

HEALTHEQUITY EMPLOYER PORTAL GUIDE

Introduction

Welcome to the HealthEquity employer portal guide – your one-stop resource for easily managing the HealthEquity accounts for your company and employees. The guide is organized by topic, so it can be used as an introductory reference and an ongoing tool as you become acquainted with and use your online employer portal.

Important note

This guide contains instructions for both integrated and non-integrated employers. Please watch for sections which contain separate instructions for each account type.

Contact Employer Services at 866.382.3510 or employerservices@healthequity.com to confirm your group's specific setup and options.

Integrated eligibility: If you are associated with one of HealthEquity's integrated health plan or third-party administrator (TPA) partners, they are sending group setup and enrollment data to HealthEquity electronically via secure file transfer protocol (FTP).

Non-integrated eligibility: Eligibility information will be entered manually or uploaded through the employer portal.

Note: It is possible to have integrated health savings account (HSA) enrollment but non-integrated flexible spending account (FSA) enrollment.

Account types:

- **Health savings accounts (HSAs):** HSAs are individually-owned accounts that can be sponsored by an employer. As a sponsor of an HSA, the employer can direct HealthEquity to open an HSA (by providing eligibility information), make contributions to the HSA and pay account fees. Employers cannot see account balances, order replacement cards, view claims, make distributions or otherwise direct an HSA for their employees.
- **Reimbursement accounts:** A reimbursement account is an IRS-approved, tax-advantaged, employer-sponsored benefit plan. The employer funds and owns the accounts. As the plan sponsor, the

employer can see account balances, claim payments and denials and other account details.

Flexible spending accounts (FSAs or HCRAs), limited-purpose flexible spending accounts (LPFSAs or LPHCRAs), dependent care reimbursement accounts (DCRAs), health reimbursement arrangements (HRAs) and health incentive accounts (HIAs) are all categorized as reimbursement accounts throughout this guide.

- **Commuter benefits:** For qualified employers, commuter benefit services are available and can be accessed from the member portal.
- **Retirement accounts:** HealthEquity Retirement Services now offers a 401(k) that seamlessly integrates with your employees' HealthEquity account to help them build their health and wealth security together. Employees can view and manage their 401(k) accounts from the HealthEquity member portal.

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Section 1 – Employer settings and portal setup

Login process and resetting password

1. Go to my.healthequity.com.
2. Enter your user ID and password.
3. Select 'Log In' to go to your employer portal homepage.

The member portal and employer portal are both accessed from this page. If you have access to both, you will need separate usernames for each. If you have not yet established a user ID for the employer portal, please contact Employer Services at 866.382.3510.

Portal setup

Insurance information (integrated)– HSA plans

Your group's information will be provided from the eligibility file sent by your health plan or other agreed-upon party. From this page, you can view the number of enrollees in each plan by coverage level. To view the enrollees in each plan, click on the number of enrollees link.

Note: You may be responsible for fees associated with setup and administration of your employees' accounts. You can review information on the monthly administration fee on the bottom of the 'Plan Summary' screen.

Add insurance information (non-integrated)

If you are setting up your employer portal for the first time, and your health plan or TPA will not be sending integrated eligibility, you will need to setup your HSA insurance information before continuing.

If you have integrated eligibility, skip to 'Company Info.'

Adding HSA plan information

HSA plan setup must be completed before you can fully enroll employees in a healthcare account. For those groups with our integrated partners, this step will be completed via the eligibility file.

Plan setup

1. To start plan setup, log in to your employer portal.
 - If your group has not defined its health plan, you will see a green dialog box on the home page indicating such.
2. Select 'Begin.'
3. Complete all fields.
 - If your insurance carrier is not listed in the 'Insurance Company' drop down menu, click 'Add New' to add your carrier.

4. Select 'Save Plan.'

Note: If the health plan selected is an integrated partner with HealthEquity, a screen will appear after selecting 'Save Plan,' explaining that HealthEquity receives eligibility information from your health plan. Select 'Return' to go back to the employer portal home page.

5. The system automatically assigns a plan file ID and a coverage file ID when a new plan is created. These can be customized if you do not want to use the system generated IDs. If enrolling employees via the file upload method, you will reference the plan file ID and coverage file ID on the enrollment link.

Note: You may be responsible for fees associated with setup and administration of your employees' accounts. You can review information on the monthly administration fee on the bottom of the 'Plan Summary' screen.

6. Select 'Save Plan' when finished.
7. If your group offers multiple HSA plans, follow the steps again to create a 'New Plan' on the 'Insurance Info' page.
8. See 'Employee Enrollment' section for instructions to enroll employees.

To review the insurance information you entered, select the blue 'Plan' link.

Company detail and manage users

In order to edit or add information to the 'Employer Information' page, your account must be enabled with permissions to manage company info. If you have these permissions, to make changes:

1. Select 'Employer Information' from under 'Company Detail.'
2. Edit, add or change any of the following information:
 - Employer information
 - Contact information
 - Invoice receipt method – paper or electronic
3. Select 'Save.'

Manage users

Those with a 'Manage Users' role and HealthEquity Employer Services can create additional employer portal logins. Each login can be assigned specific roles to give or deny individual users access to select areas or functions within the portal. These restrictions will also apply when users call Employer Services.

Adding logins

To add logins within your employer portal:

1. Select 'Manage Users' from under 'Company Detail.'
2. Select 'Add Login.'
3. Complete all required (shaded) fields to designate roles and email preferences.
4. Select 'Add.'

Note: New logins will not be effective until the user's email address is verified by the associated user. To verify the address, the user will receive an email from HealthEquity requiring email address verification. The user ID and password you created for them will be needed to complete the verification process.

User roles

Five user roles are available in your employer portal:

1. Manage users – Users with this role can change any user's login settings and add and remove user logins.
2. Manage company info – Users with this role can change company information, including contact info, EFT info, broker assignments, paperless invoice option, etc.
3. View reports – Users with this role can view reports available on the 'Reports' page.
4. Manage employees – Users with this role have access to employee info and can update editable employee information, enroll employees, change coverage, terminate employers, etc.
5. Make contributions – Users with this role have access to the 'Manage Money' tab where they can make contributions and view and pay fee invoices.

Note: You may also set up "notifications only" users by providing name and email address, and selecting which communications they should receive.

Email settings

Nine email settings are available in your employer portal:

1. Payment received — Sent the day any payment is processed; whether by HealthEquity when a check is received or by the employer via EFT.
2. Notification of funds returned — Sent after HSA funds have been held for 60 days for a member who is not enrolled, or if you have asked for funds to be returned to you.

Note: HealthEquity will return the funds in the same manner the funds were received.

3. PPD account added for employee(s) — Provides routing and account number information for your employees' HSAs, so that you may make direct deposit contributions to their accounts.
 - This applies only to employers who have selected the PPD option.
4. FSA/HRA renewal notification—Sent annually and required for annual plan setup.
5. Contribution reminder — Sent based on the preferences set in the login information screen.
6. Payment due — Sent after monthly invoices are created to remind the group that the invoice is available online and monthly fees are due.
7. Scheduled EFT — Sent three business days prior to when an EFT has been scheduled to withdraw funds. If the EFT is scheduled less than three days out, an email will not be sent.
8. Notice of incomplete verification – Sent when the process to verify the identity of the enrollee was not successful. Employees will need to furnish documentation to verify their identify.
9. Employer newsletters — Notification of updates as well as educational information.

Modify a login

Users with the 'Manage Users' role enabled can modify others users' login information. To modify a login:

1. Select 'Manage Users' from under 'Company Detail.'
2. Select the blue link associated with the user whose login you want to modify (located within the username column).
3. On the user's 'Login Information' page, add or modify fields and update login roles and email options if needed.
4. Select 'Save.'

Inactivate a login:

To activate a login:

1. Select 'Manage Users' from under 'Company Detail.'
2. Select the blue link associated with the user whose login you want to inactivate (located in the username column).
3. On the user's 'Login Information' page:
 - Uncheck the box to the right of 'Active;' only user logins with the box check can access the employer portal.
 - Click 'Save.'

Funding

HSA contributions, fee invoices and reimbursement account funding can be done via EFT or check. Please note that funds may not be available to employees for up to five business days. HSA contributions can also be sent by using the account and routing numbers to contribute to each employee's HSA. To activate this option and receive a list of PPD account numbers for your employees, contact Employer Services at 866.382.3510.

Note: All contributions made by our PPD solution will post as employee contributions. Please contact Employer Services to discuss funding options for your reimbursement accounts. To setup EFT, follow the directions in the section below.

EFT setup

You can set up an external business bank account for electronic funds transfer (EFT) payments for contributions and fees. EFT simplifies and improves the availability of funds when making payments. In order to add your bank account information, your account must be enabled with permissions to 'Manage Company Info.' You can add up to four accounts.

To enable EFT:

1. Select 'Company Detail' and then 'EFT Information.'
2. Select 'Add/Update.'
3. Select 'Add New.'
4. Complete all fields (shaded fields are required) and select 'Authorize.'
5. A dialog box will ask you to select 'OK' in order to authorize the EFT.
 - Select 'OK' if you authorize the account to be used for EFT for both credit and debit transactions.
6. HealthEquity needs to verify that the account entered is valid and that you, as the employer contact, have access to the account. To do this, HealthEquity will deposit a small amount into the account within one to two business days. Check the specified bank account to verify the transaction was successfully received.
7. Select 'OK' to acknowledge these instructions
8. After you have verified the deposit was made, log back in to your employer portal. On your home page, there will be a reminder to verify your external bank account.
9. Select 'Verify Now.'
10. Select 'Verify' next to the account you added.
11. Enter the amount in the green box.

12. A message will display to alert you to ensure the amount entered in the green box was entered correctly. Verify the entry and select 'OK.'
13. A green box will show that you have verified the account. You can now schedule payments from this account.

Broker/Consultant

During initial setup of the employer portal, you may be asked to designate your broker. You can assign or change your designated broker at any time by selecting 'Assign Broker/Agency' under the 'Company Detail' menu.

1. To designate your broker/agency, select 'Assign Broker/Agency' from under 'Company Detail.'
2. Select 'I have a Broker/Agency.'
3. Search for your broker/agency by entering the name or ID and selecting 'Search.'
4. Enter the date they became your broker/agency on record.
5. To allow the broker to access your employer portal, select 'Allow your Broker/Agency to have access to your employer portal' and select the roles and email notifications you want to assign them.
6. Select 'Save.'

HSA payroll deduction (forms and info)

Process message

To place information on the front page of your employees' member portal about how they can update their HSA payroll deductions:

1. Select 'HSA Payroll Deduction Process' from under 'Resources.'
2. Upload and/or enter information on how an employee can update their HSA payroll deductions by:
 - Uploading up to three applicable forms/documents.
 - Entering a website address.
 - Entering notes and/or additional instructions about the process.
3. Enter an effective date range – the dates when the information displays.
4. Select 'Add/Update.'

Note: Information placed here will stay on the member portal until it is removed or deleted. If the effective date range has passed the information will show as expired.

Reimbursement account setup

New setup and renewal

The first year of a reimbursement plan, you must complete a new business notification form. An onboarding specialist will contact you to review the plan design and complete the plan setup process. Renewal requests will be sent to you via email to the contacts designated on the portal.

Integrated enrollment: Your health plan will send plan information on the employee enrollment file. Plan setup cannot be completed until enrollment information is received.

Non-integrated enrollment: Once plan setup has been completed, you can enroll your employees manually or through file upload. See 'Enrolling Employees' for instructions.

To see your reimbursement plans, select 'Reimbursement Plan Summary' from the 'Employee Info' menu. Click on the '+' sign to the left of the plan to see how many employees are enrolled in the plan, grouped by election amount.

Annual plan renewal

If you are renewing your plan(s), our standard plan setup can take between 30 to 45 days. Please follow the step-by-step instructions listed below to process your renewal on the HealthEquity employer portal:

- Select 'HRA/FSA Renewal' from 'Employee Info.' The plan(s) available for renewal will show on this screen (e.g. HRA/HCRA/LPHCRA, DCRA).
- Select 'Renew' or 'Term' (this will need to be done for each plan, if you have more than one).
- You will then be asked to verify some information such as whether or not you would like updated plan documents created for your group and/or non-discrimination testing. Leave unchecked for 'No' or check the item to indicate 'Yes.' Select 'Next.'

Note: If you already have plan documents and are renewing without changes, you will not be required to have new documents created. Plan documents are good for 10 years or until changes are made, whichever may come first.

- Select whether you are going to 'Renew Without Changes' or 'Make Changes.' If renewing with changes, please select 'Make Changes' and complete all sections in accordance with your plan.

- Once all necessary information has been entered and verified, select 'Next.' If no changes are being made, select 'Renew Without Changes.'

Note: The IRS occasionally changes the annual FSA election maximum. If you are renewing an HCRA/LPHCRA (aka FSA/LPFSA) and would like to change the maximum election amount, you will select the 'Make Changes' option. Also, if you are changing health plan providers, this is considered a change to your plan design and you will need to select the 'Make Changes' option.

These steps will need to be followed for each product/plan currently administered by HealthEquity. Once the renewal steps have been completed by your group, we will receive a notification of your renewal and begin the renewal process.

Copays

The 'FSA/HRA Copay Form' should be completed when a debit card is offered with your plan. This form is important as it will assist us with copay matching for debit card transactions.

Please complete the copay form prior to your plan effective date as we are unable to retroactively auto-match copays to past debit card transactions.

Any time you have a change to your core medical plan design, please complete a new copay form.

Note: Your 'Health Plan Benefit Summaries' document will not be accepted in lieu of completing the copay form.

Section 2 – Employee info and eligibility

Using the employee listing

1. To access your employee listing select 'Employee Info,' and then 'Employee Listing.'
2. Use your employee listing to:
 - Verify which employees are enrolled in an HSA or reimbursement account.
 - See your active and inactive employees (use the radio buttons). An inactive employee is one who has been terminated or voluntarily dropped coverage.
 - Use the search or filter features to easily find an employee.
 - You can also sort rows by clicking on a column header.
 - See if any enrollees have incomplete identity verification. HealthEquity is required by the USA PATRIOT Act to verify the identity of each person enrolled in an HSA.
 - See coverage start and end dates as well as any future coverage for employees.
 - Perform a search using different parameters such as first name, last name, employee ID, start date, end date, etc.
 - Export your employee listing to Excel by selecting 'Download Report.'
 - Assign a department ID and use this for sorting and filtering on reports.
 - If an employee ID has not been provided, the employee's masked SSN will show in this field.
 - ID verification is for HSA members only. Employees who have not passed the verification process cannot receive contributions to their HSA.
 - The current coverage and future coverage dates allow you to see what enrollment we have received.
 - The insurance and plan name fields are only populated for HSAs.
 - Reimbursement plans may show 'No Coverage' in this field.
 - Click on an employee's name to view the 'Enroll Employee' screen, where you can view or modify non-integrated enrollment.
3. Use the checkboxes (to the left of all employees with active coverage) to make updates to one or more employees, including:
 - Category/department for one or more employees.
 - Select applicable employee(s) using the checkbox(es).
 - Select 'Update Category/Department' under the 'Select the Action' toolbar.
 - Click the 'Go' button.

HSA only

- Update the saved contributions
 - Select applicable employee(s) using the checkbox(es).
 - Select 'Update Saved Contribution Values' under the 'Select the Action' toolbar.
 - Click the 'Go' button.
- Non-integrated HSA enrollment only
 - Select applicable employee(s) using the checkbox(es).
 - Select the 'Terminate' button.
 - Enter the last date of coverage.
 - Select 'Update.'

Adding dept ID or employee ID by file upload

To protect employee information, Social Security Numbers will be masked online and in most reports. To assist you in identifying employees, employee IDs and department IDs can be added for each employee. This can be done one by one in the employee listing, or by file upload.

1. Select 'Employee ID/Dept Upload' from under 'Employee Info.'
2. Download a template, or view template instructions using the links provided.
3. Select your completed file.
4. If there are any errors, they will be pointed out to you. Correct your file and select your updated file to continue.
5. Once complete, the uploaded values will be available to review on the employee listing.

Non-integrated HSA enrollment

To enroll employees one at a time

Enrolling an existing member:

- Select 'Employee Listing' from the 'Employee Info' menu, and select 'Show All of the Employees.'
- Click on the name of the individual that will be adding the HSA account for the new plan year and select the appropriate account type. Then select '+HSA' at the bottom of the page.
- Select the plan and coverage level, then enter the coverage effective date. If desired, enter their annual contribution amounts here and they will be stored as saved values for later use in making contributions.

Note: The effective date should always be the first of the month. This date drives billing and is not necessarily an employee's high deductible health

plan effective date, but is rather the first of the month of their HealthEquity HSA coverage.

- Select 'Add Account.'
- Review information to ensure it is correct and select 'Update.'

Adding a new employee:

- Select 'Enroll Employee' from the 'Employee Info' menu, or select 'Add Employee' from the employee listing.
- Complete all fields on the 'Employee Info' page (fields with a red asterisk are required) and select the blue '+HSA' box under 'Accounts.'
- To define your employee's coverage, select the plan and coverage level, then enter the coverage effective date. If you enter their annual contribution amounts here, they will be stored as saved values for your use in making contributions.

Note: The effective date should always be the first of the month. This date drives billing and is not necessarily an employee's high deductible health plan effective date, but is rather the first of the month of their HealthEquity HSA coverage.

Enrolling employees via file upload (recommended for 25+ employees):

- Select the 'HSA Employee Upload' option from under 'Employee Info.'
- Select 'Download HSA Employee Template.'
- Complete the template using 'View Template Instructions,' if needed. You can get the plan IDs for the template from the 'View Plan IDs' option.
- **Do not delete any columns from this template.** If columns are deleted the file will not upload properly into our system.
- Once you have completed the employee template, save it for your records.
- Complete the upload by selecting 'Select File' under 'Upload Completed File' header and browse your files to find the saved template.
- Select 'Upload.'
- The upload will be batched for processing at a later time (usually within an hour). An email is sent to the address associated with your login ID, confirming the upload.

Modifying an employee's coverage

Non-integrated

You can change an employee's coverage information through your employer portal unless you are associated with an integrated partner of HealthEquity, in which case, HealthEquity receives that information directly from your carrier.

Note: Some fields under 'Employee Listing' are not editable. For example, employee demographic data can only be changed by the account owner.

1. Select 'Employee Listing' from under 'Employee Info.'
2. Select the employee(s) you want to make changes for by selecting the checkbox to the left of the employee's name.
3. Select 'Update Insurance Coverage' from the 'Select the Action' toolbar.
4. Edit appropriate fields either by changing each member individually or using the master auto fill option in the green bar and clicking 'Select for All.'
5. Select 'Update.'

Integrated

Coverage changes and terminations will be sent to HealthEquity by the health plan or other eligibility source and will reflect on your employee listing.

Integrated HSA enrollment

HSAs for participants are created automatically for groups with our integrated partners. However, you do have the option to create a temporary/partial enrollment. To view employees who are enrolled, please access the employee listing.

For further information see the section entitled 'Using the employee listing' on page 12.

Creating a coverage intent

1. To create a temporary/partial enrollment for someone you would like to allocate contributions to, and who has not yet been enrolled by the health plan or other eligibility source, go to the homepage and select 'Enroll Employee' or select 'Employee Listing' from 'Employee Info' and then 'Add Employee.'
2. Complete all fields on the 'Employee Info' page (fields with red asterisk are required), and select the blue '+HSA' button.
3. If you will be using saved contribution values to submit contributions, enter the amounts here.

4. Select 'Create Coverage Intent.'
5. Verify that all information is correct, then select 'Enroll Employee.'
6. Contributions can now be sent for this employee, but will remain in a holding account until eligibility is received and the account is activated.

Reimbursement account enrollment

Integrated enrollment

All enrollment, coverage changes, and terminations will be sent to HealthEquity by the health plan and cannot be modified on the employer portal.

If your health plan sends integrated enrollment data, but does not send annual election amounts, you will need to upload the employee's annual election amounts on the employer portal.

Election upload only

- Go to 'Employee Info' then 'FSA/HRA Eligibility Upload' and select 'Election Upload.'
- Complete the 'Employee Template' using 'View Template Instructions,' if needed. You can get the plan IDs for the template from the 'View Plan IDs' option.
- **Do not delete any columns** from this template. If columns are deleted, the file will not upload properly into our system. Be sure to remove the sample records from the template file.
- Once you have completed the election template, save it for your records.
- Complete the upload by selecting the 'Select File' under the 'Upload Completed File' heading and browse your files to find the saved file.

Non-integrated enrollment

To enroll employees one at a time

Enrolling an existing member:

- Select 'Employee Listing' from 'Employee Info' menu, and select 'Show All of the Employees.'
- Click on the name of the individual that will be adding an RA account for the new plan year and select the appropriate account type ('+FSA,' '+LPPFA' or '+DCRA') at the bottom of the page.
- Select the plan the member is enrolling in, such as '2018 FSA.'
- Verify the start and end dates of the plan are correct and add their election amount (annual amount).

- Select 'Add Account.' Review information to ensure it is correct, and select 'Update.'

Enrolling a new employee:

- Select 'Enroll Employee' from the 'Employee Info' menu, or select 'Add Employee' from the employee listing.
- Complete all fields on the 'Employee Info' page (fields with a red asterisk are required), and select the blue '+FSA,' '+LPFSA' or '+DCRA' box under 'Accounts' at the bottom of the page.
- Select the plan the member is enrolling in, such as '2018 FSA.'
- Verify the start and end dates of the plan are correct, add their annual election amount.
- Select 'Add Account.'
- Review information to ensure it is correct, and select 'Enroll Employee.'

Enrolling by upload a template file

For reimbursement accounts, employers can upload employee enrollment as well as dependent information.

Employee enrollment (recommended for 25+ employees)

- Select 'Employee upload' under 'FSA/HRA Eligibility Upload' option from the 'Employee Info' menu.
- Select the 'Download Employee Template.'
- Complete the employee template using 'View Template Instructions', if needed. You can get the Plan IDs for the template from the 'View Plan IDs' option.
- **Do not delete any columns** from this template. If columns are deleted, the file will not upload properly into our system. Be sure to remove the sample records from the template file.
- Once you have completed the employee template, save it for your records.
- Complete the upload by selecting the 'Select File' under the 'Upload Completed File' heading and browse your files to find the saved file.
- Select 'Upload.'
- The upload will be batched for processing at a later time (usually within an hour).
- An email is sent to the address associated with your login ID, confirming the upload.

Uploading dependent information

- Select 'Dependent Upload' from the 'FSA/HRA Eligibility Upload' option from the 'Employee Info' menu.
- Select the 'Download Dependent Template.'
- Complete the dependent template using 'View Template Instructions', if needed. You can get the plan IDs for the template from the 'View Plan IDs' option.

Note: All bolded column headings must be completed.

- **Do not delete any columns** from this template. If columns are deleted, the file will not upload properly into our system. Be sure to remove the sample records from the template file.
- Once you have completed the dependent template, save it for your records.
- Complete the upload by selecting the 'Select File' under 'Upload Completed File.' Select 'Upload.'
- The upload will be batched for processing at a later time (usually within an hour).
- An email is sent to the address associated with your login ID, confirming the upload.

Modifying an employee's coverage

You can change an employee's reimbursement account coverage information through your employer portal unless you are associated with an integrated partner of HealthEquity; in which case, HealthEquity receives that information directly from your carrier.

Note: Some fields (like employee demographic data) under 'Employee Listing' are not editable. If changes are needed to those fields, the employee should contact HealthEquity Member Services for assistance.

- Select 'Employee Listing' from under 'Employee Info.'
- Select the employee you want to make changes for by selecting the employee's name.
- Locate the plan that you want to modify and select 'Update.'
- Edit appropriate fields.
- Select 'Save.'
- Select 'Update.'

Section 3 – Contributions, deductions and invoices

Contributions

Contributions to employees' HSAs can be made by saving default values, or by uploading a file for each contribution.

If you have any outstanding invoices more than 90 days old, you will be required to pay these amounts with your contribution in order to continue.

- Select ~~Make~~ 'HSA Contributions' from under 'Manage Money.'
- Select one of the following:
 1. **'Upload a file'**
 - If needed, download a sample template or a pre-populated template, then modify the file to add contribution amounts for each employee.
 - Select the tax year relative to the contribution being made. You can make contributions for the future tax year as early as December 1, and for the prior tax year until April 15.
 - Drag and drop your file to the 'Drag & Drop' box, or click the box to browse for your file.
 - Select 'Next.'
 - Your file will be verified for formatting and required data.
 - If there are any errors, they will be displayed. Errors must be corrected before you can continue (modify your file and upload the new version).
 - If there are no errors, please review the total employees count, tax year, and total contribution amounts, then select 'Next.'
 - On the 'Payment' screen, you will see your contribution totals, as well as any past due invoice amounts included. Click 'View invoices' for details.
 - Select your payment method (EFT or check).
 - If EFT, select the account you want funds pulled from the drop-down menu, and then enter the date the funds will be debited from that account.

Note: Only verified EFT accounts are displayed in the drop-down box.
 - If check, funds must be received by HealthEquity within 15 business days. If funds are not received, your pending payment will be deleted, and you will have to repeat this process. Checks are processed within two business days of receipt and funds are made available after another two business days.

- Select 'Submit.'
- You will see a confirmation of your file submittal.
- During file processing, each employee will be reviewed for eligibility and contribution limits. You will receive a confirmation email stating the amount to fund and list of any records that could not be accepted.

2. 'Submit by Employee List'

- 'Submit by Employee' list will use the amounts previously stored in the 'Saved Contributions Values' page.
 - If this is the first time you are making contributions, you can create saved contribution values on this page (these fields can also be modified for future contributions).
- 'Search for specific employees' to search for up to three employees to make contributions to by entering their first and last name.
- 'Use saved contribution values for selected employees' to manually select employees.
 - On the 'Make HSA Contributions' page, select the tax year relative to the contribution being made. You can make contributions for the future tax year as early as December 1, and for the prior tax year until April 15.
 - Enter or modify contribution amounts in the table.

Note: If you want to save amounts as defaults for use each time you make contributions, select 'Save These Values.'
 - Select 'Next.'
 - On the 'Check for Errors' page, review and correct any errors displayed by clicking 'Previous.' If there are no errors, click 'Next.'

Note: You won't be able to proceed until all errors are fixed.
- On the 'Warnings' page, review and determine whether to correct any warnings and select 'Next.'
- The 'Contribution Summary' page shows contribution totals. Rows display based on employees with the same contribution amount and type. Review the information for accuracy, and select 'Next.'
- Outstanding fees are displayed on the 'Invoices' page. Check appropriate boxes designating the fees you want to pay, and select 'Next.'

Note: To view the invoice details, click the dollar amount to open the invoice in a separate window.

- On the 'Payment Method' page, designate your payment method— check or electronic funds transfer (EFT).
 - If EFT, select the account you want funds pulled from the drop-down menu, and then enter the date the funds will be debited from that account. Funds will be made available in full on that date to the employees.

Note: Only verified EFT accounts are displayed in the drop-down box (see 'EFT Setup' on page 8 for more information).
- Select 'Finish' to complete your contribution allocation. You will see the 'Confirmation' page.
 - Print or save this page for your records.
 - If you selected check as your payment method, the mailing address is available on the 'Confirmation' page. Please include your confirmation number on the memo line of your check.
 - If you chose EFT as your payment method, the 'Confirmation' page will display the date and the bank the account funds will be withdrawn from.

Held-up contributions

When an employee's account is not able to accept contributions (because enrollment has not been received, or they have not passed identity verification requirements) a coverage intent can be used to accept the contributions, and funds are held-up.

To view held-up contributions, select 'Held-Up Contributions' from 'Manage Money.'

Funds held in a coverage intent for all statuses except 'Incomplete Verification' will be automatically returned after 60 days. If you wish to return funds earlier, please contact Employer Services at (866) 382-3510

Reimbursement account deductions

FSA accounts allow members to access their full election amount at the beginning of the year, but dependent care accounts generally allow members to only access funds that have been withheld from payroll.

There are several ways to provide reimbursement account deductions to HealthEquity:

1. Assumed funding - HealthEquity can post an assumed deduction amount each pay period, and no action is needed from you.

Note: This is not available for some payroll schedules (such as bi-weekly payroll that only withholds deductions from 24 pay periods). **You must contact Employer Services to set this up.**

2. Process deductions on the employer portal, or upload a deduction file each pay period.

To process deductions on the employer portal

- Select 'Make HRA/FSA Deductions' from 'Manage Money.'
- Choose the correct plan from the drop-down list and select 'Next.'
- Select the appropriate option for 'How would you like to make a deduction?'
- Use 'Current Defaults' for all employees (most common option).
- Search for specific employees (when entering deductions for only one or two employees).
- Use 'Current Defaults' for selected employees (select an employee name from the default list).
- Upload a file (using the HealthEquity template provided on the 'Next' page).

Current defaults

Use 'Current Defaults' for all employees to use the amounts previously stored as deduction defaults.

If this is the first time you are entering deductions, you can create default deductions by checking the box to 'Save These as Defaults' at the bottom of the page (these amounts can be modified for future deductions).

- Enter the effective date in the 'Contribution Post Date' field (the date funds were deducted from payroll).
- Enter deduction values for each employee, then select 'Next.'
- 'Department/Category Filter': Leave as 'All' or select appropriate category, if needed.
- Enter the 'Contribution Post Date' (payroll date deduction was withheld from employee payroll).
- Enter the 'Employer Contribution' amount and/or the 'Employee Contribution' amount. (Click 'Save These as Defaults' box at the bottom of the screen if you would like to save the contribution amounts as your defaults for future deductions) and select 'Next.'
- On the 'Check for Errors' page you will review your entries and check for any errors. If corrections need to be made, click 'Previous' which will return you to the 'Make Deductions' page. Make your corrections and select 'Next.'

Note: If your deduction file has errors, you will not be able to proceed until the errors are fixed.

- On the 'Warnings' page, review to determine whether to correct any warnings and select 'Next.'
- On the 'Deduction Summary' page, review deduction totals and select 'Submit & Continue.'
- You will now be directed to show all outstanding invoices. If you have past-due invoices, you may be required to pay them to continue. Select any invoices you want to pay, and select 'Next.'
- Nearly all reimbursement accounts utilize pre-funding and regular replenishments, so you will not be invoiced for deductions. Select 'Continue' to return to the homepage.

If your plan design requires payment for your deduction invoice, you will be prompted to select a payment method.

Upload a file

- Select 'Make HRA/FSA Deductions' from 'Manage Money.'
- From the 'HRA/FSA Plan' drop down list select the appropriate account and select 'Next.'
- Select Upload a file and select 'Next.'
- Complete the 'HRA/FSA Deductions' template. Follow the instructions to download a template pre-populated with your employees' information, or to download a sample template. **Do not add or delete any columns from this template.** If the layout is changed, the file will not upload properly into our system.
- Select 'Browse' to select the file you saved.
- Select 'Next.'
- Enter the 'Contribution Post Date' (payroll date deduction was withheld from employee payroll).
- Review the deductions and the totals.
- Click 'Save These as Defaults' box at the bottom of the screen if you would like to save the contribution amounts as your defaults for future deductions, and select 'Next.'
- On the 'Check for Errors' page you will review your entries and check for any errors. If corrections need to be made, click 'Previous' which will return you to the 'Make Deductions' page. Make your corrections and select 'Next.'

Note: If your deduction file has errors you will not be able to proceed until the errors are fixed.

- On the 'Warnings' page, review to determine whether to correct any warnings and select 'Next.'
- On the 'Deduction Summary' page review deduction totals and select 'Submit & Continue.'
- You will now be directed to show all outstanding invoices. If you have past due invoices, you may be required to pay them to continue. Select any invoices you want to pay, and select 'Next' button.
- Most reimbursement accounts utilize pre-funding and regular replenishments, so you will not be invoiced for deductions. Select 'Continue' to return to the home page.

If your plan design requires payment for your deduction invoice, you will be prompted to select a payment method.

Pay invoices

- Select 'Pay Invoices' from 'Manage Money.'
- Select the invoice(s) you would like to pay by checking the box on the left. You may not be able to deselect invoices that are past-due. To apply a credit invoice towards an outstanding invoice, select both. Credits must not be greater than amount owed.

Note: The invoice description link will take you to the 'Invoice Details' page. From here, click on the description again to view a report containing line-item details for the invoice.

- Select 'Next.'
- Select the payment method:
 - **EFT**
 - If you have a verified EFT account, select it from the drop-down menu.
 - Select the transfer date (may not schedule more than 30 days in advance).
 - Select 'Next.'
 - **Check**
 - If payment is not received within 40 days, the payment will be deleted and you will have to repeat this process.
 - Select 'Next.' Please print and include a copy of the payment confirmation email with your check.

A payment confirmation email will be sent to the user who processed the payment.

Viewing past or pending payments

Information about past or pending payments and invoices can be found under 'Reports.'

Section 4 - Reporting

To access reporting for your organization:

- Select 'Reports'
- Use the search box at the top of the page to search by name, category or description.

There are a few reports that are accessed through other menu options:

Reimbursement account funding ledger

The 'RA Funding Ledger' is used to track all of the incoming deposits to fund an RA account and the debits associated with claim payments. To access this report:

- Select 'Manage Money.'
- If you have more than one reimbursement plan, you will select the 'Funding Account' drop down box.
- If you have set up categories or departments for employee filtering purposes, you can use 'Department/Category Filter.'
- Select 2, 3, 6 or 12 months to be reviewed or enter the date range you want to review.
- Click the green 'Search' button.
- You will be able to download this report by clicking on the Excel icon.

Note: You will export 'Posted Transactions' and 'Pending Transactions' separately; be sure to select the appropriate option for your search. This report will provide you with a ledger view of the plan activity. The ledger shows payment date, member name, employee ID, claim payment type (check, debit card, etc.), the credit or debit amount, and the funding account balance.

Deduction defaults and history

To see the deduction defaults for your employees:

- Go to 'Manage Money' and select 'Deduction Defaults and History.'
- Select the plan.
- Deduction defaults and deduction history information are located on separate tabs.
- Use the Excel icon to export deduction history to Excel. To download the deduction defaults, use the deduction template provided during the 'Upload a File' portion of the deduction process.
- Click on the report headings to sort by name, date or amount

Contribution calculator

To calculate contribution maximums:

- Select 'Contribution Calculator' under 'Manage Money.'
- Select the relative tax year from the drop-down list (contributions are calculated on the calendar year per the IRS).
- From the drop-down list, select employee and verify that the correct coverage type for the employee (i.e. family or individual) is selected.
- The age of the employee as of the end of the year will pre-populate based on their date of birth.
- Enter the number of months the employee is eligible to make HSA contributions, only if an employee wants to prorate their contribution amount due to eligibility changes.
- Select 'Calculate.'
- Three totals are displayed
 - 'Annual maximum contribution' is the total based on IRS-allowable contributions determined by coverage type.
 - 'Allowed catch-up contribution' is the total based on the employee's age as of the last day of the selected tax year.
 - The IRS allows for additional \$1,000 catch-up contributions each year for employees 55 and older.
 - 'Total maximum contributions' is the total based on combining the annual maximum contribution with the allowed catch-up contribution.

Section 5 - Resources

The resources section of your employer portal contains forms for both the employer and the employee to use to manage their account. Sample forms and upload templates are also included.