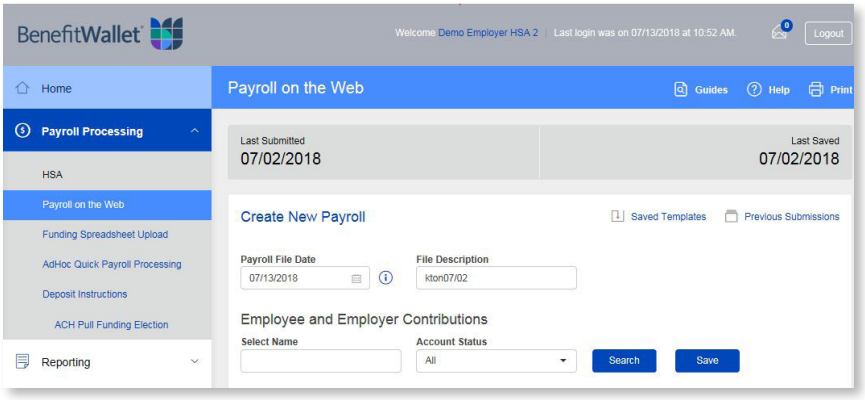


POW!: Step-by-step

The POW! 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. 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.

1. Indicate the payroll file data

- 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; a popup will remind you to complete these sections. If you do not complete information in these fields, the update feature will not process.
- 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.
- Select the Help link in the top navigation bar if you need assistance.



Making prior year contributions

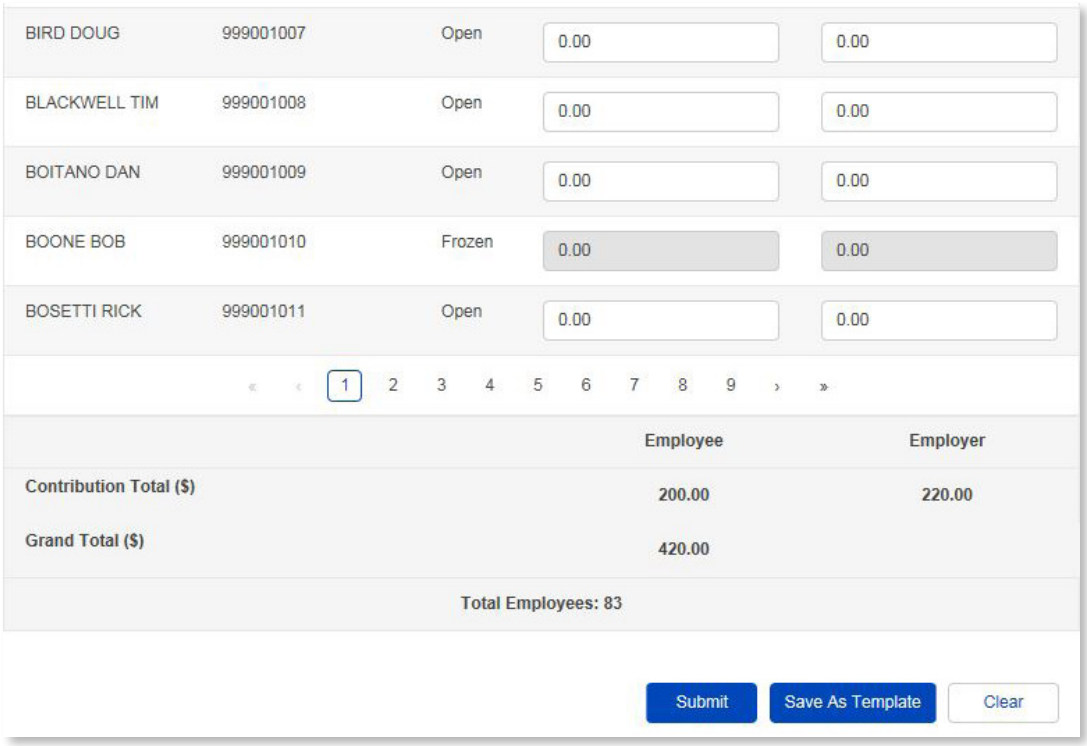
Deposits made for the prior calendar year must indicate the effective date for the contribution to post in the prior year (e.g. December 20th). Prior Year contributions post only during the period January 1 – April 15th of each year.

2. Input file description

- Numeric values must be used. Input of alphabetical characters, symbols and spaces will result in a pop-up 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.
- Contributions cannot be input for frozen accounts

3. Enter employee and employer contribution information

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

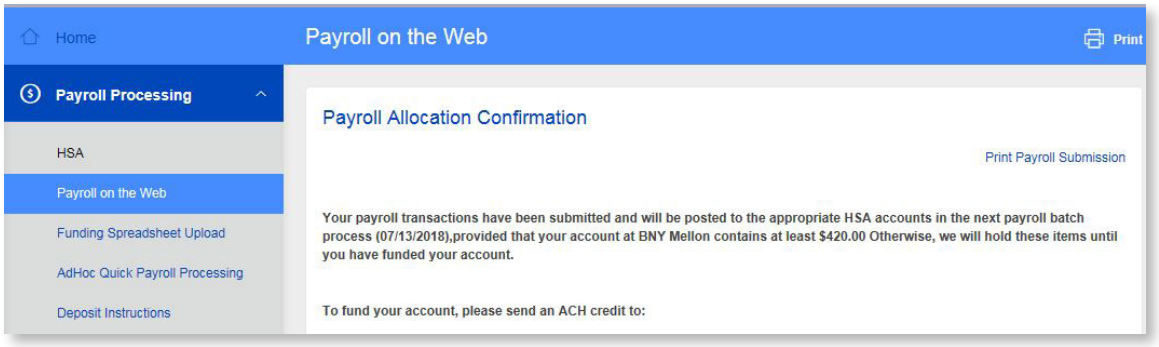


4. Submit contributions

a. Confirm the total that must be contributed to the employer sub-account. It is presented in total and with a breakdown between employee and employer contribution amounts.

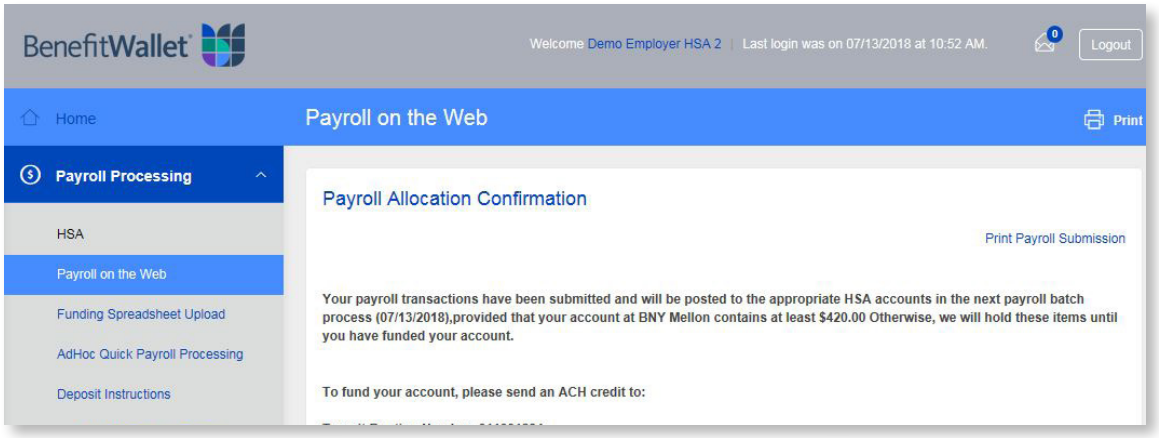
b. Reconfirm the submission. The file is not submitted for processing until you have reconfirmed and receive the confirmation.

c. 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 will display in this instance. Only one payroll allocation may be submitted per login session. If you wish to complete more than one payroll you need to logout and login again.

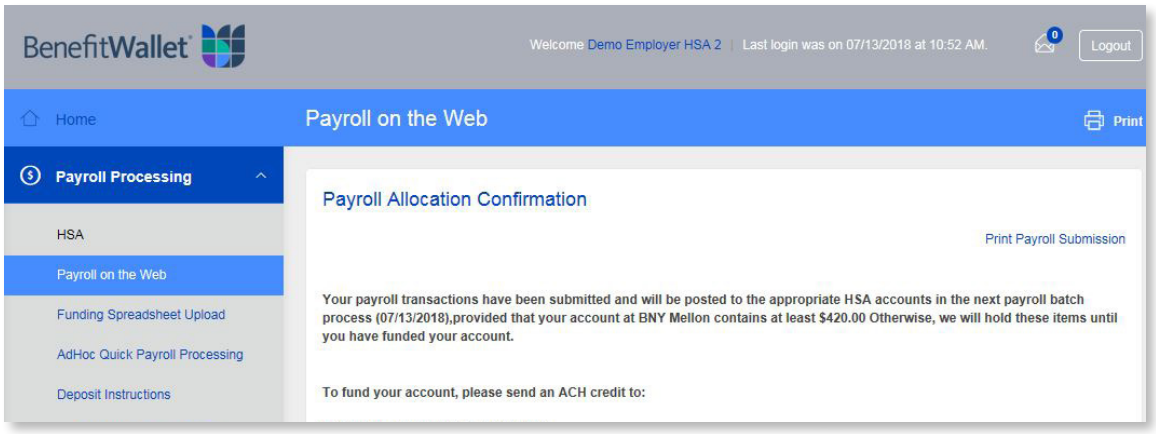


5. Print the submission

You may elect to print a record of this submission by selecting Print this Page, in the upper right corner of the screen.



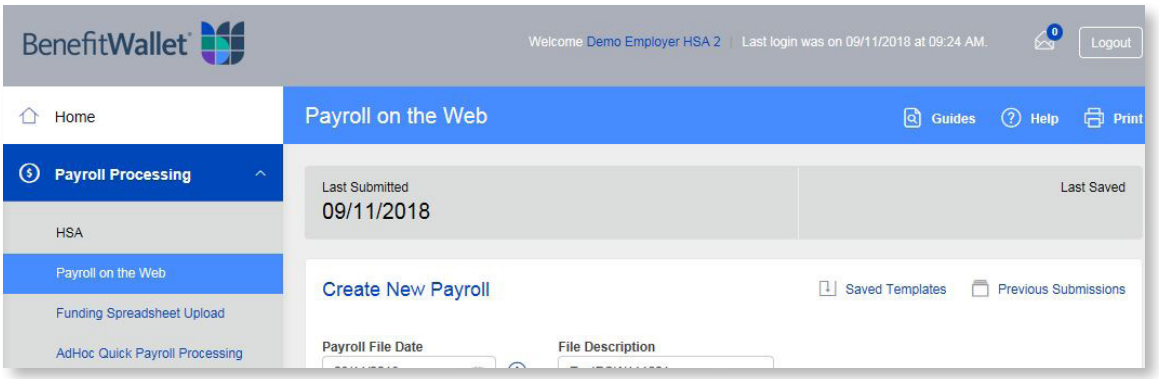
You may also elect to print a record of a previous submission using the directions above. Within 1-2 business days after processing, your file should be reflected in the **File Status Report**. If your file is not reflected in the **File Status Report**, you may view it in **Previous Submissions**. If the status is **Saved**, your file has not been submitted.



Viewing previous submissions

Select **Previous Submissions** 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. Processed files will also be presented within the **File Status Report** located in the **Reports** tab.



Managing templates

You can create a template for future use, allowing you to quickly and easily populate the necessary information and submit for processing. This would be helpful if you need to establish contributions on both a weekly and bi-monthly basis.

Creating a template

Step 1 Input file description

Step 2 Enter contributions for employees. Put in notes that are relevant to contributions

Step 3 Verify total is correct

Step 4 Click on **Save Template** at bottom

Step 5 Confirm total contribution – both employee and employer

Step 6 Reconfirm on the 'Are you sure you want to...' message.

Step 7 Enter a name to save the template and access for future reference.

The system will store a maximum of 10 templates.

Accessing a template

You can access a saved template by clicking **Saved Templates** and the information will automatically populate. You will need to click Submit at the bottom to finalize the payroll processing.

Note:

- 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 and 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** then:

  a. Enter a description

  b. Select **Update**; and

  c. Select **Submit** to submit this input for processing

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

Funding spreadsheet upload

Funding spreadsheet upload is only available for those employers with 150 or more accounts. It provides a simple Excel spreadsheet download containing the format and key information to submit payroll funding distribution. In addition, through funding spreadsheet upload, you can securely upload the converted text file for processing.

Funding spreadsheet upload is available through the **Payroll Processing** menu. Select **Funding Spreadsheet Upload** from the link on the left side of the screen or within the text.

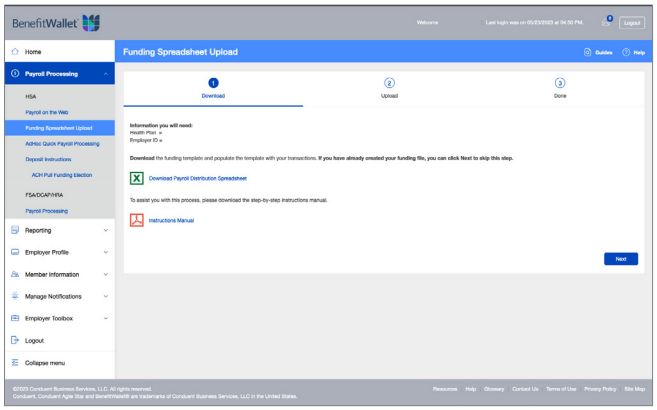
Before getting started

1. Use the BenefitWallet template. No other file formats will be accepted or processed.
2. Before opening the template, make sure your Microsoft Excel security is set to medium or lower. You can find this under: **Tools Menu > Macro > Security**. After setting it to medium, close and reopen the Excel template; select **Enable Macros** when prompted.
3. The **Effective Date Override** cells (column F) on detail lines is not a funds distribution date but should rather only be used when allocating individual contributions to prior year's tax filing; this box should normally be left blank.
4. If you are copying a date from another spreadsheet, do not use the paste function. Instead, use the **paste special** function with the values only option. This will ensure no calculations or formatting formulas are copied onto the template. Once the paste special feature is used, you will be able to see the physical contents of the cell and correct the format if necessary. A common issue is missing leading zeros.
5. Transactions must be entered beginning on row two. There cannot be any empty rows in between transactions.
6. Enrollment uploaded by 4:00 p.m. ET M-F will process that evening; after 4:00 p.m. they will process the following business day.
7. When the template is completed, use **Save As** (File Menu) to save the copy of the template on your hard drive; remove the word "master" from the file name or the macro will be disabled.

Funding spreadsheet upload: Step-by-step

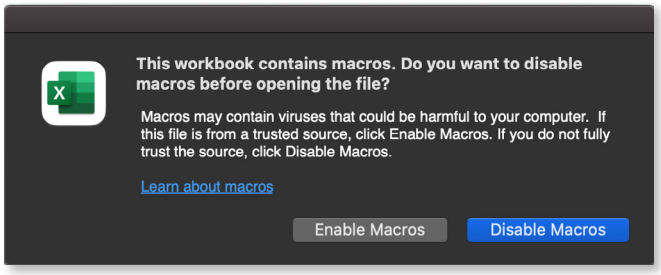
1. Download the spreadsheet

a. Click **Download Payroll Distribution Spreadsheet** and save the template if prompted



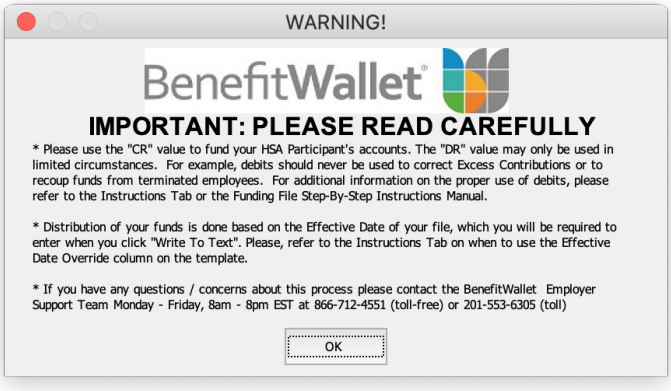
b. Open the template

c. When excel opens, you may see this pop-up:



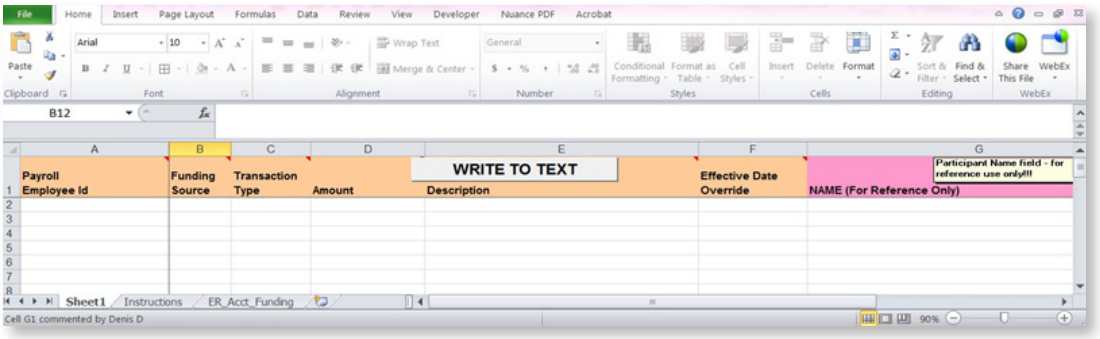
d. Select Enable Macros

e. The following Warning message will appear – **PLEASE READ THIS SECTION CAREFULLY PRIOR TO POPULATING YOUR SPREADSHEET**



f. Select **OK** to continue

2. Populate the spreadsheet

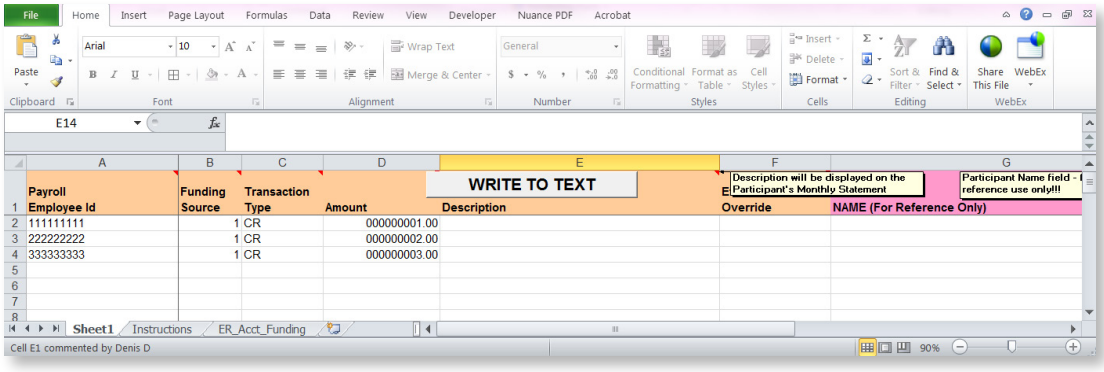


- **Column A—Payroll employee ID (required field):**
  Enter the Payroll ID assigned to your employees (this is SSN unless otherwise indicated). Make sure there are no spaces, dashes, hyphens, etc.
- **Column B – Funding source (required field):** Employee contributions are submitted by entering a **1**; Employer contributions are submitted by entering a **2**.
- **Column C – Transaction type (required field):** Use **CR** indicator to post funds into a participants account; use **DR** indicator to pull funds out of a member's account.
- **Column D – Amount (required field):** Specify the dollars and cents to be funded. All values must be positive. If you are pulling funds out of an account, use the DR indicator. Do not use special characters to show a negative amount.
- **Column E – Description (optional field):** You may enter a description (e.g. 1⁹⁄₂₀ pay period) or leave it blank. Information entered here will be printed in the members' periodic account statements. If left blank, defaults are:
  - Employee payroll credit
  - Employee payroll debit
  - Employer payroll credit
  - Employer payroll debit
- **Column F – Effective date override (optional field):** This should be left blank; unless there is a contribution for a specific individual that must be applied for the prior tax year.
- **Column G – Name (optional field):** Enter the employee's name for your reference. Any information entered in this field will be ignored when the macro has been run.

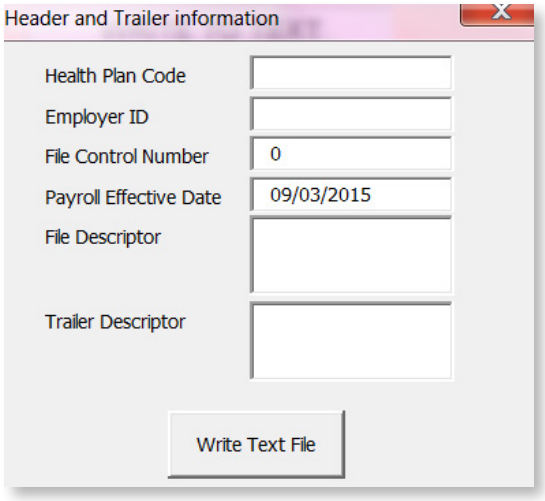
3. Upload the spreadsheet

a. After the funding data is entered, resave the file. The file name should be the 3 digit health plan code, 3 digit EID and **Effective Date** of the file; "master" should be removed from the name. Keeping "master" in the title prevents the "write to text" function.

b. Once saved, you may run the macro by clicking **Write to Text** or move on to the next step to upload the spreadsheet



c. The following popup will appear:



- Enter the **Health Plan** or **Customer Code** in the first field (3 digit number – this can be found on the Website under Funding Text File).
- Enter the **Employer ID** in the second field (3 digit alpha/numeric – this can be found on the Website under Funding Text File).

- **File control Number** (optional) – you can enter today's date or another unique number.
- **Payroll Effective Date** – enter the effective date of the file to be processed. **NOTE:** (this drives when the funds will be moved into the participant's account).
- **File Descriptor** and **Trailer Descriptor** should be left blank.
- Select **Write Text File**.

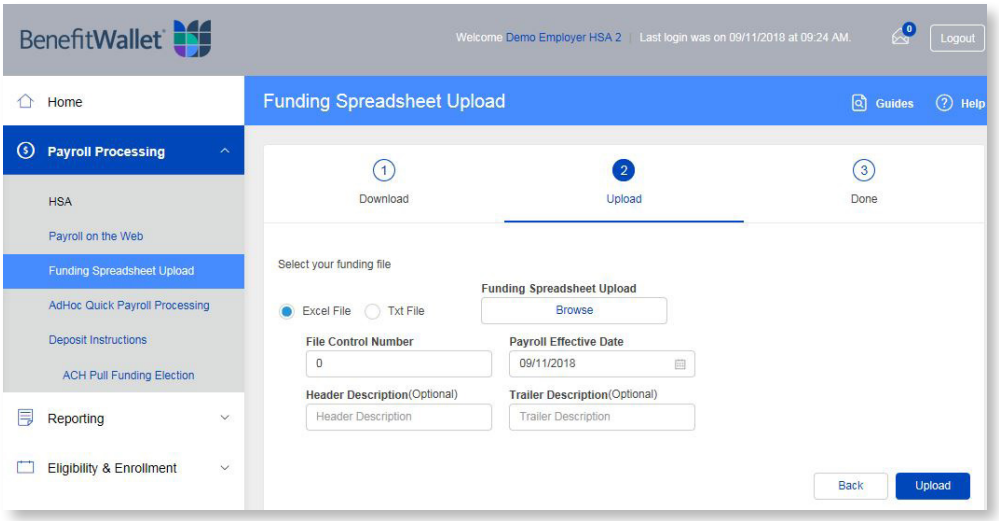
  The system will run the macro (from the excel file) into a text (.txt) file and it will be saved where you originally saved your funding spreadsheet. **NOTE:** The system will not ask you where you would like to save your txt file – it is automatically saved to the same location where you initially stored your template.

d. Browse to select the spreadsheet

e. On the screen, enter:

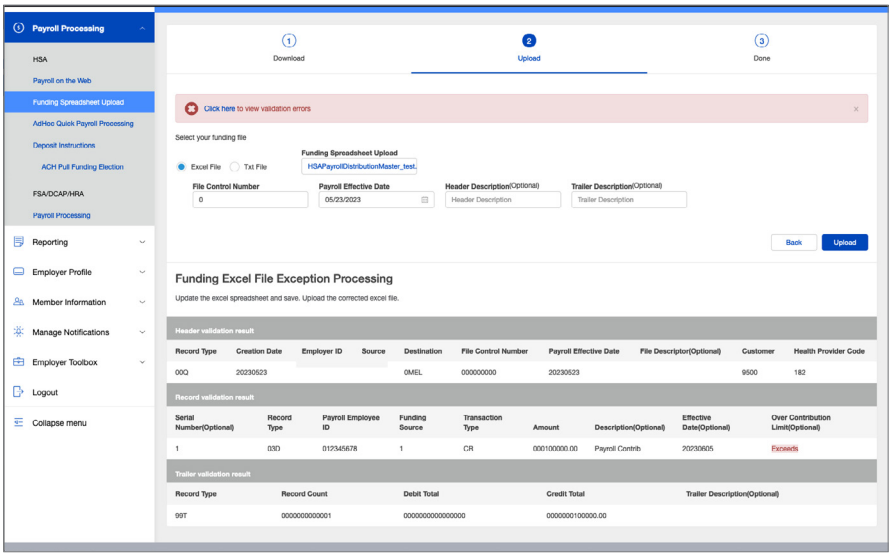
- File control number (optional) today's date or a unique number
- Payroll effective date the effective date of the file to be processed. This drives when the funds will be moved into accounts
- Header description and trailer description are optional

f. Click **Upload**



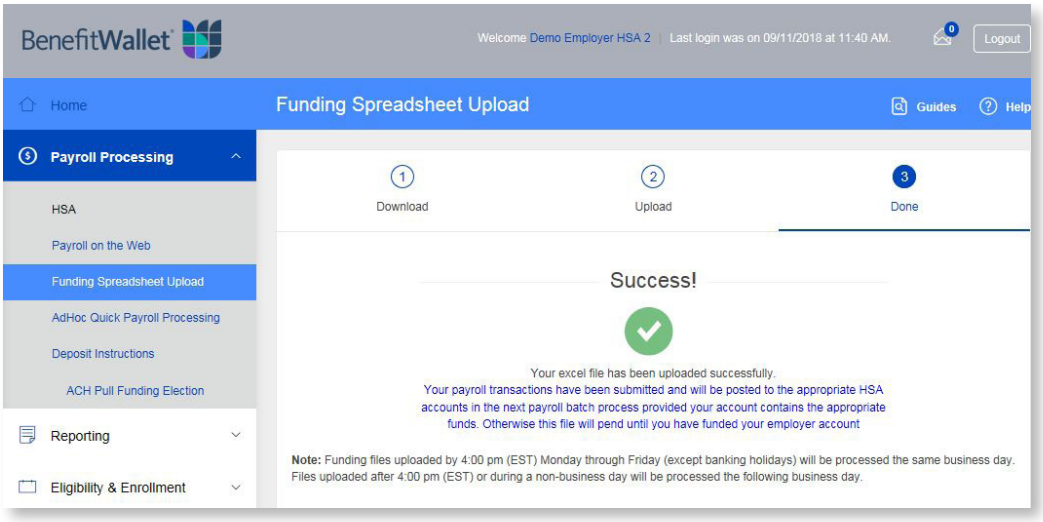
4. Confirm, review edits and submit funding

a. If there are formatting issues or invalid data in your file, an error message will display. Move the mouse over the highlighted field for additional information. Go back to your funding template, correct the errors, resave your file (this step should not be skipped) and repeat the upload process.



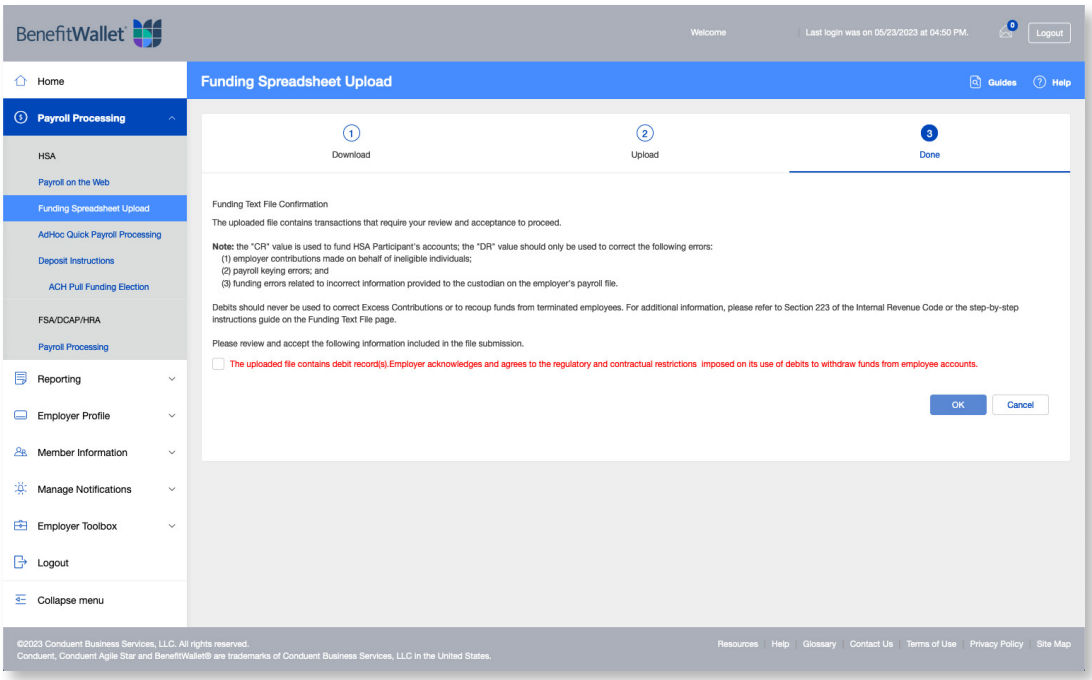
b. If there are no errors, but your file contains debits, you will see a message. Check the box and click **OK** to proceed with the submission of your file. Once you have agreed to these conditions, your file will be uploaded.

c. A confirmation screen will display.



Check the **Reporting** menu the following day to confirm that your file processed successfully and/or reconcile your account in case of any transaction rejections.

In the event your file contains debits, you will see the following message:



You will have to check the box and select **OK** in order to proceed with the submission of your file. **PLEASE READ THIS MESSAGE CAREFULLY PRIOR TO SUBMITTING YOUR FILE**. Once you have agreed to these conditions, your file will then be uploaded and you will then receive the above confirmation

Funding your payroll contribution

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 through the employer profile. All employer sub-account numbers begin with 9500998. You may submit funds via check, wire transfer, or ACH.

By check

Mail a check, payable to:

The Bank of New York Mellon a/c 9500998XXXXXXX

to the address below. Your account number should be indicated on the check. When remitting multiple checks, you may wish to include an employer deposit slip, located online under **Contributions and Distributions** in the **Employer Toolbox.** Checks may be mailed to either of the addresses below. Checks must be received one day before the payroll effective date.

Regular mail
BenefitWallet HSA
PO Box 535161
Pittsburgh, PA 15253-5161

Overnight mail
BenefitWallet Operations
500 Ross Street Suite 154-0510
Pittsburgh, PA 15262-0001

By wire transfer

Wires must be received by 5:00 p.m. ET one day before the payroll effective date for employers transmitting files in order for funds to be available in the members' 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. Wire funds directly to your 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 accounts beginning with 9500998
Reference information:	NA

ACH origination – employer initiated push

Direct ACH funding to:

Receiving bank:	The 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:	9500998XXXXXXX
Addendum information:	[Provide employer name]

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

ACH origination – employer authorized pull

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

Contribution flat file

BenefitWallet also offers a **Secure File Transfer Process** (SFTP) option. This is an alternative to the online enrollment process options available through the employer portal.

Depending on your resources and the size of your enrollment data, this might be a good option for you to submit the required eligibility information via a secure electronic transmission. In order to accommodate the electronic transmission of the data, we require that our standard file layout be used and the data submitted via secure file transmission protocol.

Steps for electronic secure file transfer process:

1. Notify your BenefitWallet Account Management or Implementation Manager.
2. Provide a technical contact for both file layout and FTP establishment.
3. Technical contact will be provided with the file layout and requirements.
4. The client's FTP contact will receive an email confirming the file transfer set up has been initiated.
    a. Additional communications/instructions are sent
    b. The BenefitWallet FTP specialist will coordinate the setup of the common encryption key
    c. FTP contact will receive file naming convention along with login ID and password to use when transferring data.
    d. FTP contact will receive information on coordinating testing the transmission protocol
5. Once transmission testing is complete, BenefitWallet will be ready to receive a test file and the schedule will be coordinated.
6. BenefitWallet will provide testing sign off and confirm production start date.

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 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** under the **Employer Profile** menu.

Check

Employers should mail a check, payable to:

The Bank of New York Mellon a/c 9500998XXXXXXX

The employer account number should be indicated on the check. When remitting multiple checks, you may wish to include an employer deposit slip, located online under **Contributions and Distributions** in the **Employer Toolbox**. Checks may be mailed to the below information. Checks must be received one day before the payroll effective date.

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:	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 accounts beginning with 9500998
Reference information:	NA

ACH origination – employer initiated push

Employers should Direct ACH funding to:

Receiving bank:	The 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:	9500998XXXXXXX
Addendum Information:	[Provide employer name]

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

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** menu.

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 one of the addresses below.

Mail
BenefitWallet HSA
PO Box 535161
Pittsburgh, PA 15253-5161

Overnight mail
BenefitWallet Operations
500 Ross Street Suite 154-0510
Pittsburgh, PA 15262-0001

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. 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 account (not savings).
- 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.

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 above]

HSA reporting

BenefitWallet's web reporting represents a best-in-class approach in providing access to management and financial information related to employee account balances and transactions. BenefitWallet offers several reports to assist in HSA administration. These reports are designed to show payroll file statuses, detailed member information and aggregate account information at the group level. The reports available include:

File Status Report: Provides details regarding the receipt and processing of payroll files. A report of all payroll statuses, including pending, rejected and processed, can be generated. You may also generate a report based on specific selection criteria.

Pending Transaction Report: Provides details regarding daily reposting attempts into frozen accounts. Select the day to view transactions made for members currently in a frozen status.

Member Profile Report: Displays information associated with individual employees, including account number and status (open, frozen, closed).

Pending Close Report: Displays a list of accounts that may close due to the USA Patriot Act.

Subaccount Transactions: Provides full accounting for employer sub-account.

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.

HSA reports in action

How can you best utilize the HSA reports available to you? The chart that follows will give you some guidance.

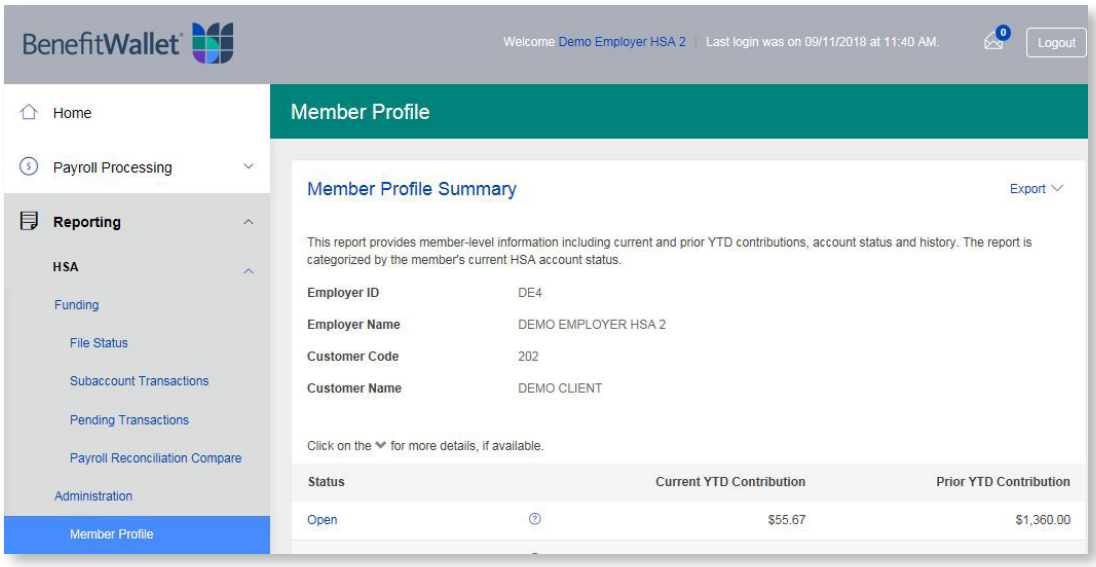
I need to...	Web Report
Look up employee's account number	Member Profile Report
Check employee's account status (open, frozen, closed)	Member Profile Report
Confirm receipt of master signature card	Member Profile Report
Verify posting to account against payroll for the current or prior year	Member Profile Report
Verify funding and balance in sub account	Sub account transactions
Check status of payroll file submitted and transactions posted	File Status Report
Verify reposting of funds for frozen accounts	Pending Transactions Report
Review a list of accounts pending closure due to the USA Patriot Act	Pending Close Report

Downloading to Excel and PDF

All web reports can be easily downloaded to Excel or PDF. All you need to do is:

Click the Excel or PDF icon in the top right corner under Export to download the report. Open or save the download when prompted. Note:

- The Excel file will require adjustment of column widths to fully display information.
- Sort and search functionality is intact.
- The PDF file will display row identification number, pagination and repeat headers on each page.

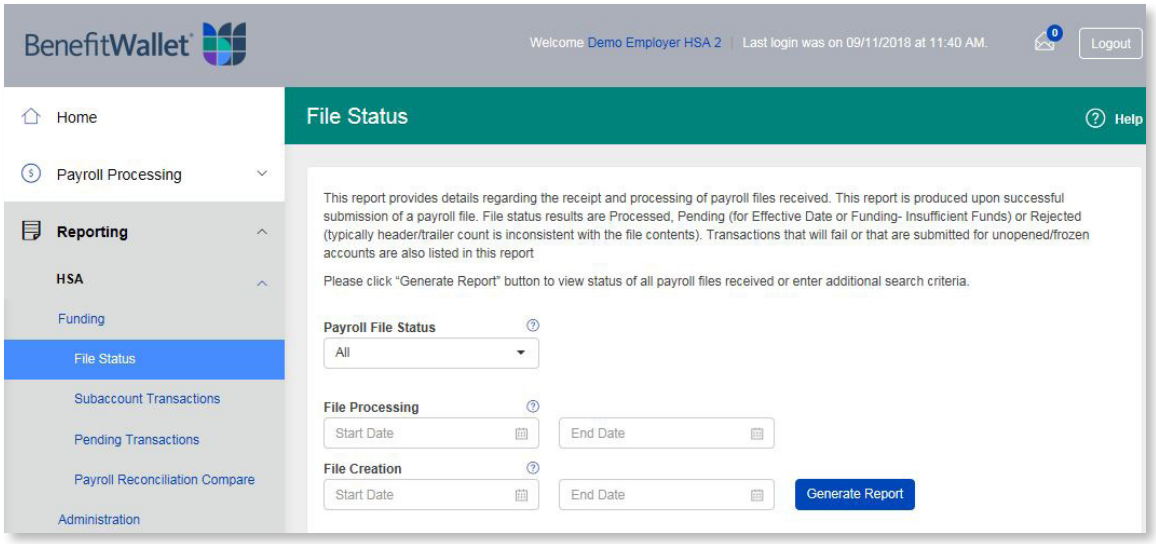


File status report

The **File Status Report** provides details regarding the receipt and processing of payroll files received. Each file has its own unique file control number. File status reports are processed, pending or rejected.

- **Processed** files have been processed to completion.
- **Pending** files are currently pending due to insufficient funds in the employer account or for a file effective date that has not been reached.
- **Rejected** files did not process. All transactions on a file are rejected. Potential reasons for a rejected file include improper file formatting or manual request for deletion.

Select the **Payroll File Status** you want to view from the pulldown menu.



The following are file status descriptions that may display:

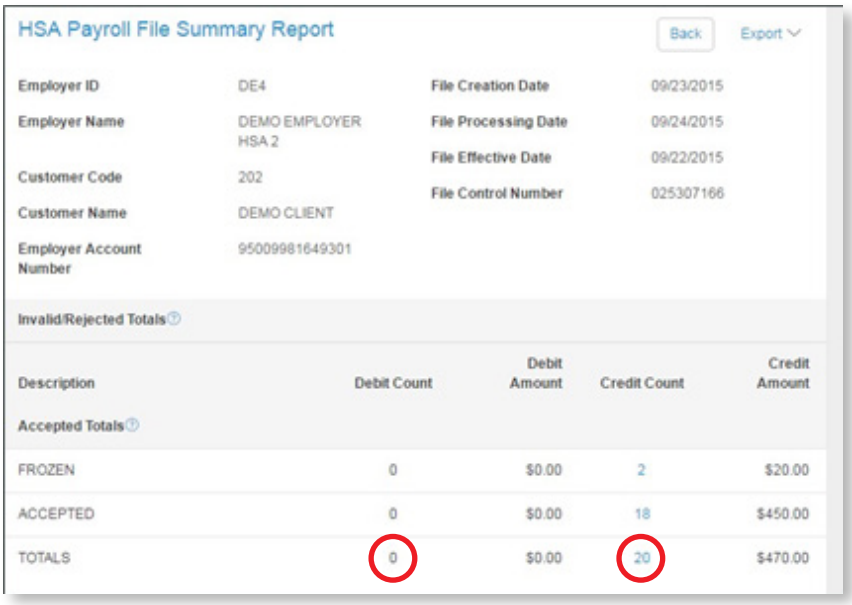
- **Processed:** the file effective date has been reached, funding has been received and the file has processed and posted funds to open accounts.
- **Pending:** the file has been received and is pending to reach the file effective date.
- **Insufficient funds:** the file effective date has been reached and will process once the balance is equal to or greater than the file total.
- **Manual reject:** reflects a submitted file that has been rejected per request of the employer.

- **Duplicate reject:** Meets criteria for duplicate files.
- **Invalid debit/credit total**
- **Invalid ACH origination**
- **Invalid record count**
- **No data/empty file**

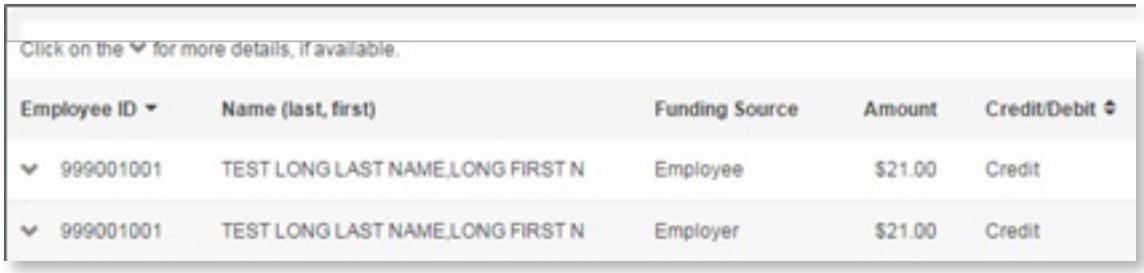
HSA payroll file summary report

Click on any total in the **Credit Count** or **Debit Count** columns (associated with rows labeled as **Accepted, Closed, Frozen**, etc.) to display the **HSA Payroll File Detail Report**.

Sample summary report for an **Accepted** or **Processed** file



Sample detail report for a **Failed** or **Rejected** file

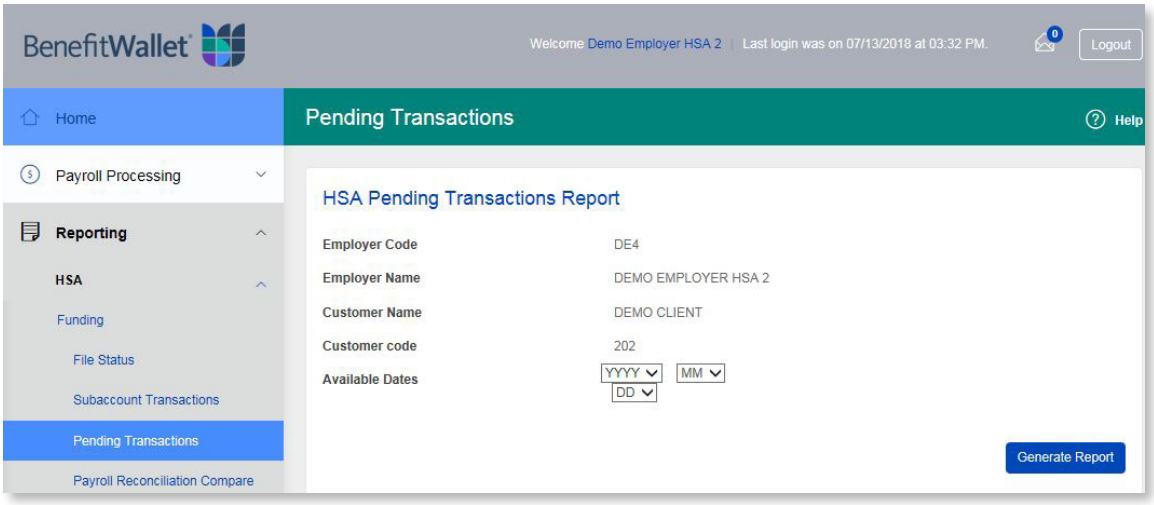


Pending transactions report

The **Pending Transactions Report** provides details regarding the attempted or successful reposting of funds to frozen HSAs. This includes transactions submitted and processed which were not posted to accounts because the accounts were not yet opened, had been closed or were not in the system.

Funds will attempt to post to a member's account for up to 60 days while the account is in a frozen status. After 60 days, if the account is not opened, the funds will be distributed back to the employers sub-account. Once the funds are distributed back to the employer sub-account, the employer must resubmit any missed funding.

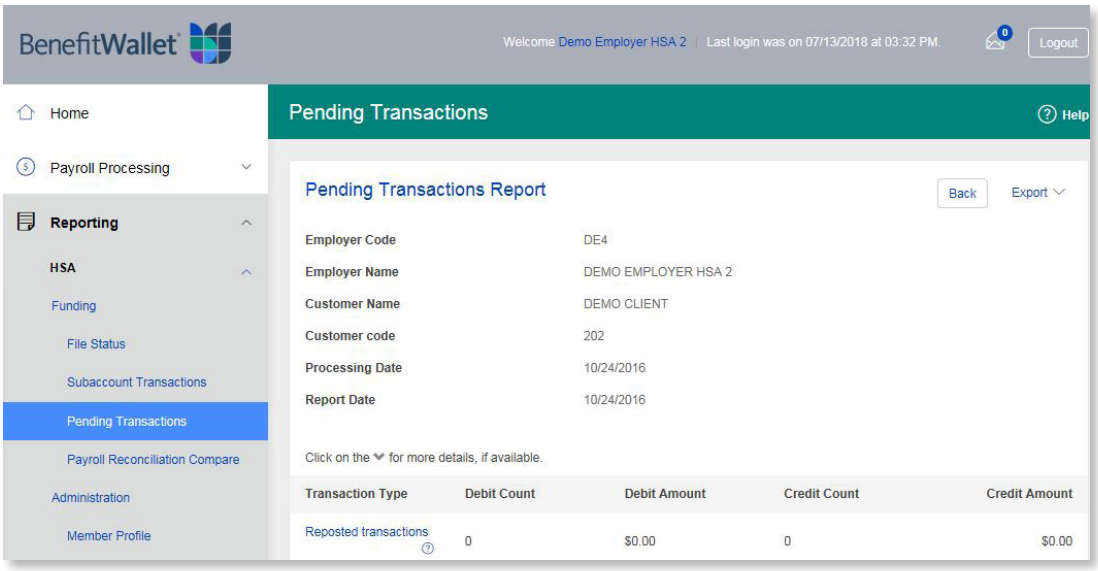
To get started, select a date and **Generate Report.**



The report provides summary information for the following:

- Reposted transactions
- Pending transactions
- Returned transactions

To view details, click on **Pending** in the **Transaction Type** column. Account specific details are viewed by selecting the account number on the **Pending Transactions Report**.

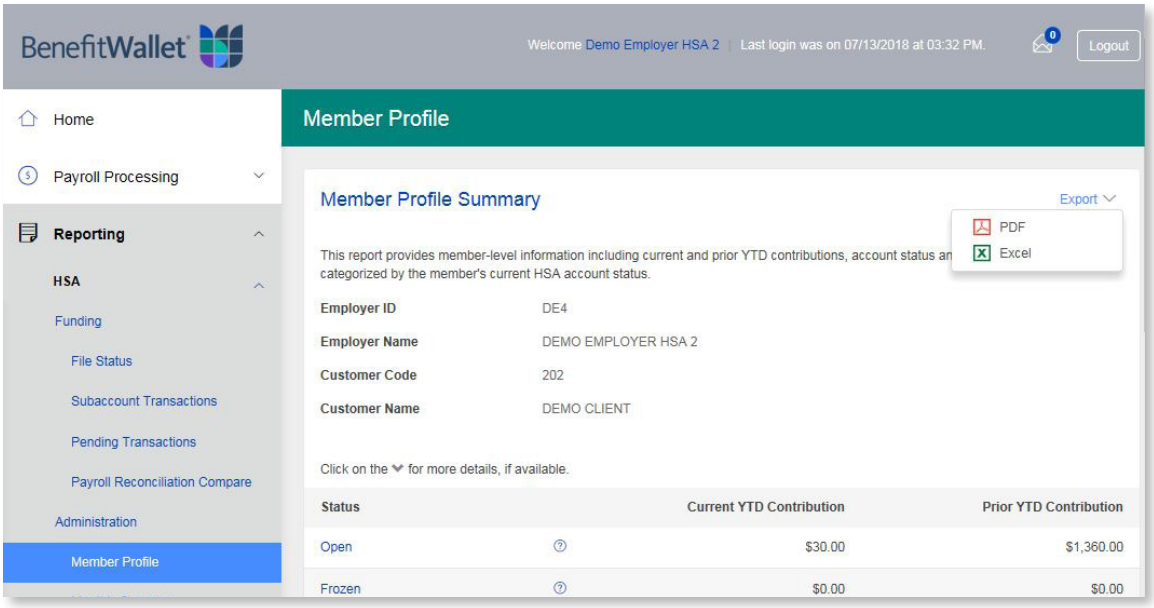


Note:

- For those employers that use Payroll on the Web (POW!), the process only allows you to fund open accounts. As a result, this information will not be available when the POW! is used.

Member profile report

The **Member Profile Report** provides member-level information including current and prior year-to-date contributions, account status and history. The report is categorized by the member's current HSA account status. To find an employee, click on **Total** and search by last name or SSN.



The member profile report includes the following information:

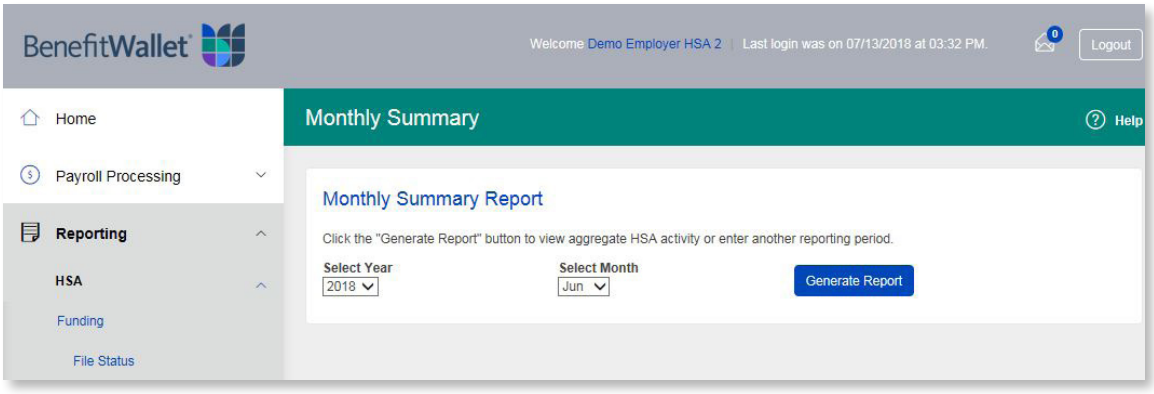
- Account number (member's and bank account number assigned by BenefitWallet)
- Name provided during enrollment or updated by the member
- Employee ID provided in the payroll ID field during enrollment
- Status:
  - **Open:** accounts that have a signature on file (electronic and/or master signature card) and the effective date has been reached.
  - **Frozen:** accounts for which no signature has been processed. To open the account, the member must complete signature processing. No funds can post to a frozen account. In some instances, a signature has processed but the effective date has not been reached.
  - **Closed:** accounts that have been closed by the member or for compliance purposes by The Bank of New York Mellon. No funds can post to a closed account. Members with closed accounts should contact the Service Center for information on how to reopen the account.

- Eligibility status reflects employment/HDHP enrollment status:
  - **Active:** actively employed/enrolled
  - **Inactive:** termination record has been processed for the individual
- Master Signature Card date reflects the date a Master Signature Card was processed for the individual. If a Master Signature Card is not on file the, the date field will be blank.
- E-Sign Date reflects the date an electronic signature was processed for the individual. By clicking on the account number, you get details for each funding. By clicking on the arrow next to the account number, you may view the following:
  - **Current YTD employee:** total posted employee contributions submitted for the current year.
  - **Current YTD employer:** total posted employer contributions submitted for the current year.
  - **Current YTD wellness:** total posted wellness contributions submitted for the current year.
  - **Prior YTD employee:** total posted employee contributions submitted for the prior year.
  - **Prior YTD employer:** total posted employer contributions submitted for the prior year.
  - **Prior YTD wellness:** total posted wellness contributions submitted for the prior year.
  - **Enrollment date:** date listed on the enrollment file as the member's initial date of enrollment in the HSA.
  - **Account open date:** date the account was opened.
  - **Account close date:** date the account was closed by the member or the bank.
  - **Employer reporting field:** information provided in an optional reporting field on the enrollment file.

Monthly summary report

The **Monthly Summary Report** provides monthly transactions including contributions, withdrawals, fees, rollovers and investment activity of the accounts affiliated with the employer. All data is aggregate and not accessible at the individual level. The report will be available on the 1st day of the next month for the current month.

The payroll funding information presented in the monthly summary report is based on files processed or posted during the month; not the effective date of the files. For example, if a file is received with an effective date of 10/30 but does not post until 11/3 the information related to it will be presented in the November monthly summary report; not the October report.

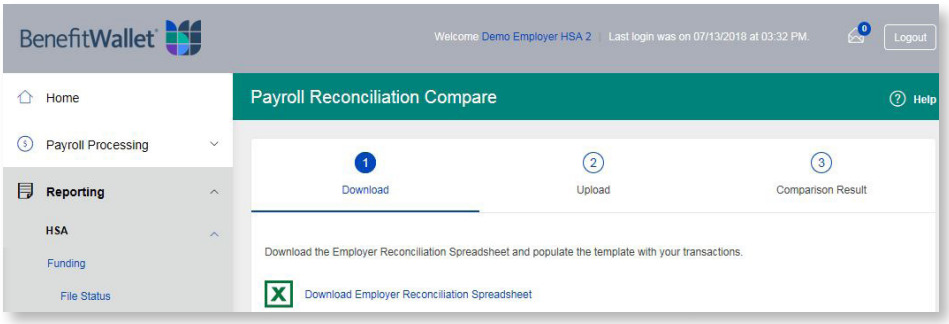


Payroll reconciliation report

The **Payroll Reconciliation Report** process is designed to ensure what was funded via payroll is properly reflected in the member's account. The report will display any differences that exist between your uploaded file and what has been deposited to a member's account via payroll. Ensure that the funded totals you are uploading are consistent with the last payroll file that has processed to the member's HSA account.

To use the application you will need the current or prior year payroll HSA contributions and SSN/payroll id for each employee.

1. From the Payroll Reconciliation Compare page, download the **Employer Reconciliation** spreadsheet.



2. Use a payroll report from your system to populate the Social Security Numbers (SSN) and HSA contributions. If you use employee ID when funding your payroll, use that ID instead of the SSN on the file. Save the spreadsheet. The application accepts payroll contribution records combined or separated by source (employee/ employer).

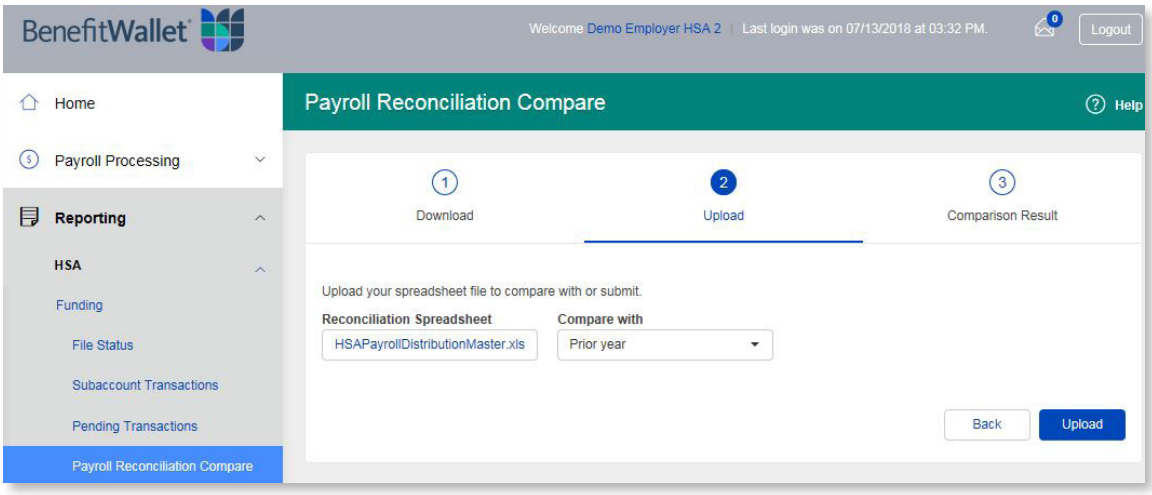
	A	B	C
1	SSN	YTD Employee	YTD Employer
2	999001105	$250.00	$100.00
3	999001106	$375.00	$100.00
4	999001107	$125.00	$200.00
5	999001108	$93.00	$100.00
6	999001109	$450.00	$200.00

Sheet1 Sheet2 Sheet3

3. Upload the saved file using the **browse** button.

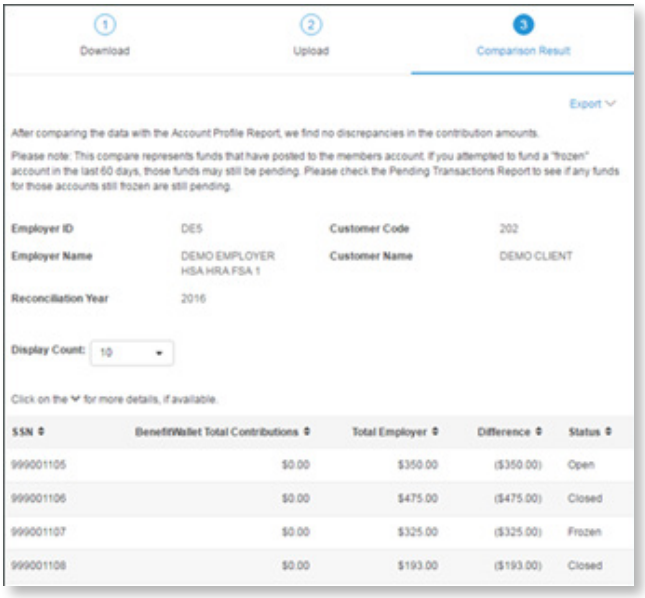
4. Select the year with which to compare.

5. Click **Upload** to obtain results.



6. Review results. You may export results as an Excel file. The following statuses may appear:

- **Open** - HSA account is open.
- **Frozen** - Member needs to open account by signing the Master Signature Card or providing an electronic signature through the First Time User link on mybenefitwallet.com.
- **Invalid** - No SSN shows on our system.
- **Missing** – A record is listed in the system for a member not listed on your uploaded spreadsheet.

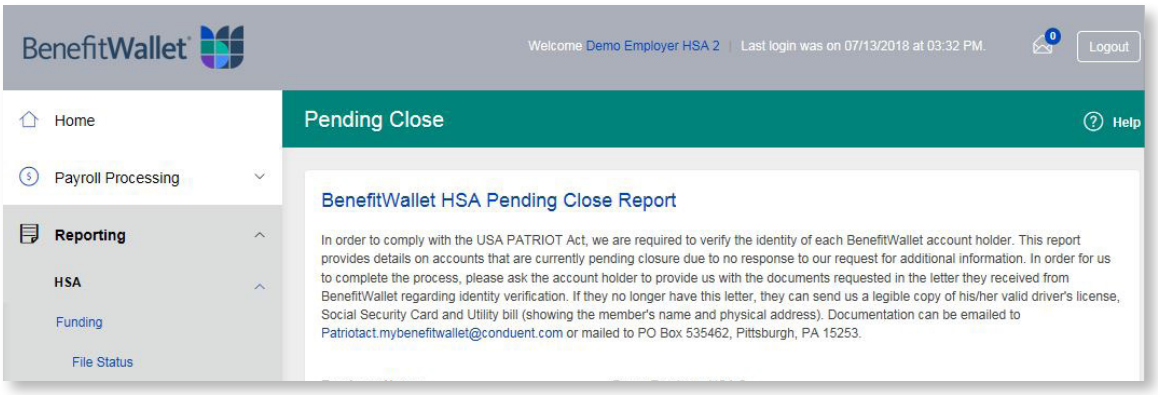


Pending close report

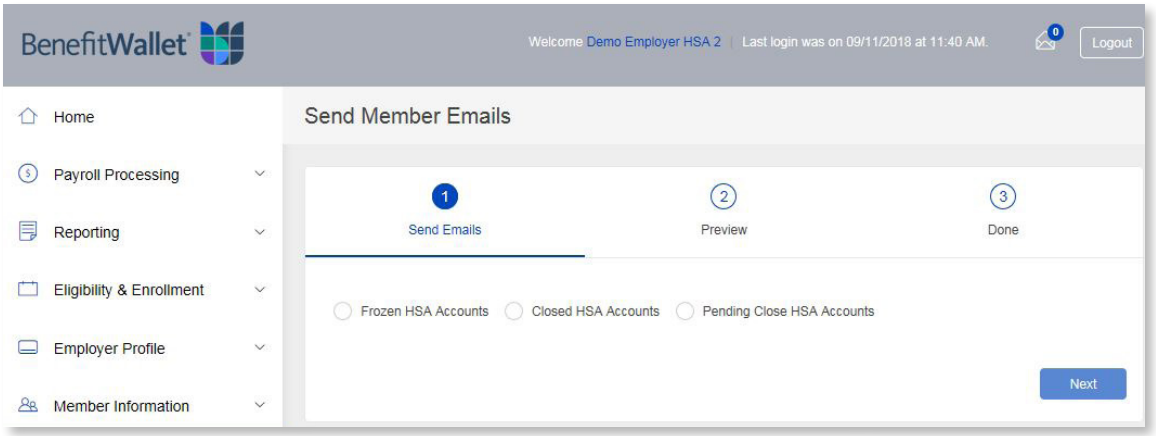
In compliance with the USA Patriot Act, we are required to verify the identity of each account holder. The **Pending Close Report** provides a list of individuals whose account may be closed unless they provide additional information to verify their identity. The member must provide the requested documents listed in the letter from BenefitWallet regarding identity verification. If they no longer have this letter, they can provide a legible copy of:

- Valid driver's license
- Social Security Card and
- Utility bill (showing the account holder's name and physical address)

Documentation can be emailed to PatriotAct.mybenefitwallet@conduent.com or mailed to BenefitWallet, PO Box 535462, Pittsburgh, PA 15253.



Use the **Manage Notifications** menu to send your employees an email to remind them to submit their documentation.



Employer portal
BenefitWallet web access and authentication

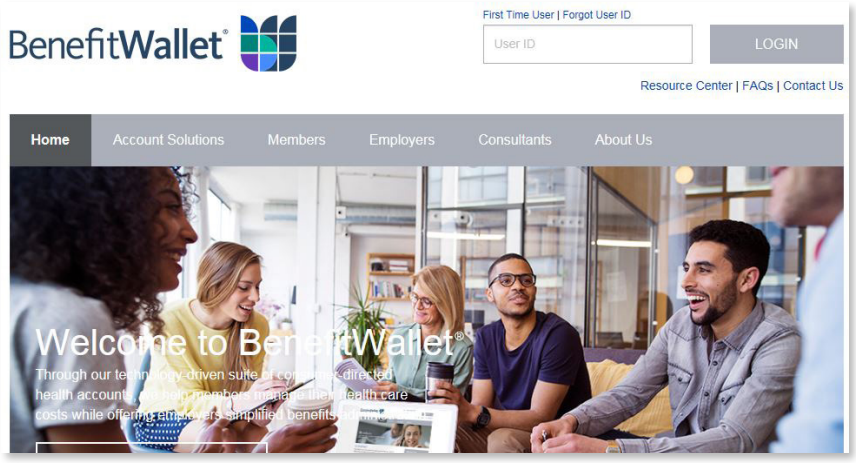
Our website, www.mybenefitwallet.com, provides employers with self-service training and activities on topics including payroll processing, reporting, resources and notifications.

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 BenefitWallet@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 their 2) 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.

Password management

An initial password is provided to the Primary Business User 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 is available to assist authorized users with security codes.

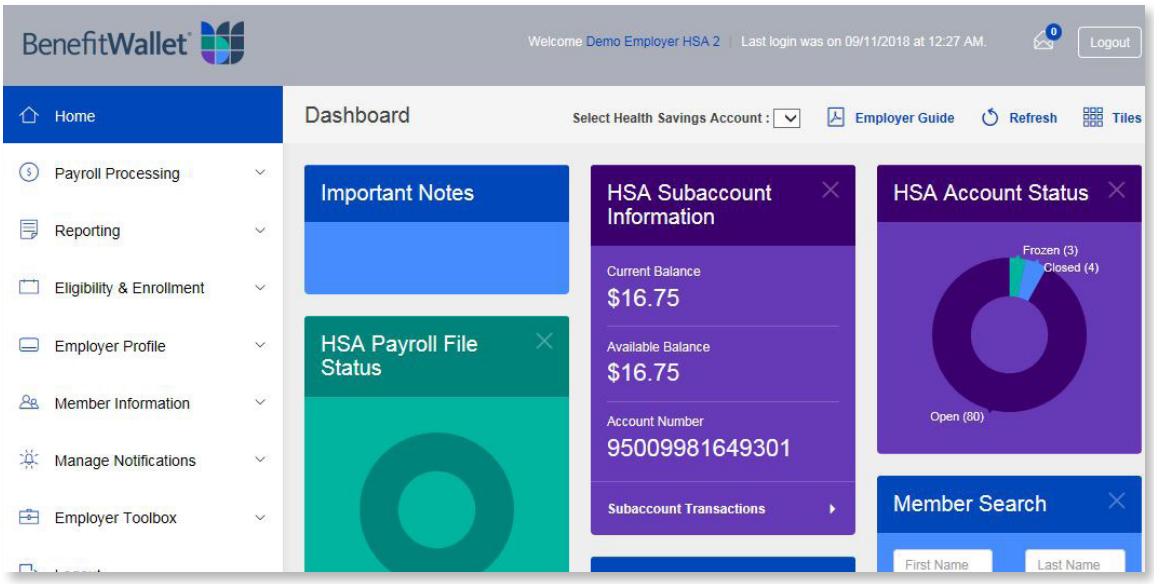
Select **Trust this PC** to reduce the need for a security code in the future. As part of web security, a site key will display. You should always view this site key when logging in.

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

Employer portal homepage

This dashboard has been designed to more easily identify important funding information, administer and analyze your company's HSA offering.



To customize your view, you can use the **Tiles** menu to the right of the screen, where you can select or deselect the tiles you wish to see, making it even easier to see only the information you want to see each time you log in. To view more information from a particular tile, select a link with an arrow pointing to the right to expand that item.

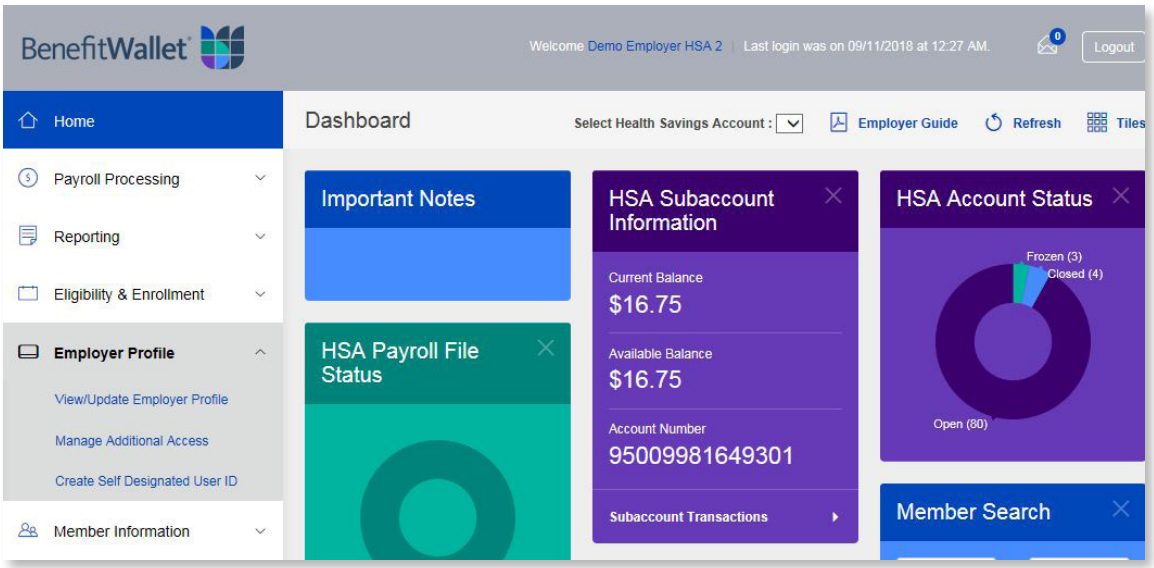
The left menu provides you with access to:

- 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.

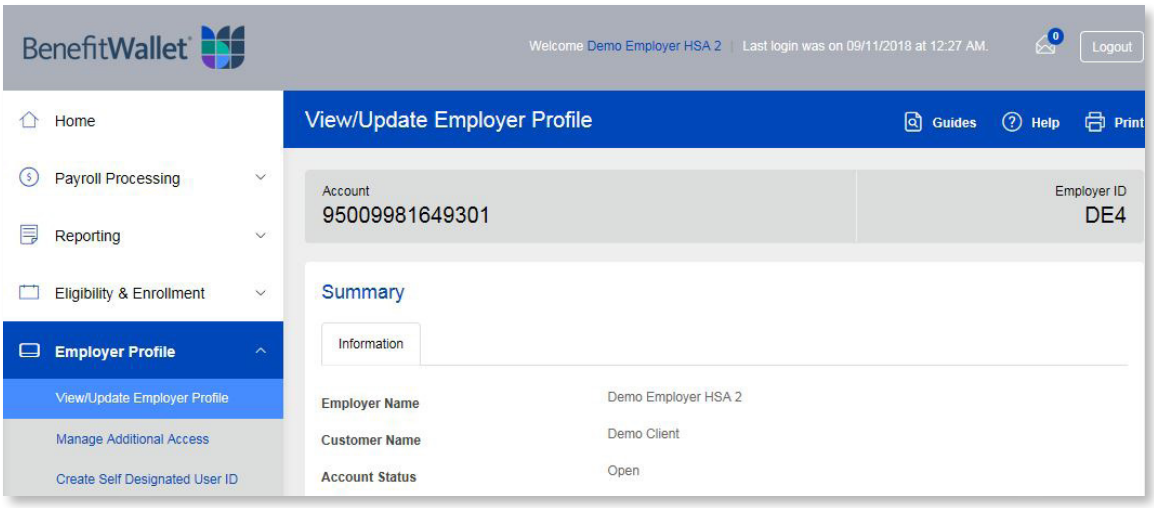
Employer profile

Through the **Employer Profile** section, the Primary Business Contact can view/update employer profile, manage additional access and create a self-designated User ID.



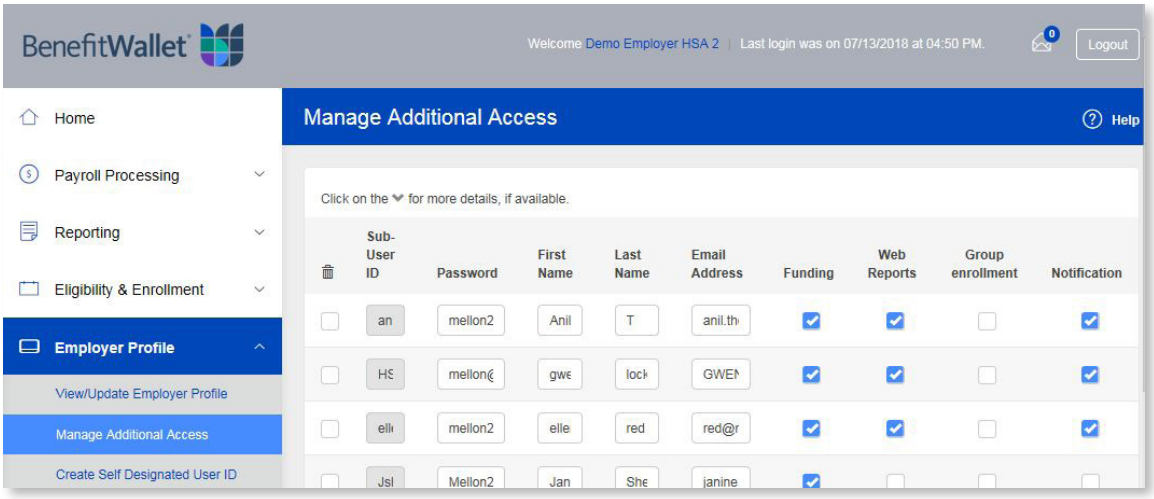
View/update employer profile

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.

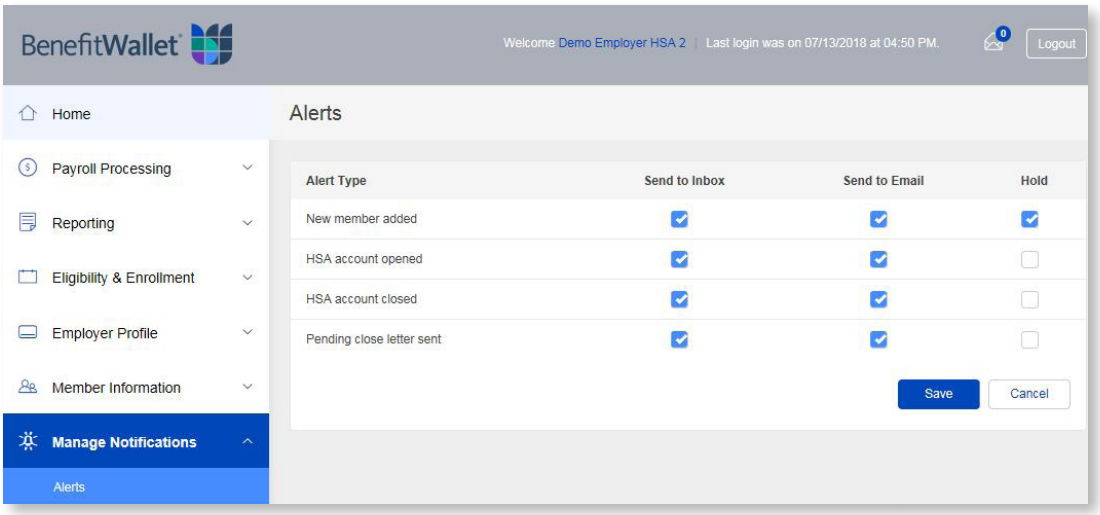


Create self-designated User ID

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.

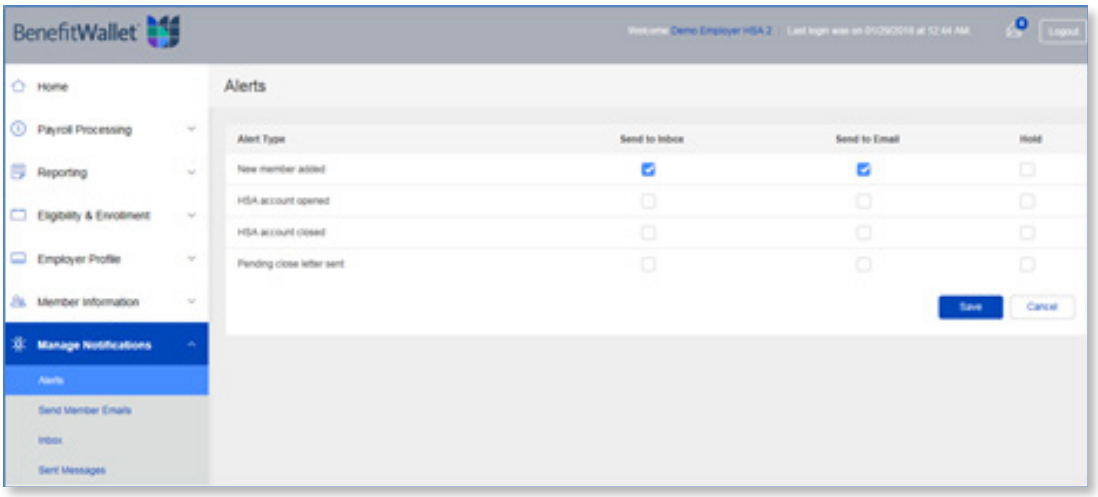
Manage notifications

The **Manage Notifications** section allows employers to manage the alerts in the system, send member emails and view sent messages.



Alerts

Opt-in to be notified when changes to your account 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.

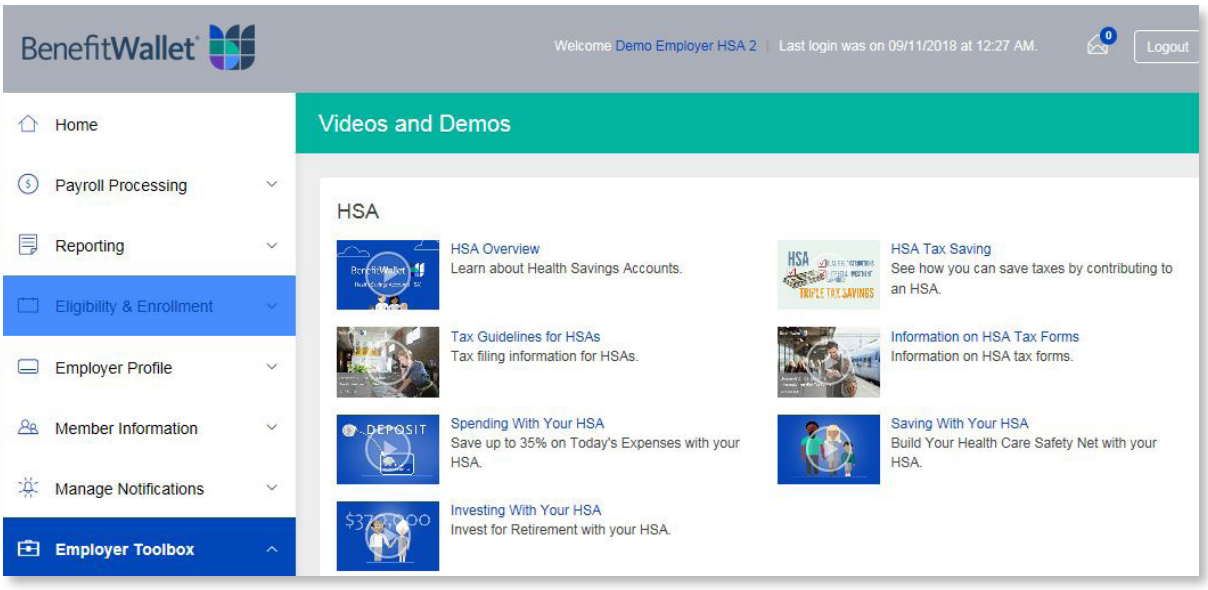
Sent messages

Review an archive of your sent messages.

Employer toolbox

Through the **Employer Toolbox**, you will have access to:

- FAQs
- Member education & tools
- Forms and documents
- Employer education



These resources are available to assist you in educating your employees, administering accounts and using the website. Many of the items within the **Member Education & Tools** section are also accessible on the member portal once the member logs in. The downloadable forms section has a wealth of information and resources. User guides, employer forms and frequently requested member forms are available.

Reporting

Training

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

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

Include two available 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 and not received in accordance with the USA PATRIOT Act.

- **Subaccount Transactions Report**
  Provides a listing of transactions from the employer subaccount for a selected timeframe.

Frequently Asked Questions

Payroll processing

Why aren't any of my employees displaying on the POW! screen?

Only employees currently on the BenefitWallet record keeping system with your employer ID with open or frozen account status will display. If an enrollment has not been received or successfully processed, the name and payroll information will not display. Accounts in closed status also do 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. Accounts in closed status or of terminated employees are included in the account profile report listing under the **Report** tab.

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.

How do I submit information previously saved?

You may view previous submissions by clicking the **Previous Submissions** link within POW! and **AdHoc Payroll Processing**. After a submission processed, you may also view **File Status** reports under the **Reports** tab.

Payroll on the Web (POW!)

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 999999999. 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.

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 record keeping 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 record keeping 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.

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.

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.

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 input again 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.

Funding spreadsheet upload

How do I submit information previously saved?

You may view previous **Funding Spreadsheet Uploads** by selecting **File Status** from the reporting menu.

What happens if I submit funds for an account in frozen status using funding spreadsheet upload?

If you submit funds for an account in frozen status, the funds will attempt to post to the account for 60 processing days after submission. You can track the status of this in the **Pending Transactions Report**. If the employee opens his/her account within the timeframe, the funds will post to the account; this will be reported in the **Pending Transactions Report** as **Reposted Transactions**.

If the employee fails to open his/her account within the timeframe the funds will be returned to your employer funding account; this will be reported in the **Pending Transactions Report** as **Returned Transactions**. If the employee subsequently opens his/her account, you will need to resubmit these transactions to post these funds.

What happens if I submit funds for an account that is in closed status using funding spreadsheet upload?

If you submit funds for an account in closed status, the transaction will be identified as rejected in the **File Status Report** and the funds will be returned to your employer funding account. If the employee subsequently reopens their account, you will need to resubmit these transactions to post these funds.

What happens if I submit funds for a payroll ID for which an account is not yet on they system using Funding Spreadsheet Upload?

If you submit funds for a payroll ID for which an account is not yet on the system, the transaction will be identified as invalid in the **File Status Report** and the funds will be returned to your employer sub-account. If an account is subsequently setup for this payroll ID and the account is opened, you will need to resubmit these transactions to post these funds.

HSA reporting

What is a primary user?

A primary user is the Primary Business Contact who has access to both **Web Reporting** and **Manage Access.** The primary user assigns and updates the Sub-User IDs and their access through the **Manage Access** tab.

What is a Sub-User?

A Sub-User is a person who has been assigned access (and a Sub-User ID) by the Primary Business Contact. Sub-User access and view is determined by the Primary Business Contact

What is my User ID?

User IDs for Sub-Users have been created by the Primary Business Contact. You should receive your User ID and Password from this individual at your employer.

How do I know if the file I submitted was received successfully?

Go to the **File Status Report** and look for the date of your submission. If there is a file for that date, then your submission was received and you should review the report to ensure that all of the data was processed. If there is no file for the date of your submission, then your file was not processed successfully. For assistance, contact Employer Support at 866.712.4551.

What is included in total contributions report?

Keep in mind that all of the information available to employers through web reporting relates to contributions made through the employer's funding process (by file, POW! or Individual ACH). Any post tax contributions made by employees directly and distributions are not available for employers to see because HSAs are individually owned accounts and that information is protected by privacy laws.

What happens if an employee changes coverage or leaves employment?

If an employee is no longer covered under the High Deductible Health Plan (HDHP) you will not be able to make contributions via POW! but you will be able to view employer and employee payroll based contributions made prior to the change for the remainder of the calendar year. This information is available on the **Member Profile Report**.

Our company makes payroll contributions using Individual ACH and that information is not included in the Account Profile YTD information. Why?

The YTD information reported under **Account Profile** is limited to transactions that are considered payroll based. Only Individual ACH contributions submitted with the prefix 951 (employee contribution), 952 (employer contribution) or 956 (wellness credit) designating them as payroll contributions are included in the YTD totals. Members may track their YTD contributions online at **mybenefitwallet.com**; by calling the Service Center and selecting tax information from the interactive voice response menu or on the monthly statements.

Can we view investment information for our employees?

No. Investment transactions are handled directly by employees and are considered private and confidential. However, the **Monthly Summary Report** will allow you to view investment activity in aggregate for your entire employer group (e.g. total amount of investments leaving checking accounts and total money returning from investment accounts back into the HSA checking accounts).

How can I change the Primary Business Contact for my employer group?

Call the Employer Support Team at 866.712.4551 for assistance.

If I am using POW! today, will anything change for me once Web Reporting is available?

Nothing in the POW! application will change, however, you may receive a new User ID. The Primary Business Contact for your employer group can identify additional Sub-Users and assign them unique User IDs and Passwords. This will allow POW! users to have their own unique User ID and Password. Web Reporting will provide information to assist in payroll reconciliation and reviewing the aggregate and average contribution, investment and distribution activity for your group.

BenefitWallet Service Center

The following are bank and/or market holidays. For a bank holiday, no payroll will post on these days. For a market holiday, no investment transaction (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.

Holiday	Benefit Wallet Holiday	Bank Holiday	Market Holiday
New Year's Day	✓	✓	✓
Martin Luther King Day		✓	✓
President's Day		✓	✓
Good Friday			✓
Memorial Day	✓	✓	✓
Independence Day	✓	✓	✓
Labor Day	✓	✓	✓
Columbus Day		✓	
Veterans Day		✓	
Thanksgiving Day	✓	✓	✓
Day After Thanksgiving			Market closes at 1:00 p.m. Eastern Time
Christmas Day	✓	✓	✓

BenefitWallet®

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