HealthEquity®

Employer Portal Guide

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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 Client 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 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 Internal Revenue Service (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.

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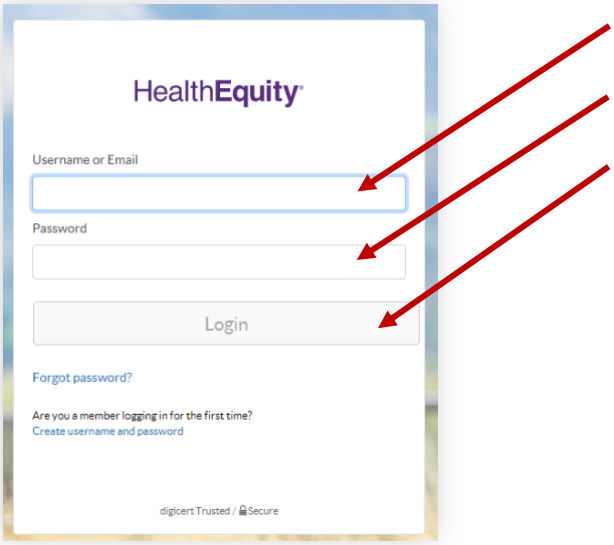
Section 1 – Employer Settings and Portal Setup

Login Process

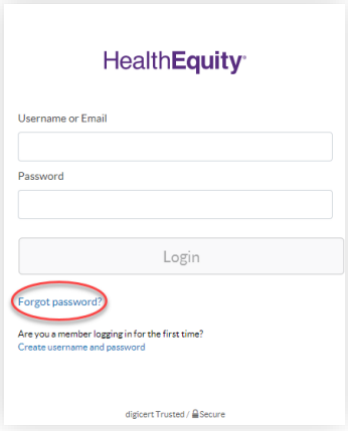


1. Go to **HealthEquity Login**
2. Enter your Username or Email and password.
3. Select 'Login' to go to your employer portal homepage.

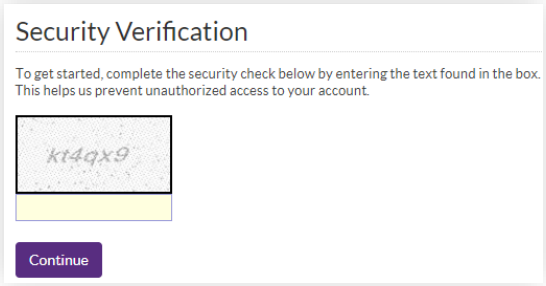
The member portal and employer portal are both accessed from this page. If you have access to both, you will need separate usernames for each. If you have not yet established a user ID for the employer portal, please contact Employer Services at 866.382.3510.

Resetting Password

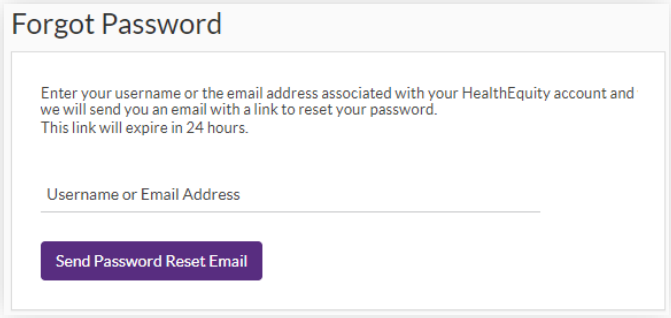
1. From login screen select 'Forgot password'.



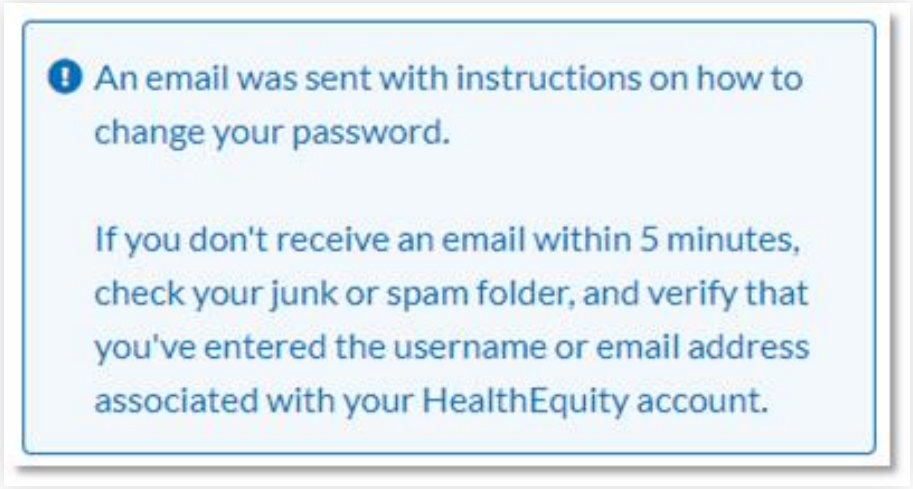
2. Security Verification will appear.



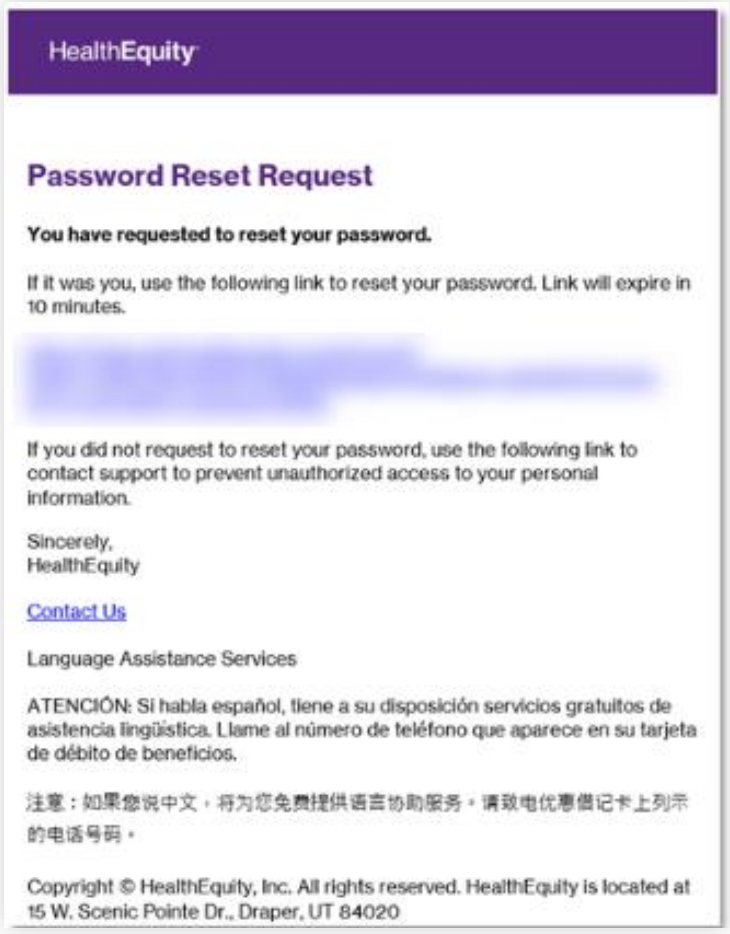
3. Verify the code in the box and select ‘Continue’.
4. The following will display. Add ‘Username or Email Address’ then select ‘Send Password Reset Email’.



5. The message will appear.



6. The following email will be sent to the email address associated with the HealthEquity login. The user will click on the link within the email, which expires within 10 minutes of being sent.



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Password Reset Request

You have requested to reset your password.

If it was you, use the following link to reset your password. Link will expire in 10 minutes.

If you did not request to reset your password, use the following link to contact support to prevent unauthorized access to your personal information.

Sincerely,
HealthEquity

Contact Us

Language Assistance Services

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número de teléfono que aparece en su tarjeta de débito de beneficios.

注意：如果您说中文，将为您免费提供语言协助服务。请致电优惠借记卡上列示的电话号码。

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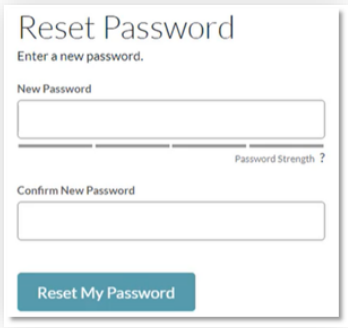
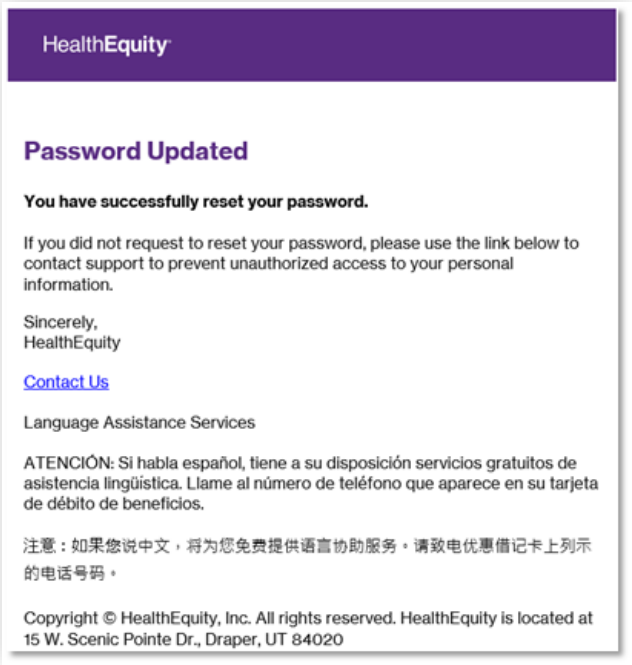
7. After clicking on the link in the email, the user will be brought to the Reset Password screen where they need to update the password in both the 'New Password' and 'Confirm New Password' fields and then click 'Reset My Password'.



8. External user will receive a 'You have successfully updated your password' message on the Reset Password screen, as well as an email notifying them of this updated password.



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Password Updated

You have successfully reset your password.

If you did not request to reset your password, please use the link below to contact support to prevent unauthorized access to your personal information.

Sincerely,
HealthEquity

Contact Us

Language Assistance Services

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número de teléfono que aparece en su tarjeta de débito de beneficios.

注意：如果您说中文，将为您免费提供语言协助服务。请致电优惠借记卡上列示的电话号码。

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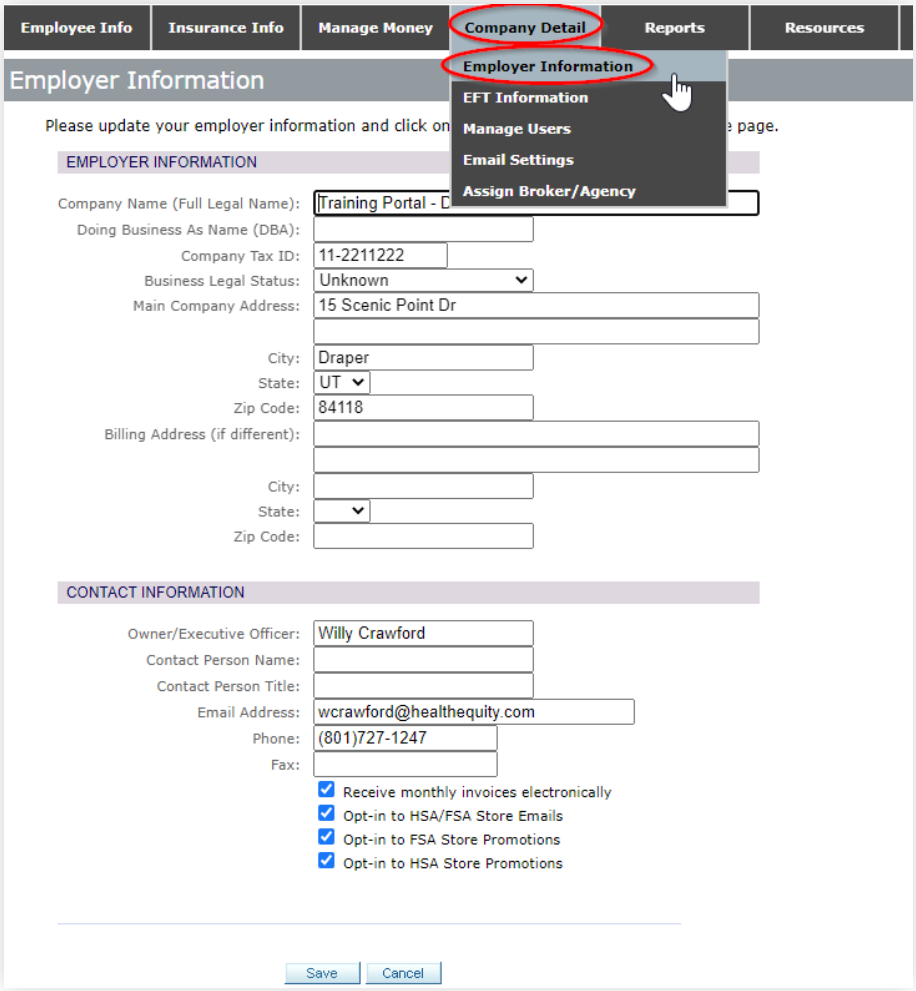
9. **Final Step:** The external user can now go back and login by clicking 'Return to Login'.

Company Detail

The HealthEquity portal allows Employers to take advantage of self-service. To edit or add to the 'Employer Information' page, your account must be enabled with the appropriate permissions to manage company info.

1. From the 'Company Detail' drop down, select 'Employer Information'.



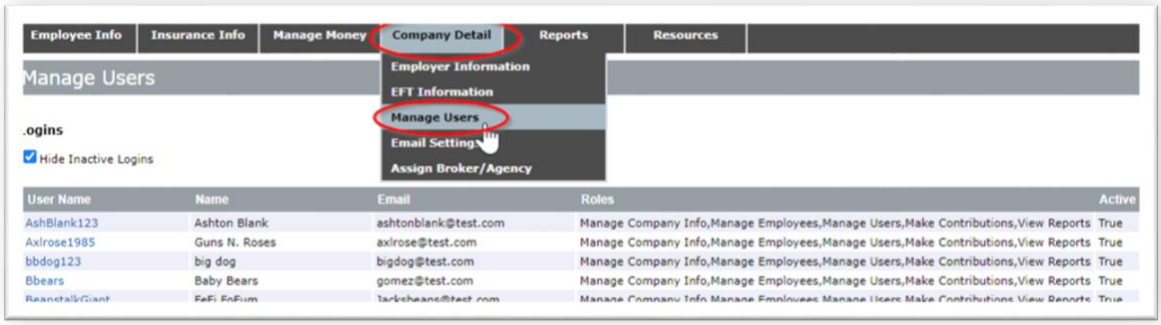
2. Edit, add, or change any of the following information:
   - Employer information
   - Contact information
   - Invoice receipt method – paper or electronic
3. Select 'Save'.

Manage Users

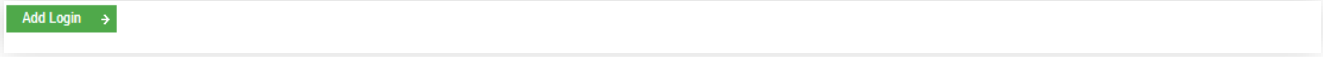
Those with a 'Manage Users' permission can grant access to additional client contacts through the employer portal. Each login can be assigned specific roles to give or deny individual users access to select areas or functions within the portal. These permissions may also limit what information can be shared with contacts who reach out to their Servicing Team.

Adding a User Login

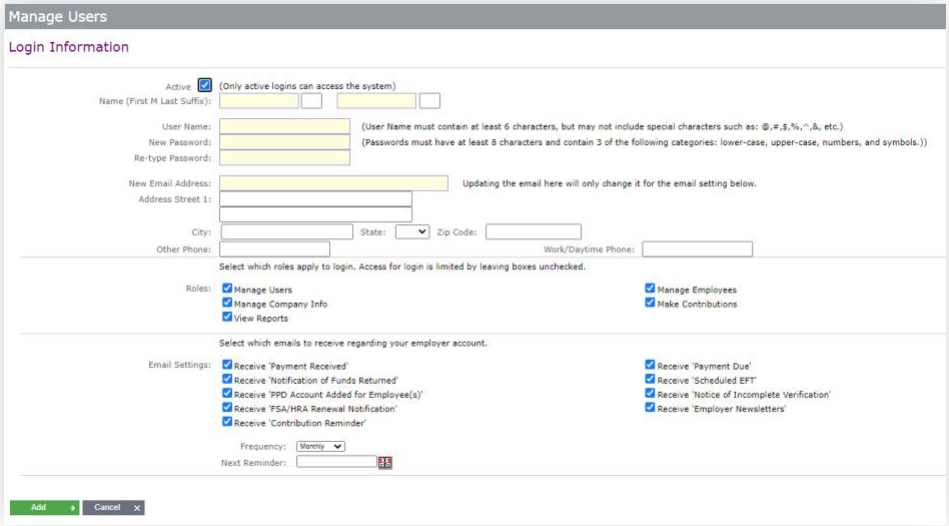
1. From the 'Company Detail' dropdown select 'Manage Users'.



2. Select 'Add Login'. The following screen will display:



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. If you need this email resent, please contact your Servicing Team.

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, electronic funds transfer (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.
   Note: If HealthEquity is receiving enrollment data via file feed, updates should come on the file.
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)**
   This provides routing and account number information for your employees’ HSAs, so that you may make direct deposit contributions to their accounts. To add this feature, you will need to contact your Client Servicing Team, this takes 24hrs to show the

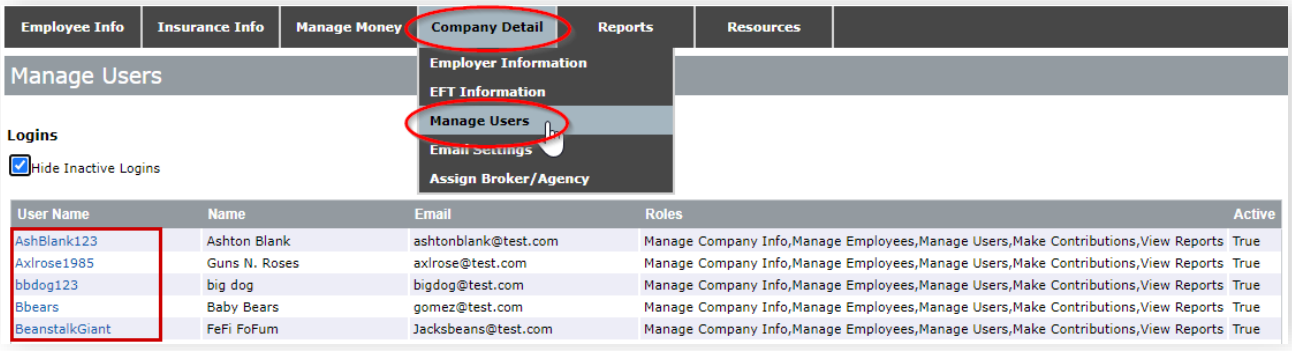
Prearranged Payment and Deposit (PPD) Account Numbers Report once the setting is toggled on. The email will only be sent for Employees whose accounts we have set-up.

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 about 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.

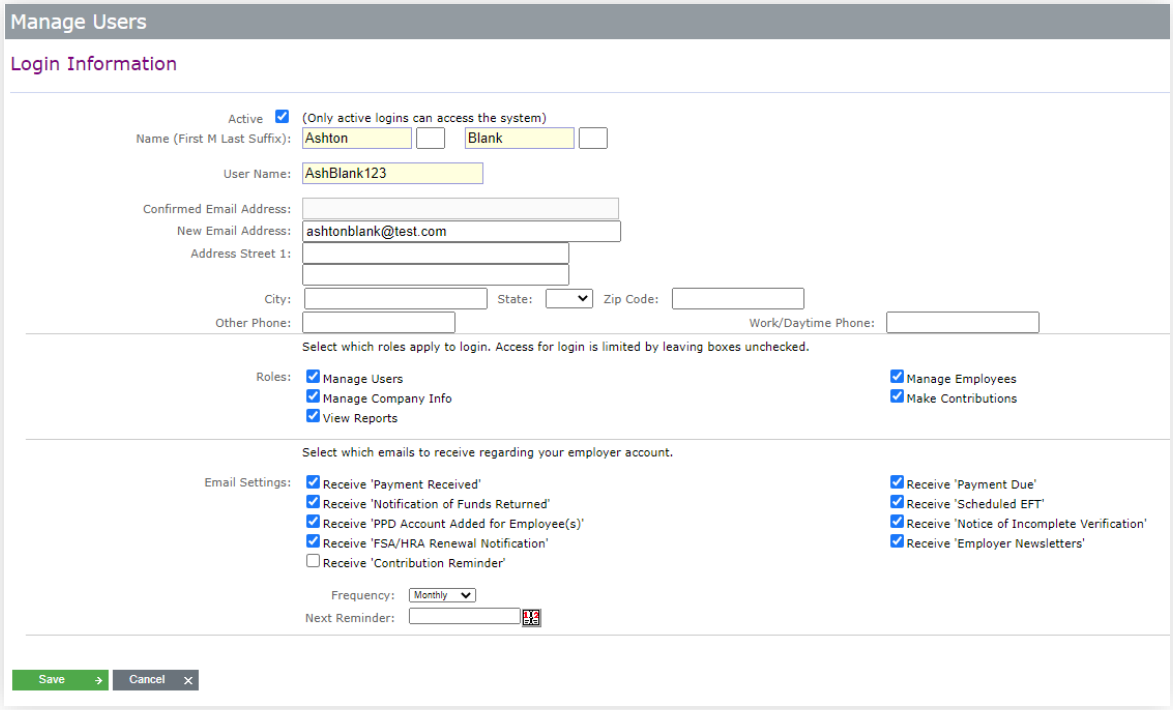
Modify a Login

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

1. From the 'Company Detail' drop down select 'Manage Users'.



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.

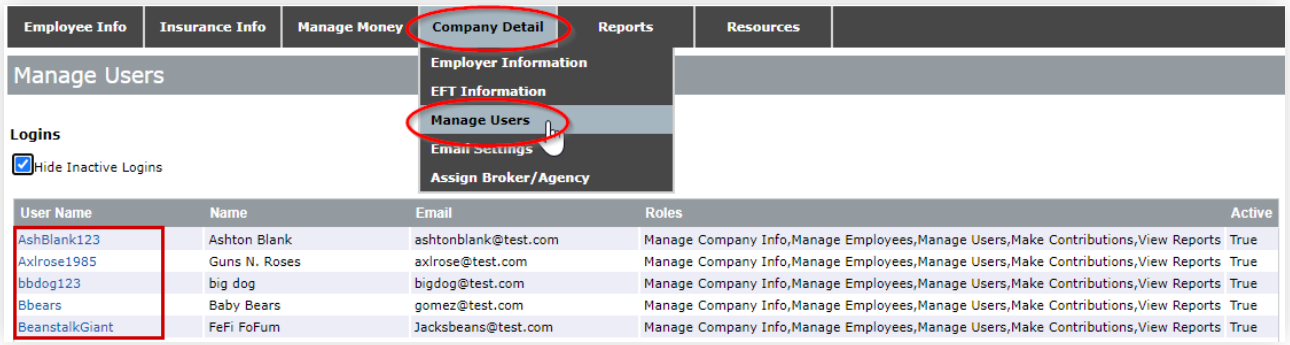


4. Select ‘Save’.

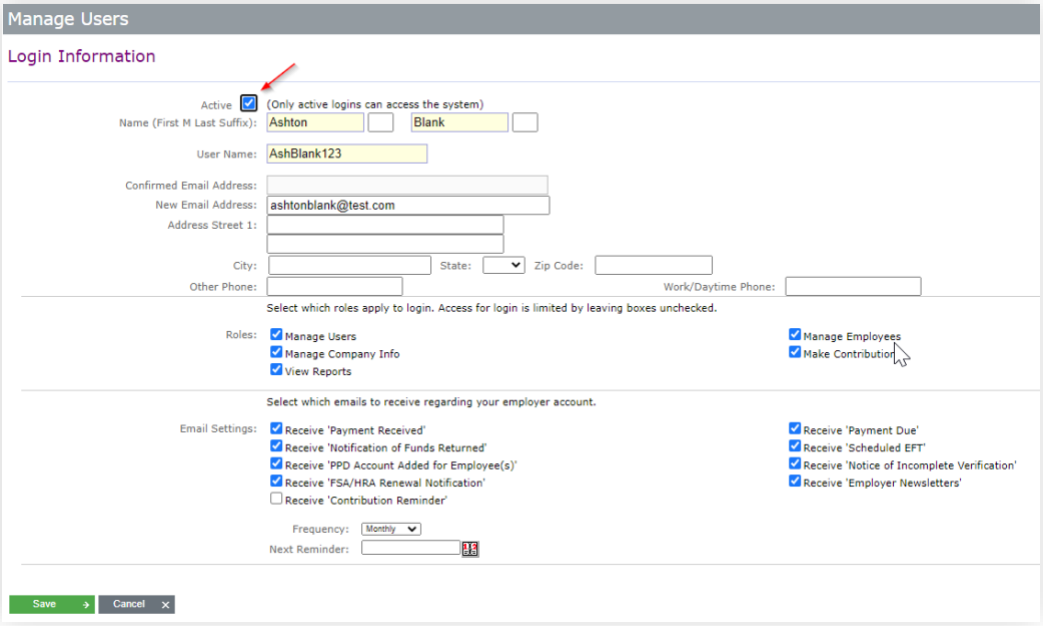
Inactivate a Login

To activate a login:

1. From the ‘Company Detail’ drop down select ‘Manage Users’.



2. Select the blue link associated with the user whose login you want to inactivate (located in the username column). The following screen will display:

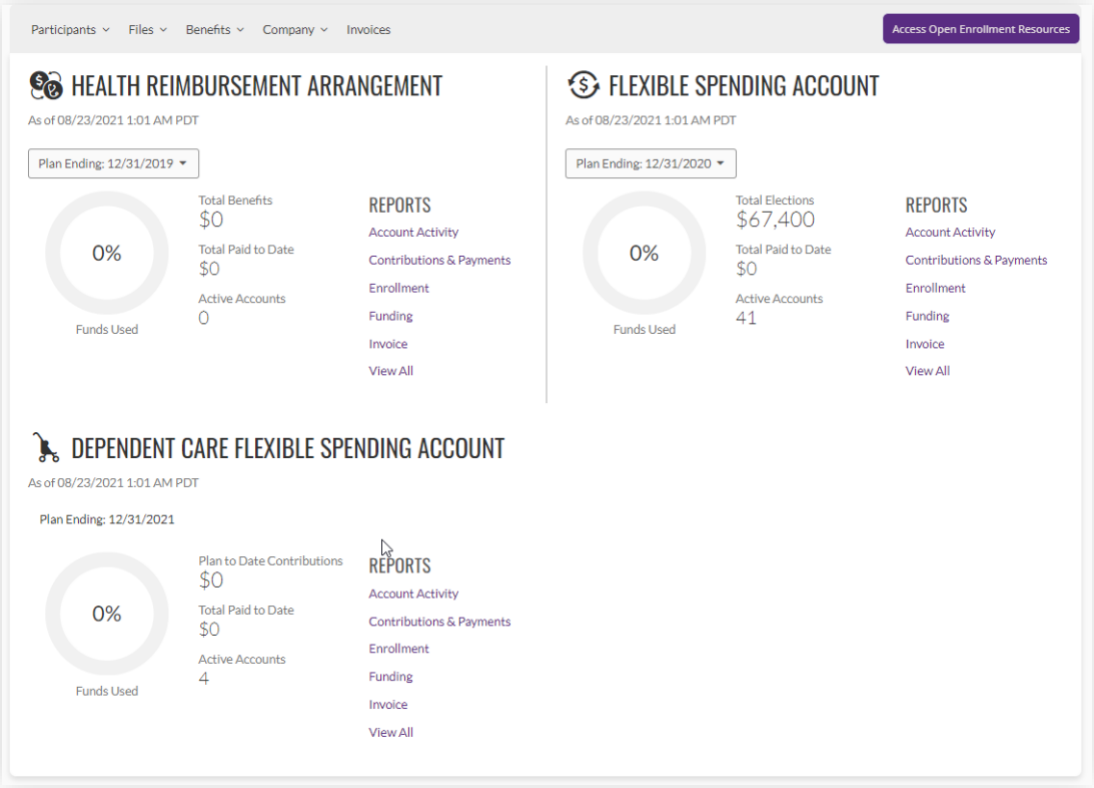


3. On the user's 'Login Information' page**:**
    - Uncheck the box to the right of 'Active'.
    - Click 'Save'.

HOME: Dashboard Overview

Healthcare (FSA/HSA/HRA), Dependent Care, Commuter and Other Programs

Once logged in, you will see your company's account details. This 'Home' page is called the *DASHBOARD*, the first tab at the top left of the screen. A darkened tab at the top of the site indicates your present location on the Employer Portal.You can always click on these tabs to return to the main menu of that tab without having to use your browser's "back" button.



The Dashboard provides a dynamic display of total number of members (including those not eligible) and the election totals (does not include any Client contributions) made during enrollment. Simply select a plan to view an eight-year history of your plan performance.

- All plans you offer through HealthEquity, such as an HSA, HRA, Commuter Benefits, or the Wellness program,will also display details of these accounts on this screen.
- Unlike the other displays, the Wellness Program will display a count of total Eligible and Actual members. Actual members in the Wellness Program are those that have submitted a claim.
- The data shown on the Dashboard is a snapshot of each of your accounts at the close of business activity the prior night.

Portal Setup

Insurance information (integrated)– HSA plans

1. From the 'Insurance Info' drop down select 'Insurance Info'. The following screen will display:

2. From this page, you can view the number of employees in each plan by coverage level. Select the "Plan" link next to the associated insurance plan to be navigated to a page showing plan details. Your group's information will be provided from the eligibility file sent by your health plan or other agreed-upon party.

   If your benefits are connected to a file partner or vendor, please contact your Client Servicing Team for additional set-up needs.

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 by clicking into the plan and reviewing 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

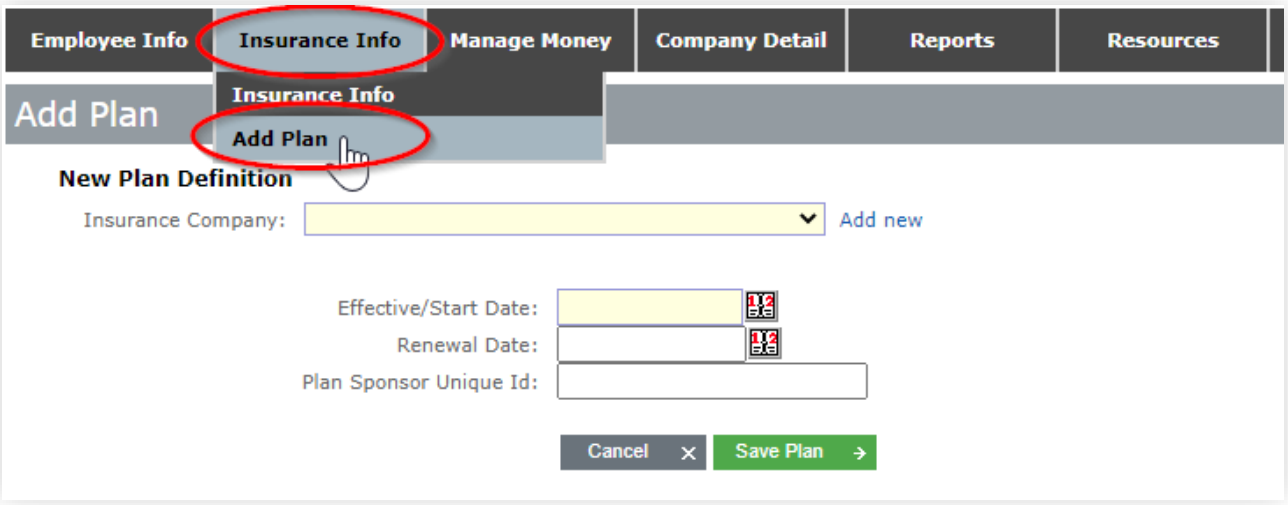
HSA plan setup must be completed before you can fully enroll employees in a healthcare account. For those groups with our integrated partners, this step will be completed via the eligibility file.

Plan Setup

**** Call Client Services at 866.382.3510 for assistance for Plan Setup ****

This feature will only create our standard HSA product with the balance waiver and a $3.95 monthly fee.

1. From the 'Insurance Info' dropdown select 'Add Plan'. The following screen will display:



   a. If your group has not defined its health plan, you will see a green dialog box on the home page indicating such.

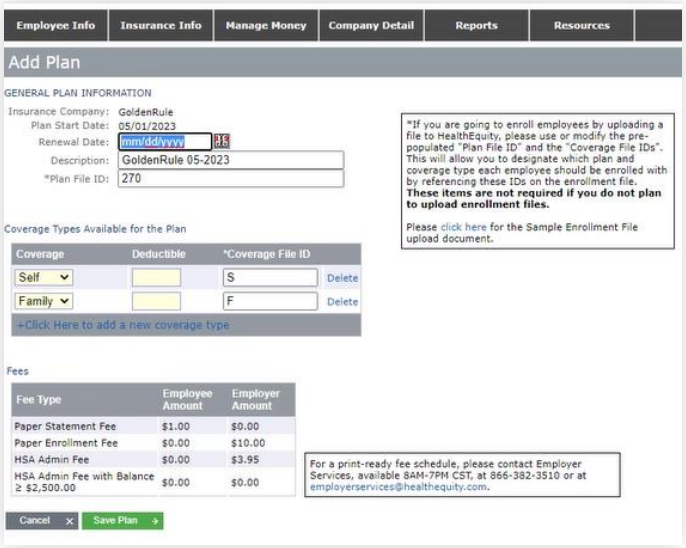
   b. If your insurance carrier is not listed in the 'Insurance Company' drop down menu, click 'Add New' to add your carrier.

   c. Fields in yellow are required.

   d. 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 by clicking on "Employee Info" in the menu then "HSA Employee Upload" you will be brought to a screen where you can select "View Plan IDs" to identify the active ID relevant to your Plan. Terminated plans will not show.

   e. Select Save Plan to advance.

2. Complete all fields.



3. Add Deductible limits for each coverage type.

    a. Add or delete any coverage types as needed.

    b. Please note minimum deductibles do apply for High Deductible Health Plans (HDHPs).

    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.

    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.

4. Select 'Save Plan' when finished.

5. If your group offers multiple HSA plans, follow the steps again to create a 'New Plan' on the 'Insurance Info' page.

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

7. Select 'Save Plan'.

    Note: Once the plan is set up, enrollments can be added. For detailed instruction to enroll employees see instruction below.

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.

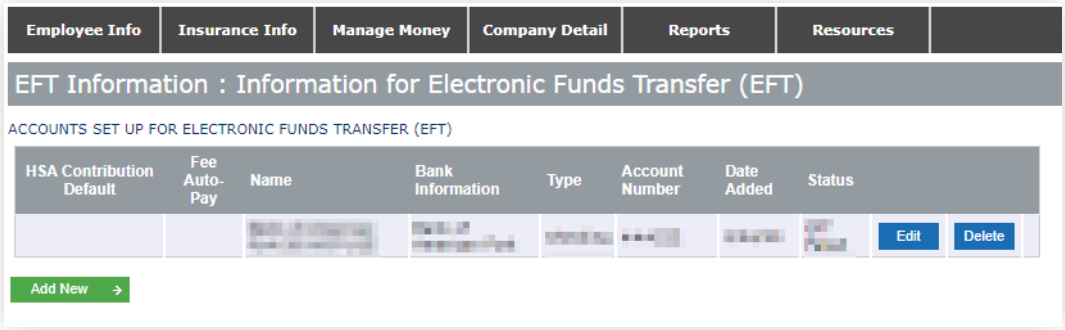
Note: All contributions made by our PPD solution will post as employee contributions. Because there is no distinction when they are pushed to us, so funds show as an Employee Contribution. Tax Form 5498 only reports one total, the employees W2 should show the distinction of contribution sources. Please contact Employer Services to discuss funding options for your reimbursement accounts. To setup EFT, follow the directions in the section below.

EFT Setup

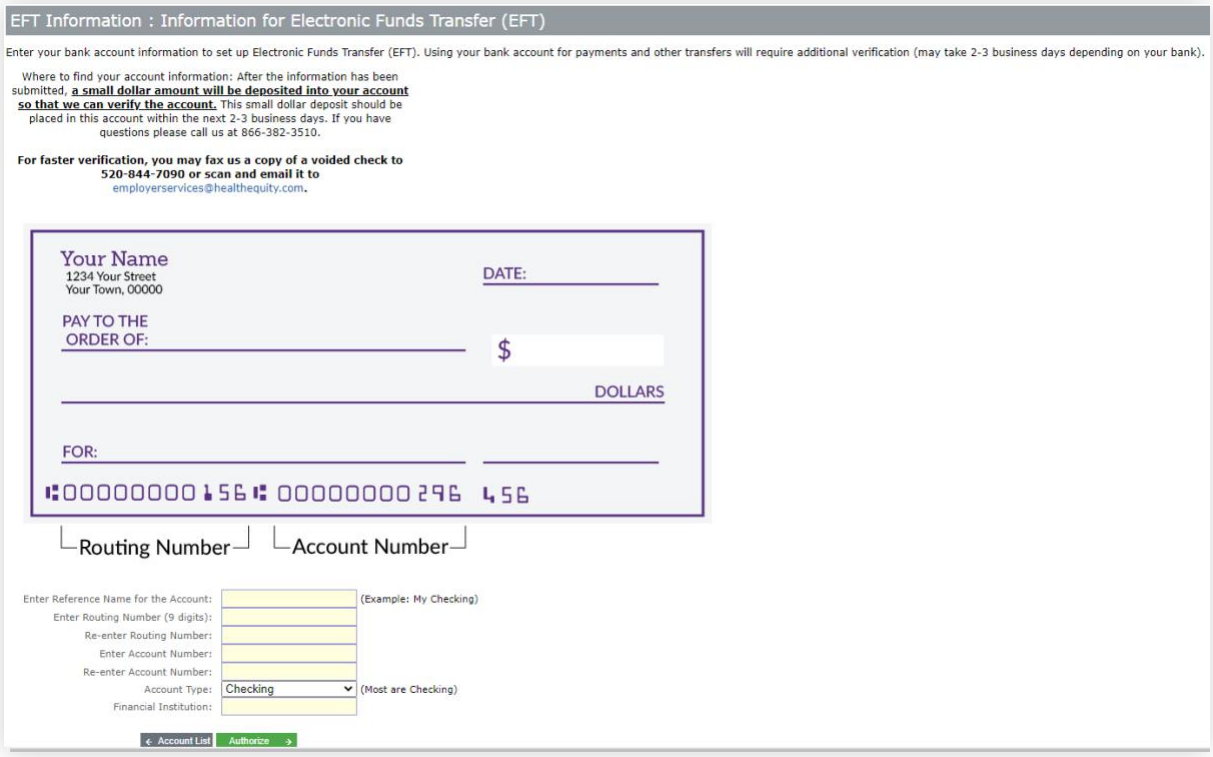
You can set up an external business bank account for electronic funds transfer (EFT) payments for contributions and fees. EFT simplifies and improves the availability of funds when making payments. To add your bank account information, your account must be enabled with permissions to 'Manage Company Info.' You can add up to four accounts. Depending on the type of file you are using to send client contributions you may need to enable EFT as the HSA contribution default, please contact your Client Servicing Team.

1. From the 'Company Detail' drop down select 'EFT Information'. The following screen will display:

2. Select 'Add/Update.' The following screen will appear.



3. Select 'Add New.' The following screen will appear.



4. Complete all fields (shaded fields are required) and select 'Authorize.'
5. A dialog box will ask you to select 'OK' to authorize the EFT.
    a. 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,
7. 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.
8. Select 'OK' to acknowledge these instructions.
9. After you have verified the deposit was made, log back into your employer portal. On your home page, there will be a reminder to verify your external bank account.
10. Select 'Verify Now.'
11. Select 'Verify' next to the account you added.
12. Enter the amount in the green box.
13. 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.'

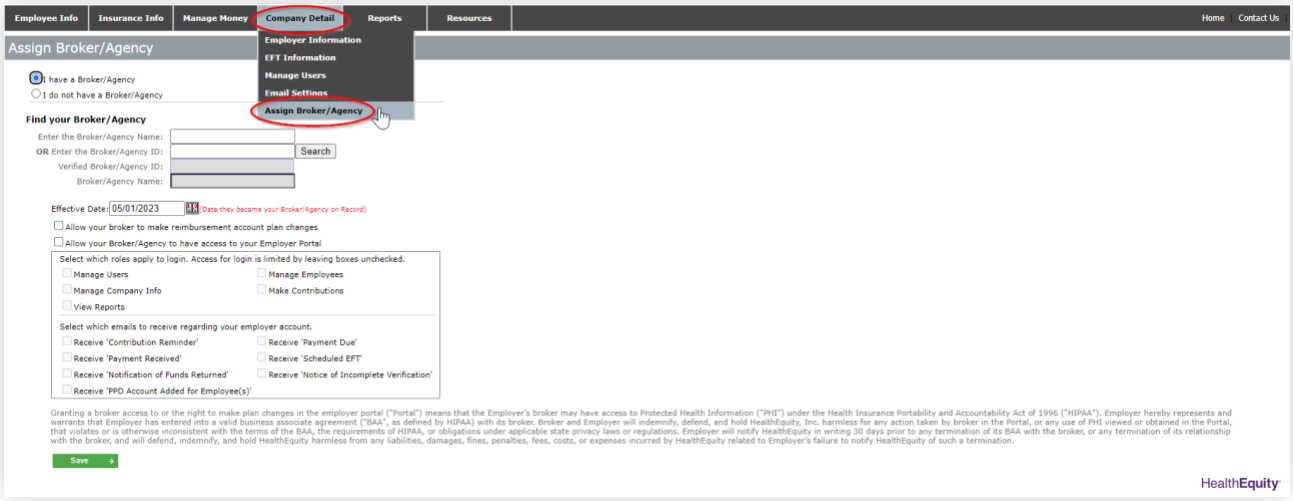
14. A green box will show that you have verified the account. You can now schedule payments from this account.

    Note: HealthEquity does not remove the verification deposit from your account once the EFT is verified.

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.

1. From the 'Company Detail' drop down select 'Assign Broker/Agency'. The following screen will display:



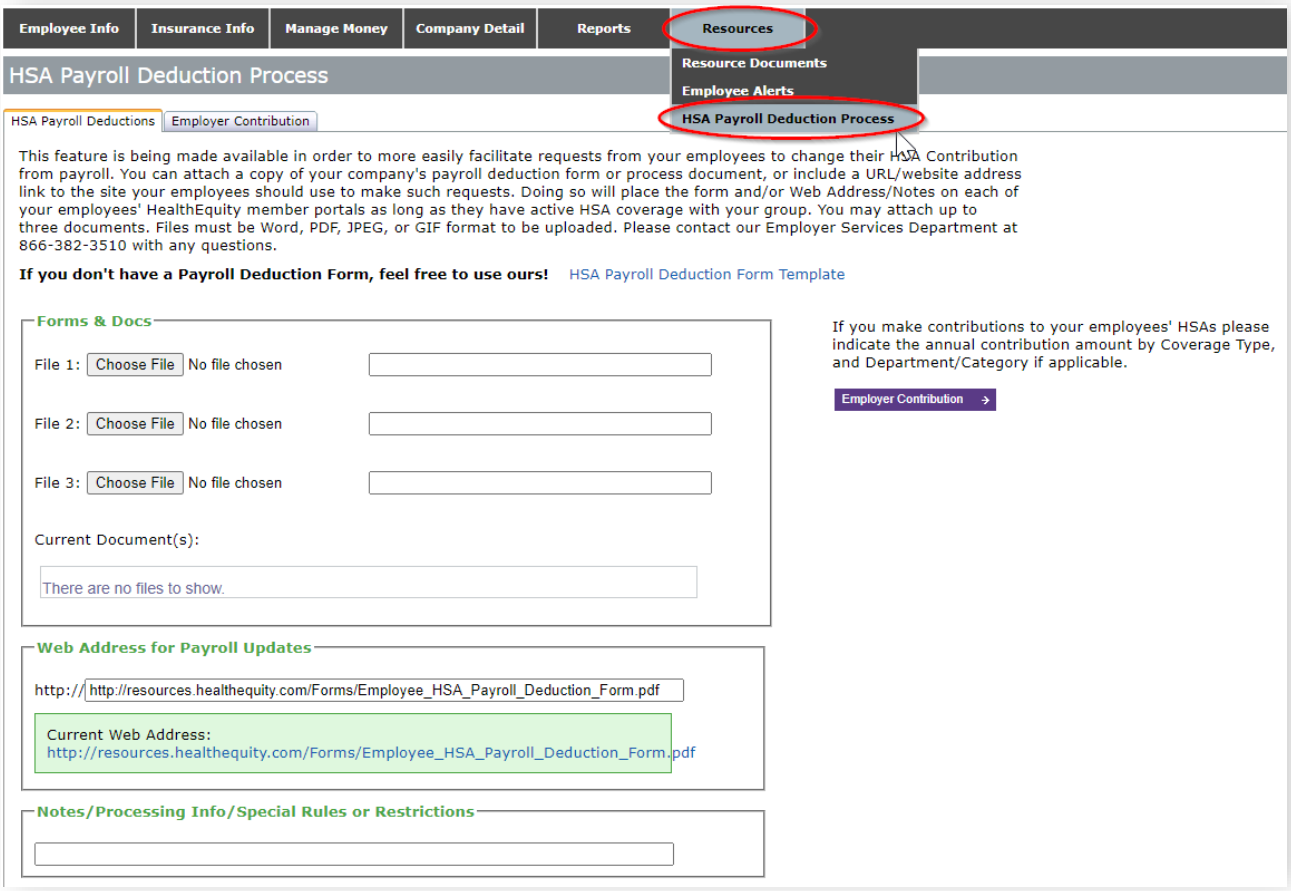
2. Select 'I have a Broker/Agency.'
3. Search for your broker/agency by entering the name or ID and selecting 'Search.'
4. Enter the date they became your broker/agency on record.
5. To allow the broker to access your employer portal, select 'Allow your Broker/Agency to have access to your employer portal'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

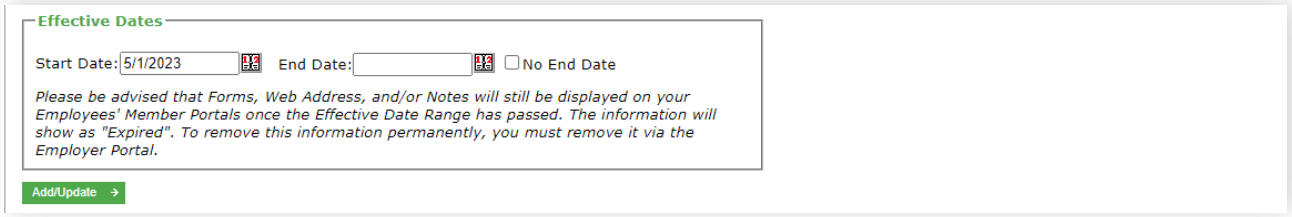
HSA Payroll Deduction (Forms and Info)

Process Message

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

1. From the ‘Resources’ drop down select ‘HSA Payroll Deduction Process’. The following screen will display:





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. We recommend reviewing this information annually to ensure accuracy.

Reimbursement Account Setup

New Setup and Renewal

The first year of a reimbursement plan, you must complete a new business notification form. An Implementation Manager 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

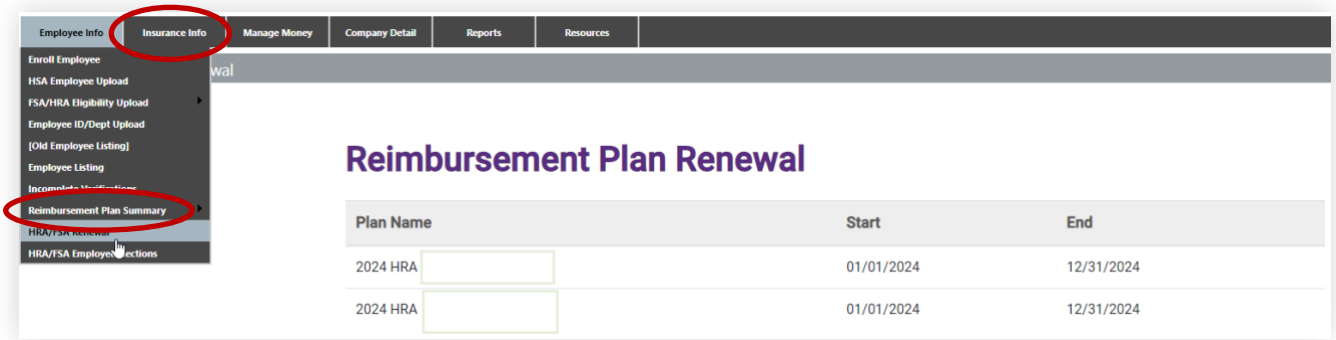
Once plan setup has been completed, you can enroll your employees manually or through file upload. See 'Enrolling Employees' for instructions.

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.

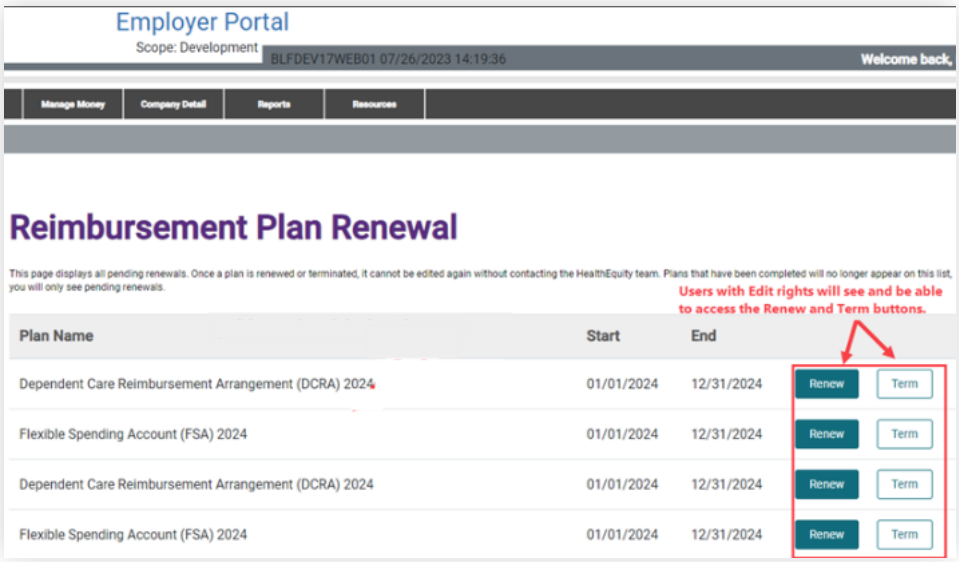
Annual Plan Renewal

Reimbursement Plan Renewal Screen

1. From the 'Employee Info' drop down select 'HRA/FSA Renewal'. The following screen will load showing all plans up for renewal.



2. Those who have ‘Edit’ rights will have two options from here, ‘Renew’ or ‘Term’.



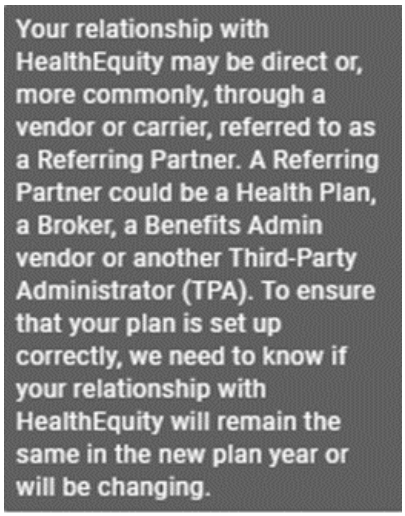
HealthEquity Relationship

Screen options are the same for all plan types. This step in the renewal process assesses the Client relationship with HealthEquity.

Note: The ‘Restart’ button on each screen/step takes you back to the ‘Reimbursement Plan Renewal’ screen and does not save any changes that may have been made.

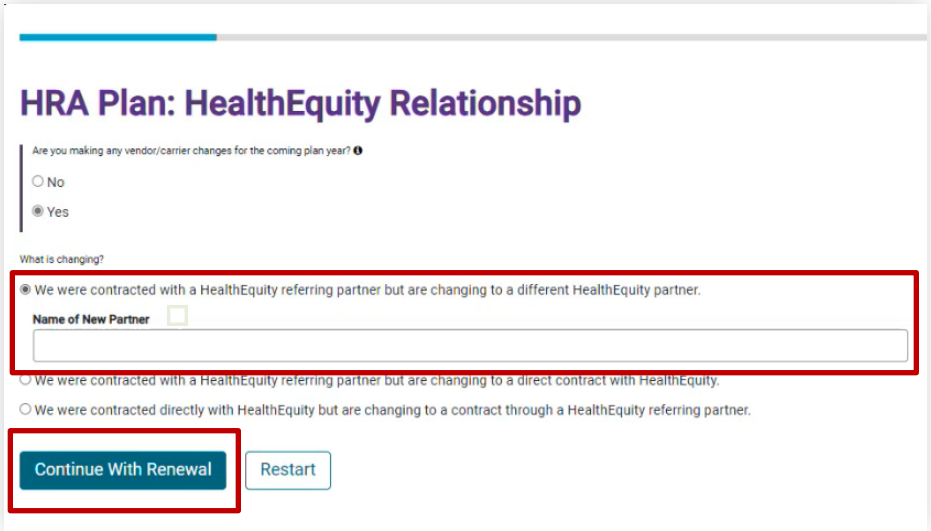
1. From the ‘Reimbursement Plan Renewal’ screen, select ‘Renew’. The ‘HRA Plan: HealthEquity Relationship’ screen will appear with the question: ‘Are you making any vendor/carrier changes for the coming plan year?’
   a. ‘No’ indicates no changes to be made. Click ‘Continue With Renewal’
   b. ‘Yes’ indicates there are changes to be made and additional options are displayed asking the user to indicate what is changing.

Note: Hover over the **?** icon to view comments

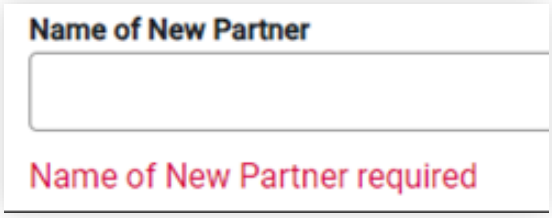


1. The 'HRA Plan: HealthEquity Relationship' screen provides 3 options

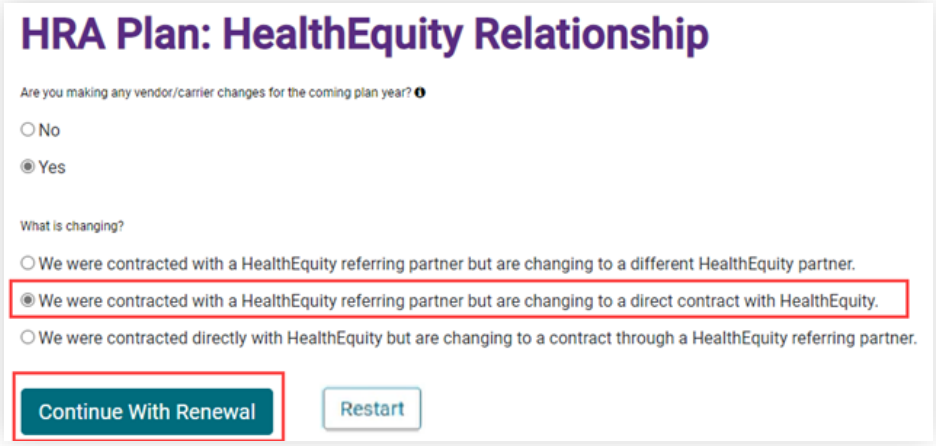
    a. Option 1:
    'We were contracted with a HealthEquity referring partner but are changing to a different HealthEquity partner' opens a text box to enter the name of the new partner. Enter the new partner's name and select the 'Continue With Renewal' button.



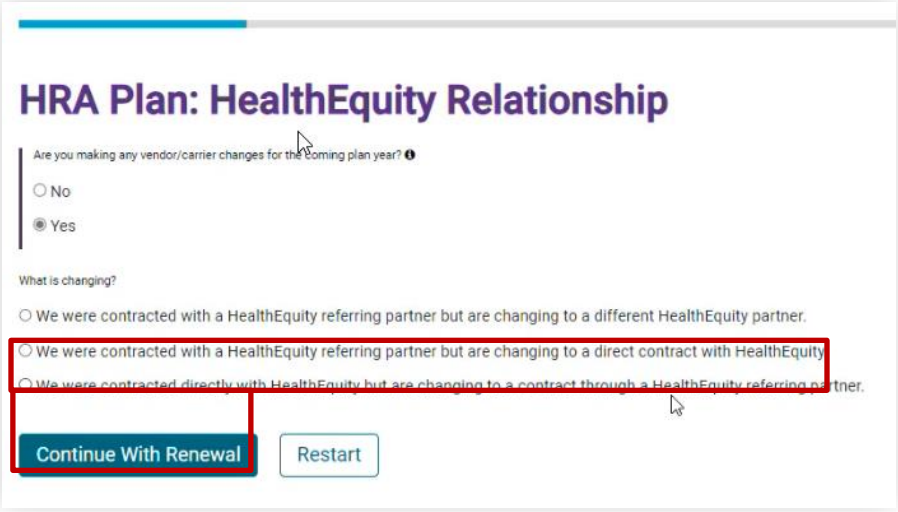
Note: If the radio button is selected but the field is left blank an error message is presented 'Name of New Partner required'



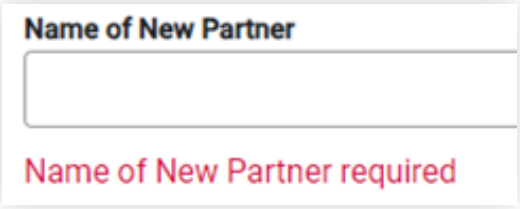
b. Option 2:
'We were contracted with a HealthEquity referring partner but are changing to a direct contract with HealthEquity' does not present any additional fields and proceed with selecting the 'Continue With Renewal' button.



c. Option 3:
'We were contracted directly with HealthEquity but are changing to a contract through a HealthEquity referring partner' opens a text box to enter the name of the partner. Enter the partner name and select the 'Continue With Renewal' button.



Note: If the radio button is selected but the field is left blank an error message is presented 'Name of New Partner required'

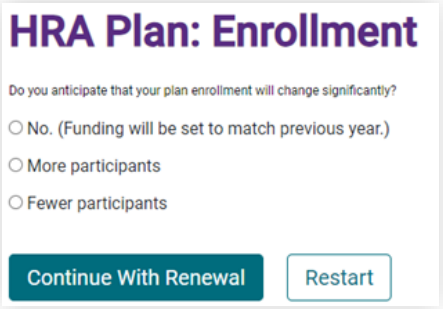


2. After completing the questions regarding your HealthEquity Relationship, click the 'Continue With Renewal' button to proceed to the next screen/step in the process which is 'Enrollment'.

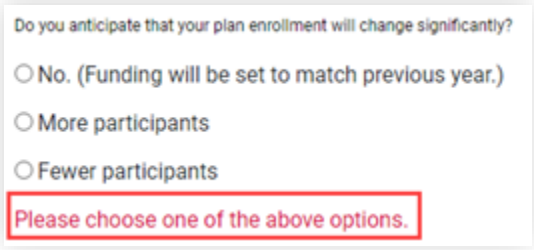
Enrollment

Screen options are the same for all plan types.

1. The 'HRA Plan: Enrollment' screen will appear with the question: 'Do you anticipate that your plan enrollment will change significantly?'



2. Select the appropriate option
   a. No. (Funding will be set to match previous year).
   b. More participants
   c. Fewer participants)
   d. If no option is selected, an error message is presented 'Please choose one of the above options.'

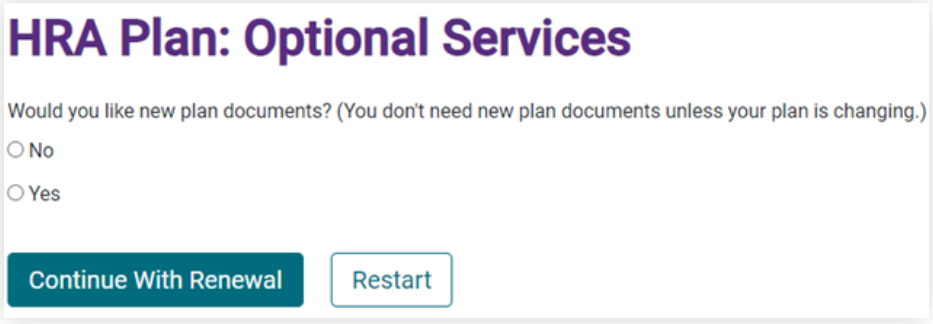


3. Click the 'Continue With Renewal' button to proceed to the next screen/step which is 'Optional Services'.

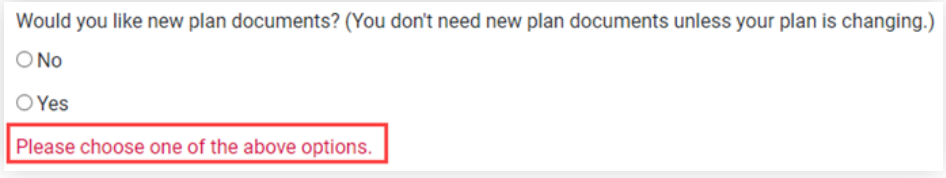
Optional Services

Optional services will vary for FSA plans only.

1. The 'HRA Plan: Optional Services' screen will appear with the **question** (All Plan Types)**:** 'Would you like new plan documents? (You don't need new plan documents unless your plan is changing.)'

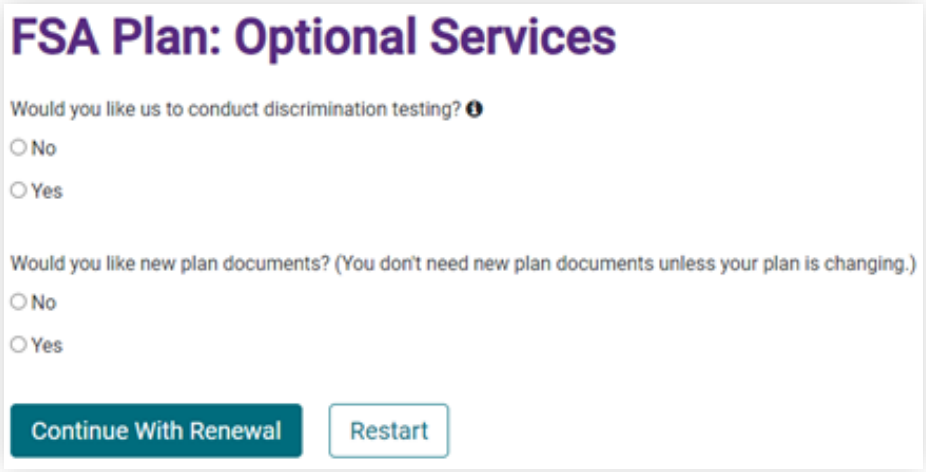


2. Select the appropriate option 'Yes' or 'No' and click 'Continue With Renewal'. If no option is selected, an error message is presented 'Please choose one of the above options.'

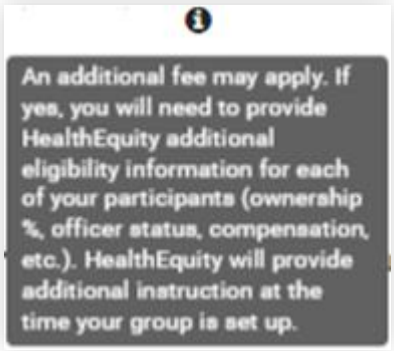


3. After clicking ‘Continue With Renewal’ the next screen/step in the process is ‘Basic Plan Information’.

4. This section is for FSA plans only. When an FSA account, the ‘FSA Plan: Options Services’ screen will appear with the question **(FSA Plan Only)**: ‘Would you like us to conduct discrimination testing?’



Note: Information Icon on this screen relates to discrimination testing:



5. After completing all ‘Yes’ / ‘No’ questions in ‘Optional Services’, click on ‘Continue With Renewal’. This is where the FSA-specific screens/steps begin.

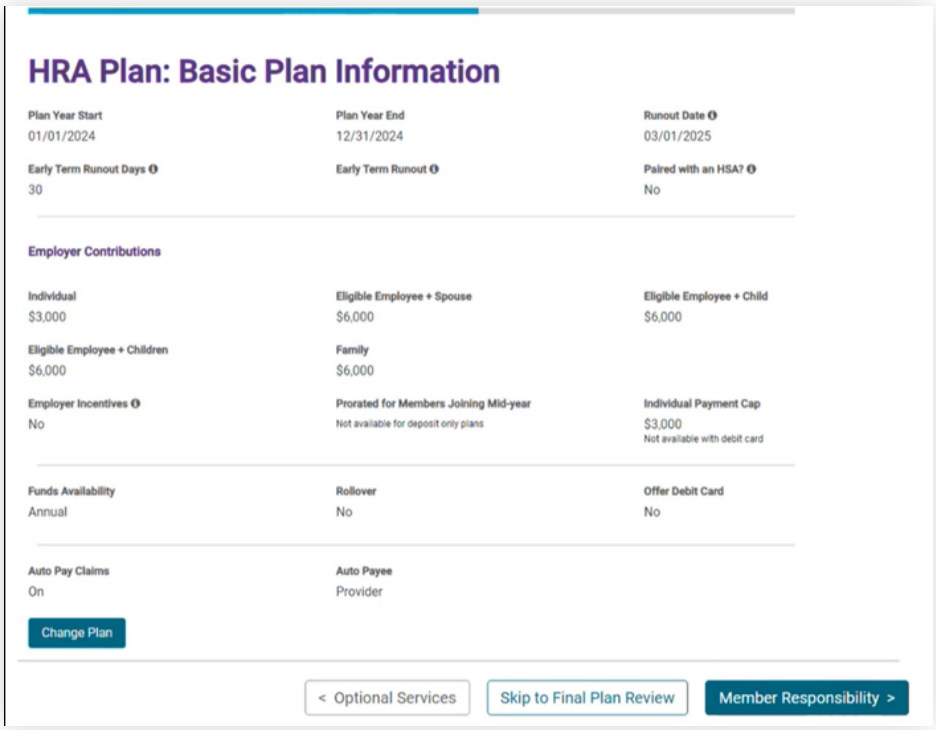
6. After clicking on ‘Continue With Renewal’, the ‘Basic Plan Information’ screen comes up (same as with HRA plan renewal but with additional/different questions).

Basic Plan Information

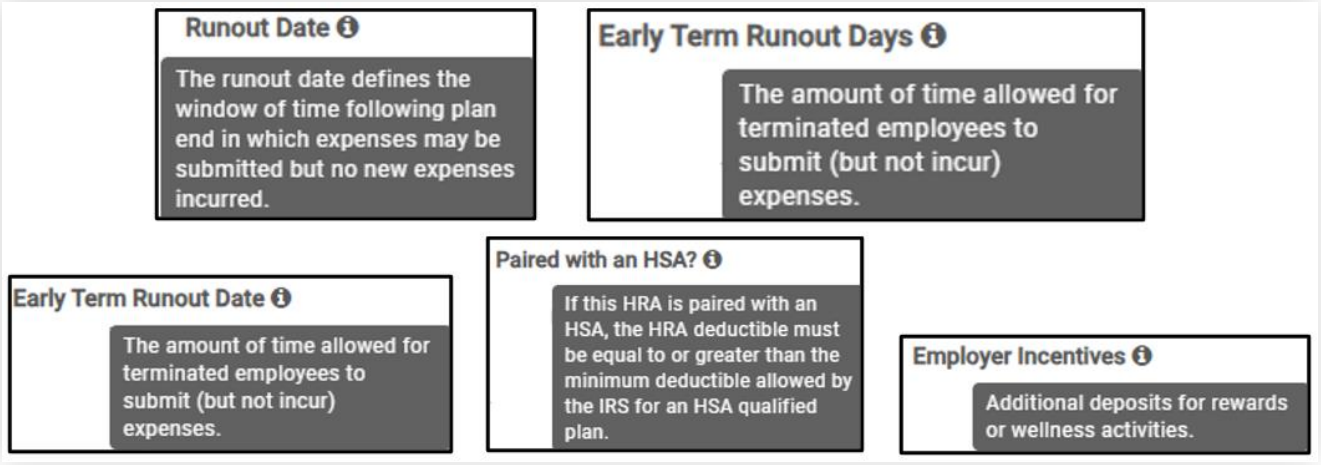
Basic Plan Information applies to all plan types. FSA plans have additional fields and options.

Note: FSA-Specific Plan Information is outlined below general Basic Plan Information.

1. The 'HRA Plan: Basic Plan Information' screen displays existing plan information to review.

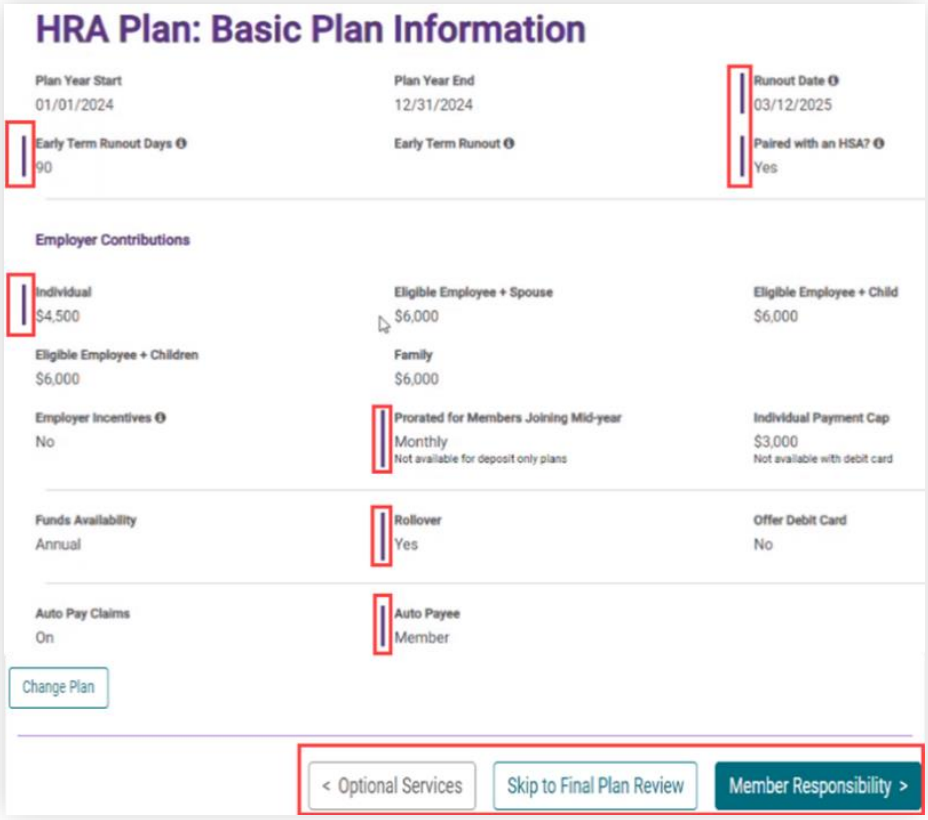


2. Informational tool tips are available on this page for the following fields:
   - Runout Date
   - Early Term Runout Days
   - Early Term Runout Date
   - Paired with an HSA
   - Employer Incentives



3. The toggle feature available on some fields on this screen enables / disables additional fields or pages later in the flow.

4. Click on the 'Change Plan' button on the bottom left of page to make any necessary changes. You can either 'Cancel' any changes made or 'Save Changes'. Saved changes will display a **purple bar** next to any fields that were changed.

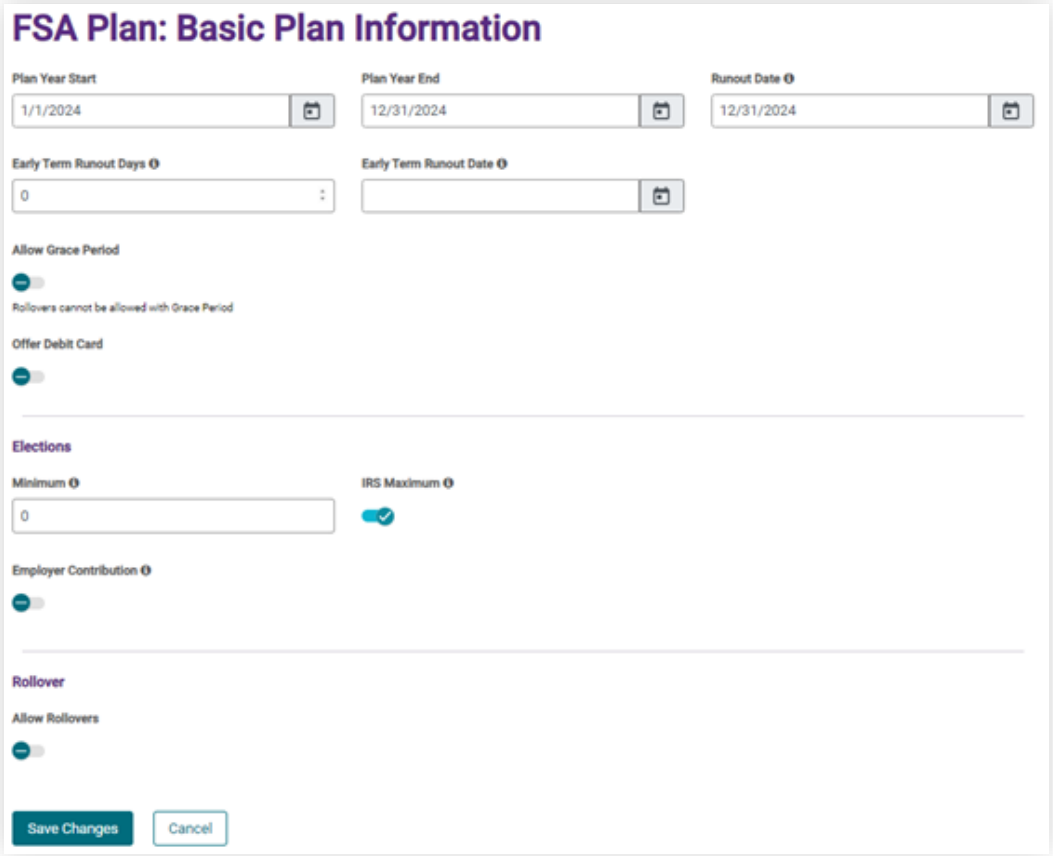


5. Once all changes have been saved you can select from the following:
   a. 'Change Plan' allows you to make additional changes, if needed
   b. 'Optional Services' takes you back to the 'Optional Services' screen/step
   c. 'Skip to Final Plan Review' takes you to a page where you can do a final review of the plan and provides you with another opportunity to make changes
   d. 'Member Responsibility' takes you to the next step in the process which is 'Member Responsibility'

6. In addition to error messages for fields left blank, error messages may be presented on 'Early Term Runout Days/Date' fields as follows:

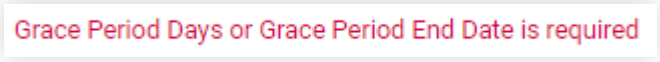
FSA-Specific

1. When the account is FSA the 'FSA Plan: Basic Plan Information' screen displays existing plan information to review.



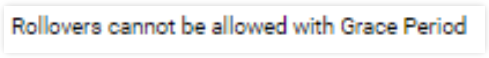
2. FSA-specific fields on this screen are:

    - ‘Allow Grace Period’ - If enabled / turned on, then the Grace Period Days and Grace Period End Date are required. An error is returned if these are left blank.

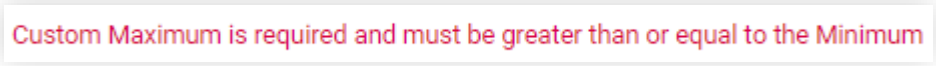


    - If enabled/turned on, then ‘Allow Rollovers’ (near bottom of screen) is disabled as Rollovers cannot be allowed with Grace Period.

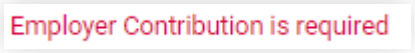
      Note: N/A to DCRA



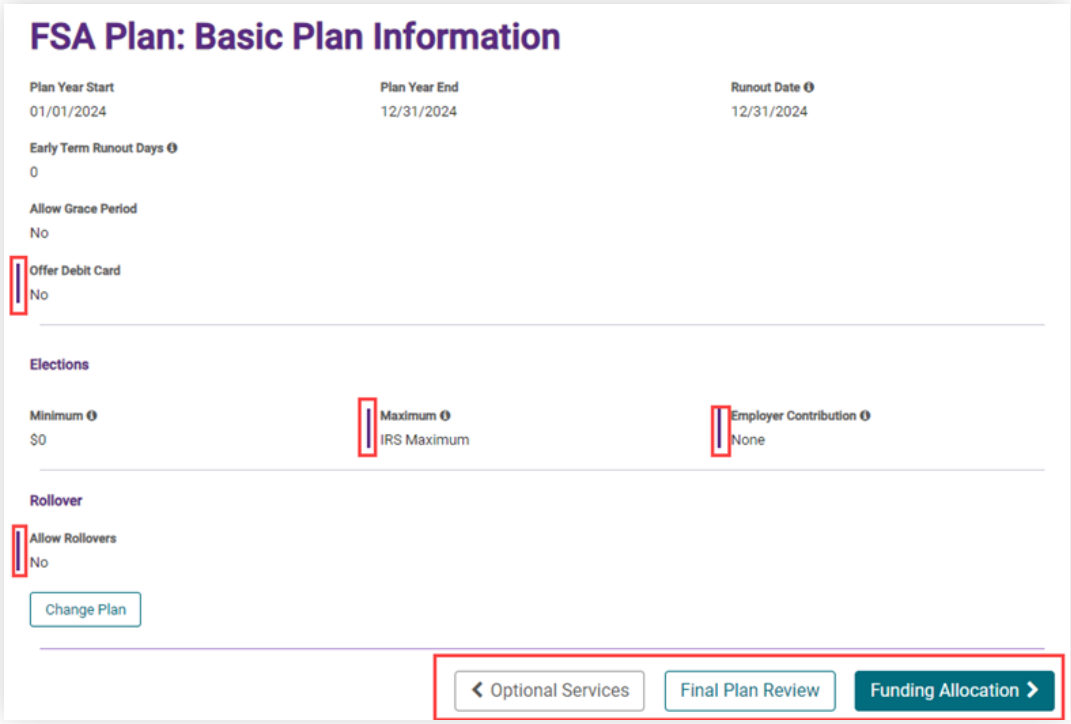
    - Elections
        - ‘Minimum’ is optional
        - ‘IRS Maximum’ - If you are not using the IRS Maximum then a Custom Maximum is required to be entered. An error is returned if this is left blank.



    - ‘Employer Contribution’ - If enabled/ turned on then an ‘Employer Contribution’ amount is required. An error is returned if this is left blank.



3. Make any necessary changes and either ‘Cancel’ changes or ‘Save Changes’. Saved changes will display a **purple** bar next to any fields that were changed.

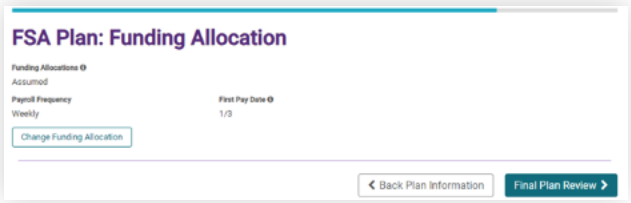


4. Once all changes have been saved, select from the following:
   - ‘Change Plan’ - Allows you to make additional changes, if needed
   - ‘Optional Services’ – Takes you back to the Optional Services step
   - ‘Final Plan Review’ - Takes you to a page where you can do a final review of the Plan and provides another opportunity to make changes
   - ‘Funding Allocation’ - Takes you to the next step in the process which is Funding Allocation

Funding Allocation (non-HRA)

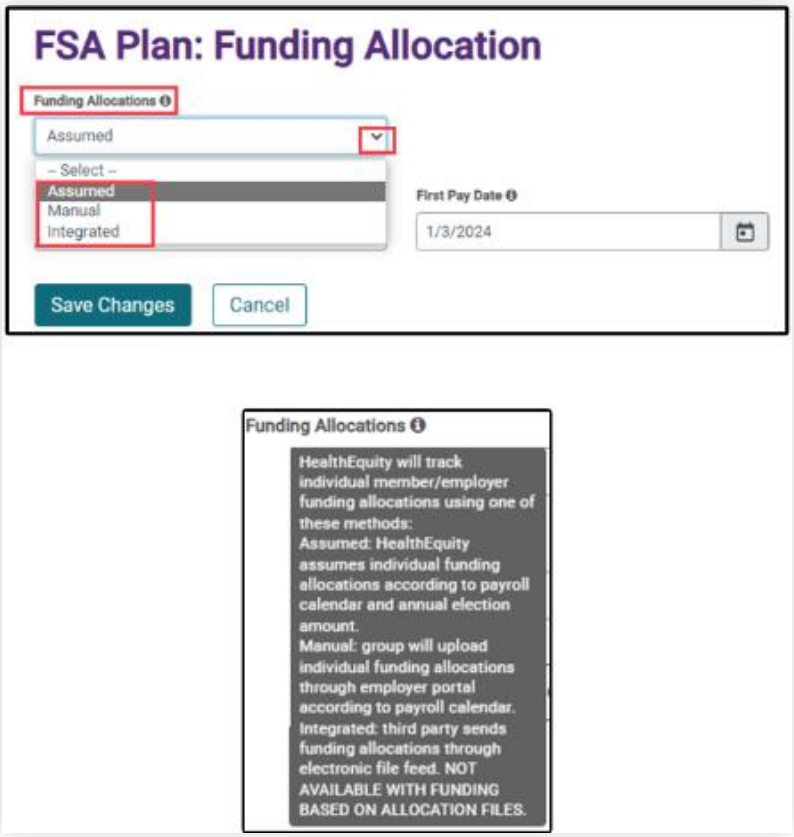
‘FSA Plan: Funding Allocation’ allows you to indicate your Funding allocation method and frequency.

1. From the ‘Basic Plan Information’ screen click on ‘FSA Plan: Funding Allocation’. The Funding Allocation screen appears.

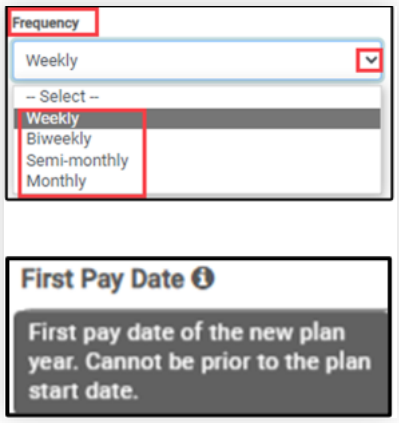


2. Click on ‘Change Funding Allocation’ to enable the fields and drop downs for ‘Funding Allocation’ and ‘Frequency’ to make changes, if needed.

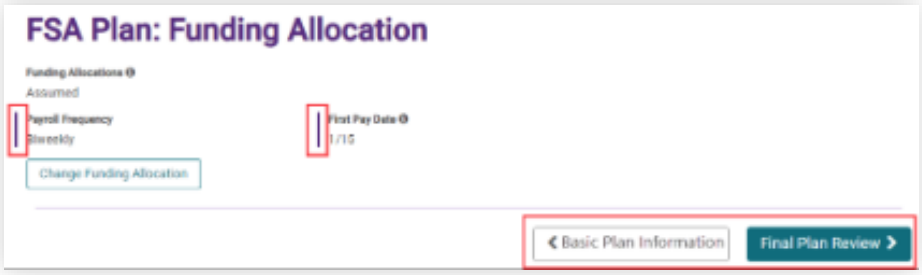
3. ‘Funding Allocation’ dropdown options are the following and are explained by hovering over the Information icon:
   a. ‘Assumed’ - Frequency, Pay Dates and First Pay Date must be entered.
   b. ‘Manual’ - No additional info required
   c. ‘Integrated’ - No additional info required



4. ‘Frequency’ dropdown options are the following and explained by hovering over the Information icon:
   a. ‘Weekly’ - First Pay Date* must be entered
   b. 'Biweekly' - First Pay Date* must be entered
   c. ‘Semi-Monthly’ - Pay Dates must be selected from these options:
      - 1st & 15th
      - 1st & 16th
      - 15th & 30th
      - 15th & 31st
      - 5th & 20th
      - 6th & 21st
   d. ‘Monthly’ - Pay Dates must be selected from these options:
      - Last Friday of the Month
      - Other: If selected, First Pay Date must be entered.



5. Either 'Cancel' any changes made or 'Save Changes'. Saved changes will display a **purple** bar next to any fields that were changed:

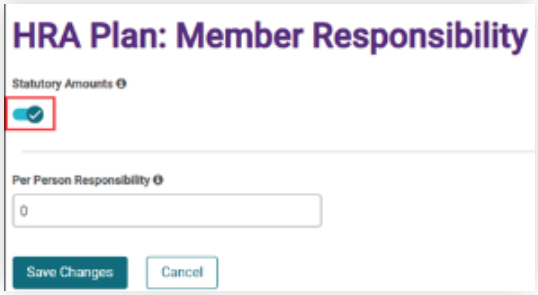


6. Once all changes have been saved, select from the following:
   - 'Change Funding Allocation' - Allows you to make additional changes, if needed.
   - 'Basic Plan Information' - Takes you back to the Basic Plan Information step
   - 'Final Plan Review' - Takes you to a page where you can do a final review of the Plan and provides you with another opportunity to make changes.

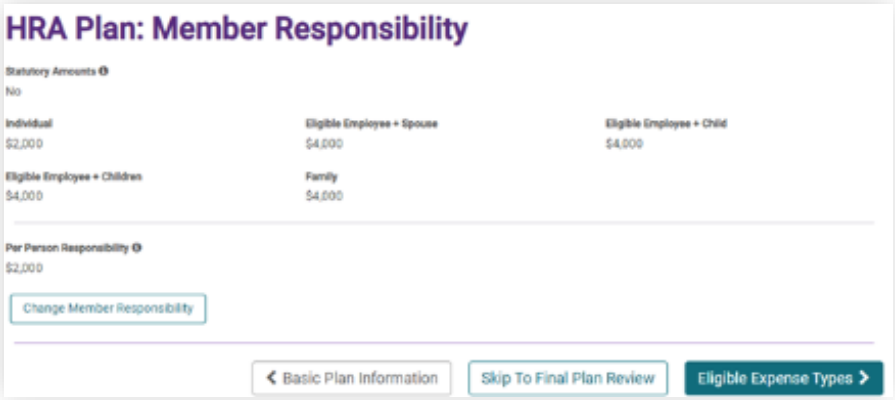
Member Responsibility (HRA)

The 'Member Responsibility' screen relates to the amount a member must pay before the HRA will pay.

1. From the 'HRA Plan: Member Responsibility' screen, you can indicate if you will be using the IRS 'Statutory Amounts' or 'custom amounts'. Depending on how the Plan was previously set up, the screen displayed may be slightly different.
2. If the plan previously used the 'Statutory Amounts', the screen below is displayed. The toggle is turned ON (checked). If you intend to continue to use those amounts, then you need to enter the 'Per Person Responsibility' amount and 'Save Changes'.

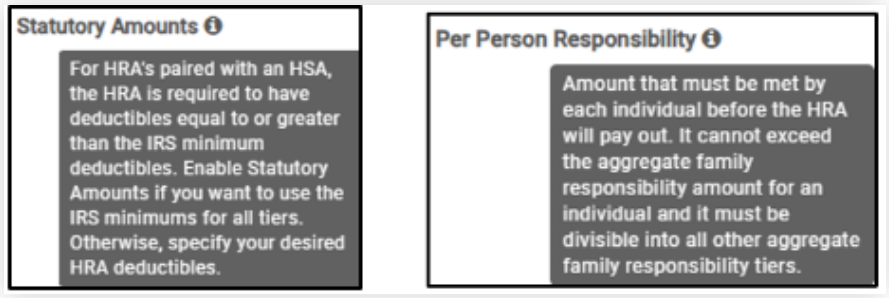


3. If the plan previously had custom amounts, the screen below is displayed. The toggle is not checked and is OFF (minus sign in a circle). Amounts must be entered/changed for each field (as needed) as well as the 'Per Person Responsibility' amount and 'Save Changes'.



Note: Informational tool tips are available on this page for the following fields:

- Statutory Amounts
- Per Person Responsibility

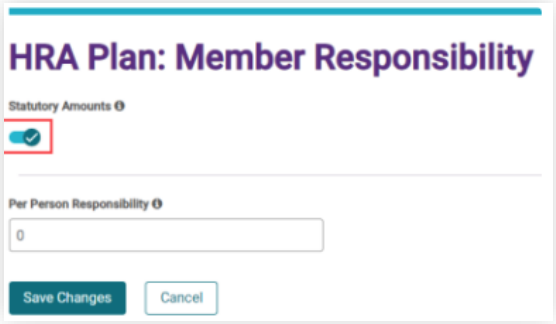


4. To make changes, toggle Off the 'Statutory Amounts' (if it is turned On), make the changes, and click 'Save Changes'. This will enable the 'Change Member Responsibility' button. The 'Statutory Amounts' toggle will now be turned Off and you can make changes.

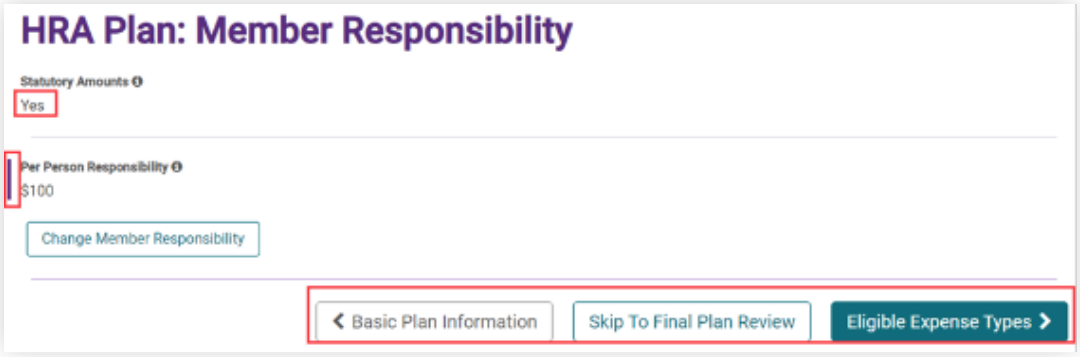
Statutory Amounts

1. Turning on the Statutory Amounts will use the current IRS Limits for the following:
   - Individual
   - Eligible Employee + Spouse
   - Eligible Employee + Child
   - Eligible Employee + Children
   - Family

2. To use Statutory Amounts, turn On (shows as a checkmark) the toggle for 'Statutory Amounts' and enter the 'Per Person Responsibility' amount.



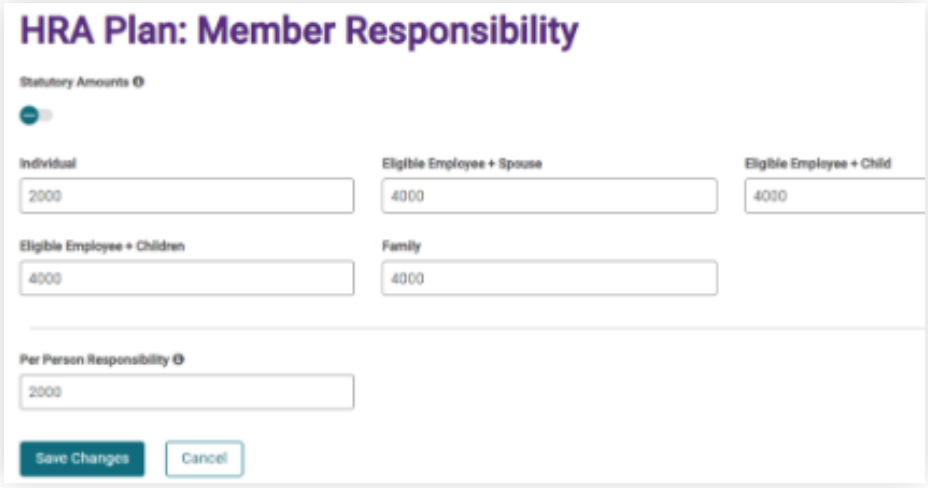
- No further changes are necessary if using the Statutory Amounts.
- You can either 'Cancel' any changes made or 'Save Changes'.
- Saved changes will display. Statutory Amounts toggle now shows 'Yes' and a **purple** bar is displayed next to any fields that were changed:



2. Once all changes have been saved, you can select from the following:
   - 'Change Member Responsibility' - Allows you to make additional changes, if needed.
   - 'Basic Plan Information' - Takes you back to the Basic Plan Information screen.
   - 'Skip to Final Plan Review' - Takes you to a page where you can do a final review of the Plan and provides you with another opportunity to make changes.
   - 'Eligible Expense Types' - Takes you to the next step in the process which is 'Eligible Expense Types'

Custom Amounts

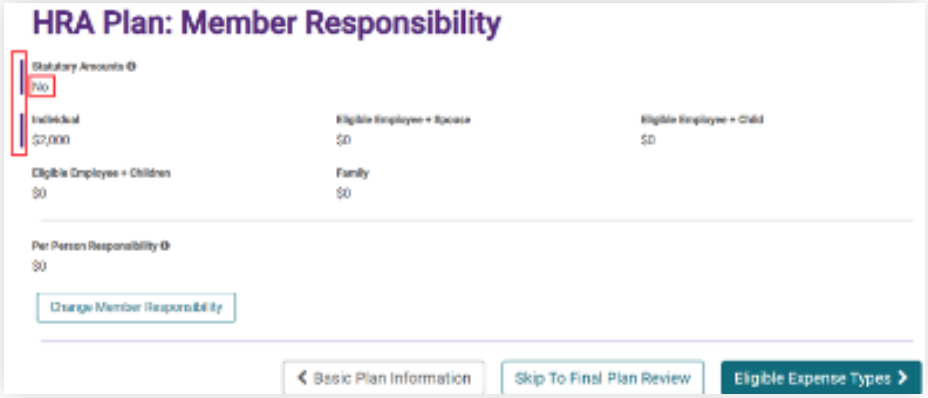
1. To enable entering custom amounts, turn off (shows as a minus sign in a circle) if needed, the toggle for 'Statutory Amounts' and enter the custom amounts for each applicable field:
   - Individual
   - Eligible Employee + Spouse
   - Eligible Employee + Child
   - Eligible Employee + Children
   - Family



2. Enter the 'Per Person Responsibility' amount.

3. Either 'Cancel' any changes made or 'Save Changes'.

4. Saved changes will display. 'Statutory Amounts' toggles now shows 'No' and a **purple** bar next to any fields that were changed:

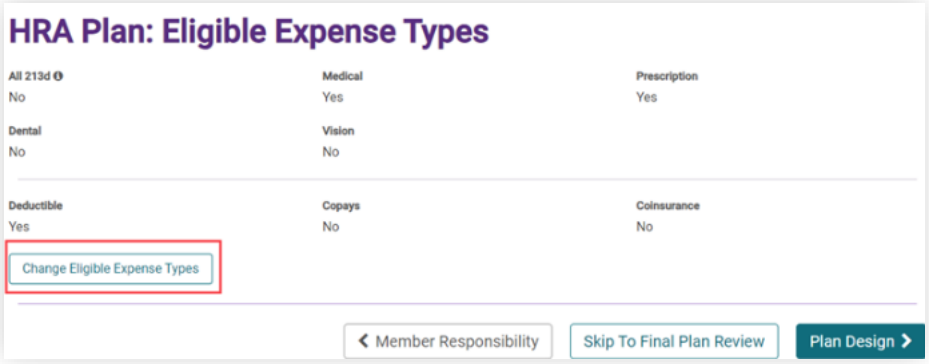


5. Once all changes have been saved, select from the following:
   - 'Change Member Responsibility' - Allows you to make additional changes, if needed.
   - Basic Plan Information' - Takes you back to the Basic Plan Information screen.
   - Skip to Final Plan Review' - Takes you to a page where you can do a final review of the Plan and provides you with another opportunity to make changes.
   - Eligible Expense Types' - takes you to the next step in the process which is 'Eligible Expense Types'

Eligible Expense Types (HRA)

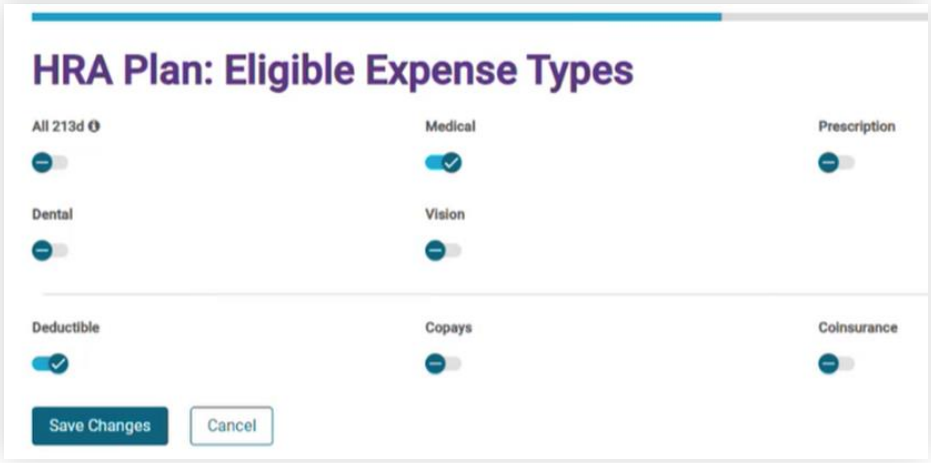
The Eligible Expense Types screen allows Clients to review the existing Eligible Expense Types on their HRA and make changes, if needed.

1. The fields on the 'HRA Plan: Eligible Expense Types' screen are toggles that can be turned On = Yes (offer) or Off = No (do not offer) for each expense type.

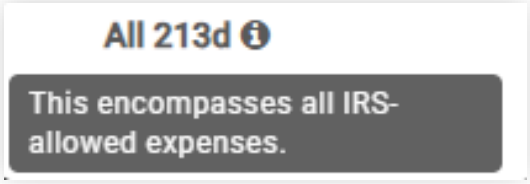


2. If no changes need to be made, click on:
   - 'Member Responsibility' - Takes you back to the Member Responsibility page
   - 'Skip to Final Plan Review' - Takes you to a page where you can do a final review of the Plan and provides you with another opportunity to make changes.
   - 'Plan Design' - Takes you to the next step in the process which is Plan Design

3. If changes are needed, click on the 'Change Eligible Expense Types' button. Click on the toggle for each expense type to turn it on or off as needed.



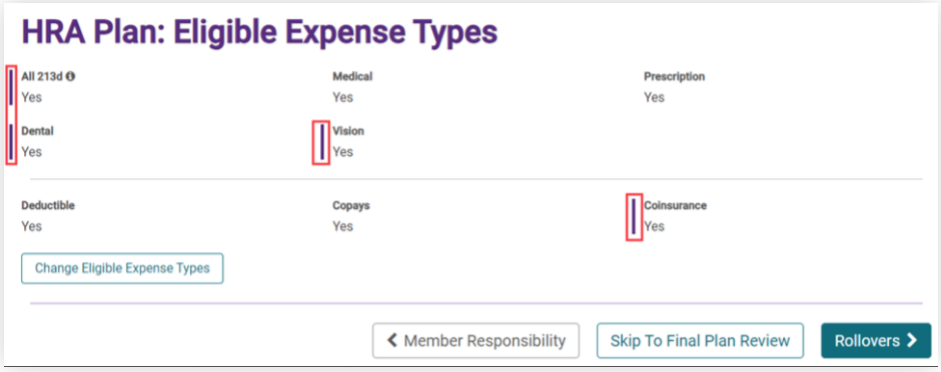
4. If you select 'All 213d', the system automatically turns on (checks) all the other expense type options. This eliminates the need for users to have to individually select all the other expense types.



5. If you do not want 'All 213d', but do want all the other options turned on, you can turn off All 213d and then select each of the other options.

6. You can either 'Cancel' any changes made or after all changes have been made, click on 'Save Changes'.

7. Saved changes updates the screen to show Yes (On)/No (Off) and a **purple** bar next to each field that was changed.

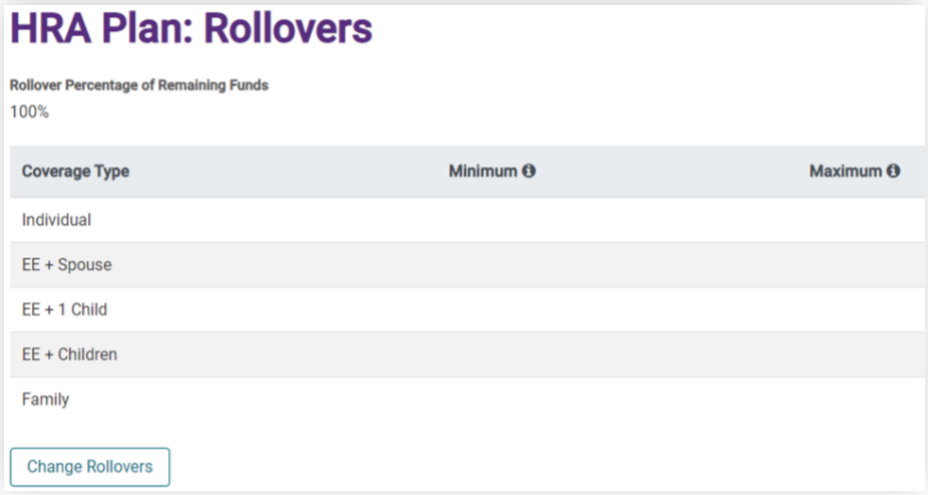


8. Select from the options at the bottom of the screen:
   - 'Change Eligible Expense Types' - Allows you to make additional changes, if needed.
   - 'Member Responsibility' - Takes you back to the Member Responsibility page
   - 'Skip to Final Plan Review' - Takes you to a page where you can do a final review of the Plan and provides you with another opportunity to make changes.
   - 'Rollovers' *(specific to HRA plans)* - Takes you to the next step in the process which is Rollovers

Rollovers (HRA)

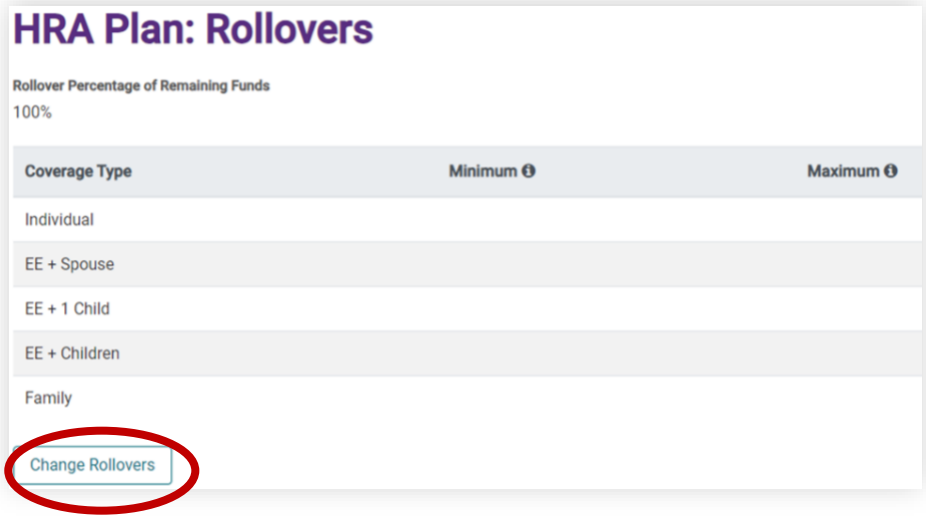
The Rollover screen is only available if Rollovers is set to 'Yes' on the Basic Plan Information page**.**

1. The 'HRA Plan: Rollovers' screen gathers information on your rollover amounts for each coverage type.

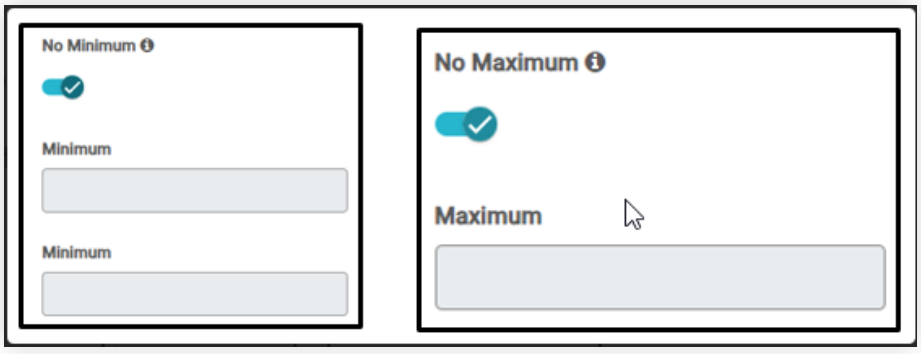


Note: Informational tool tips are available on this page for the following fields:
- No Minimum
- No Maximum

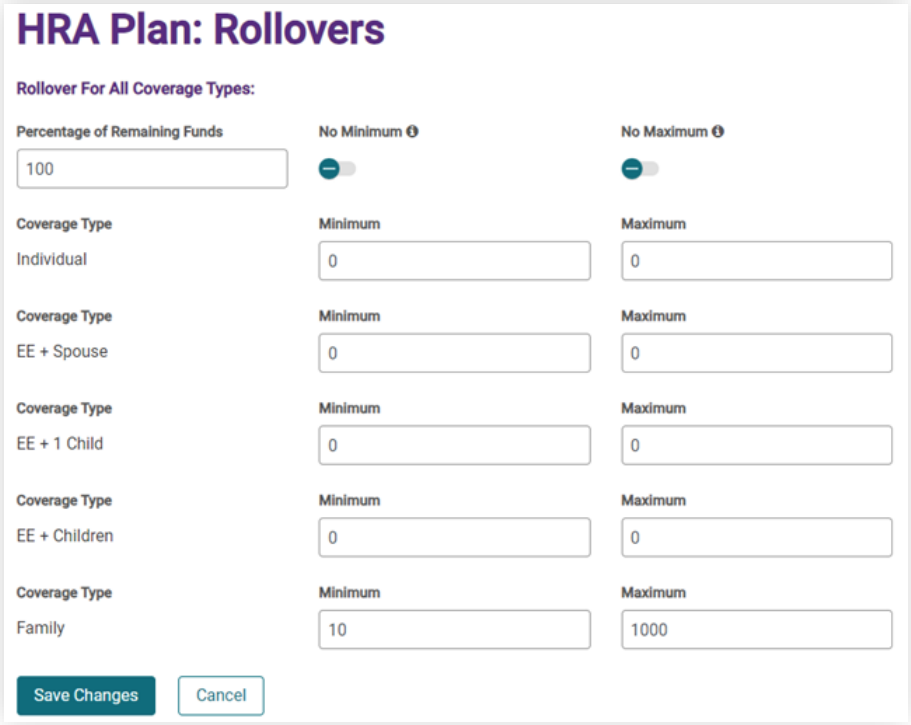
2. Click on ‘Change Rollovers’ to make any necessary changes



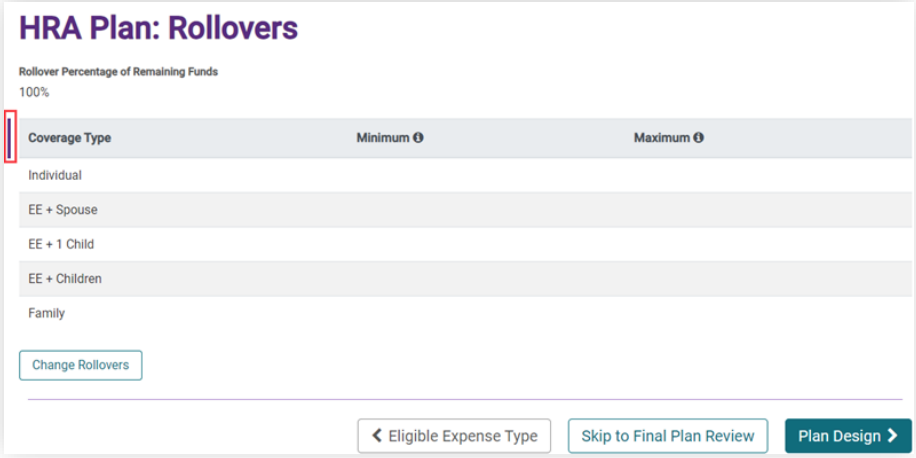
Note: If Minimum or Maximum is turned off, then the fields are grayed out and amounts cannot be entered.



3. Either ‘Cancel’ any changes made or ‘Save Changes’.



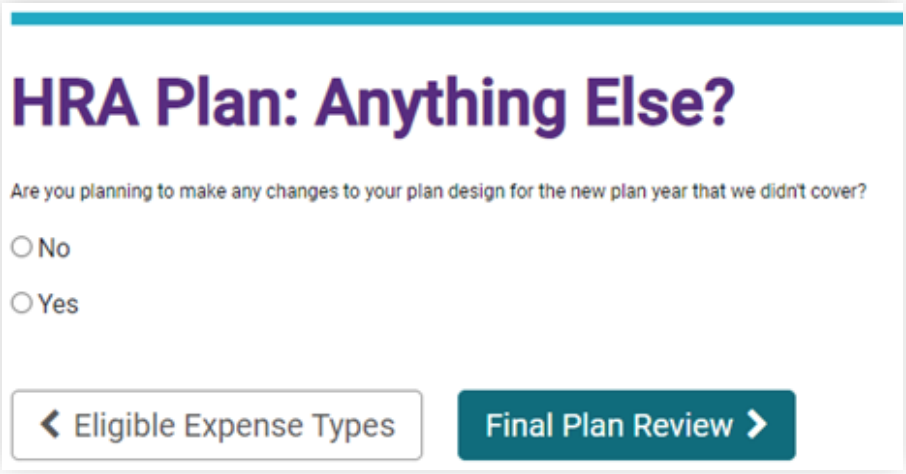
4. Saved changes will display a **purple** bar next to any fields that were changed.



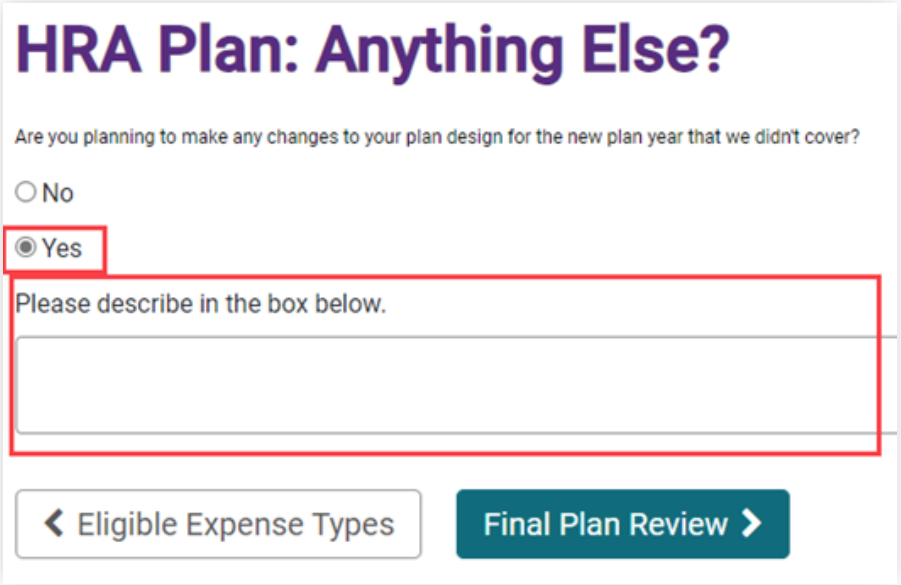
5. Select from the options at the bottom of the screen
   - 'Change Eligible Expense Types' - Allows additional changes, if needed.
   - 'Skip to Final Plan Review' - Takes you to a page where you can do a final review of the Plan and provides you with another opportunity to make changes.
   - 'Plan Design' - Takes you to the next step in the process which is Plan Design

Plan Design (HRA)

1. The 'HRA Plan: Anything Else?' screen will appear with the question: 'Are you planning to make any changes to your plan design for the new plan year that we didn't cover?'



2. If 'Yes' is selected (there are other changes), a text box opens 'Please describe in the box below.'



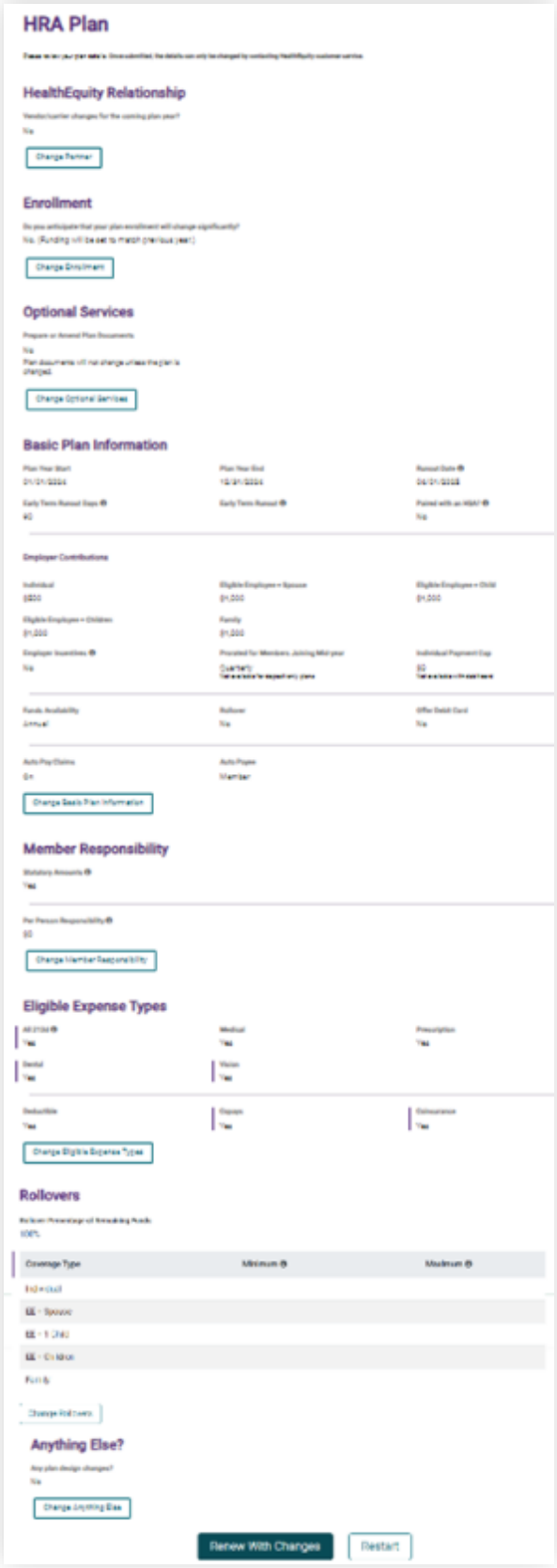
3. If 'No' is selected (there are no more changes), click on one of the following:
   - 'Eligible Expense Types' - Takes you back to the Eligible Expense Types screen
   - 'Final Plan Review' - Takes you to the last step in the process which is Final Plan Review

Final Plan Review

The last step in the process is to review and confirm the HRA Plan details.

1. The 'HRA Plan' screen displays one of the following:
   - All the answers and settings completed in the previous steps
   - If no changes were made, all the current settings that will be carried over to the next year's plan

2. At the top of this screen, it states:
   Please review your plan details. **Once submitted, the details can only be changed by contacting HealthEquity customer service.**


HRA Plan
HealthEquity Relationship
Change Partner
Enrollment
Change Enrollment
Optional Services
Change Optional Services
Basic Plan Information
Change Basic Plan Information
Member Responsibility
Change Member Responsibility
Eligible Expense Types
Change Eligible Expense Types
Rollovers
Coverage Type
Minimum
Maximum
Anything Else?
Change Anything Else
Renew With Changes
Restart

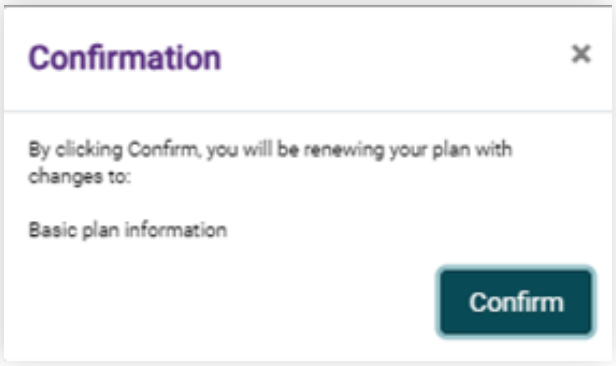
3. **HRA ONLY:** Once all the plan details are reviewed, select 'Renew With Changes' or 'Restart'

4. The 'HRA Plan Renewal' process is now complete

5. Clicking 'Restart' takes you back to the 'Reimbursement Plan Renewal' page and does not save any of the changes that were made.

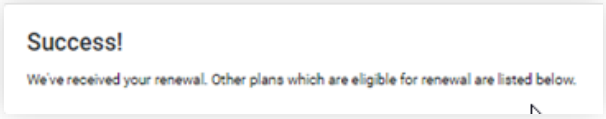
6. **FSA ONLY:** Once all the plan details are reviewed, select to:
   - Renew Without Changes
   - Renew With Changes: Displayed if changes were made from this screen
   - Restart: Takes the user back to the 'Reimbursement Plan Renewal' screen to start over.

7. 'Renew With Changes' will present a 'Confirmation' message and display which screens/steps changes were made on and a 'Confirm' button.



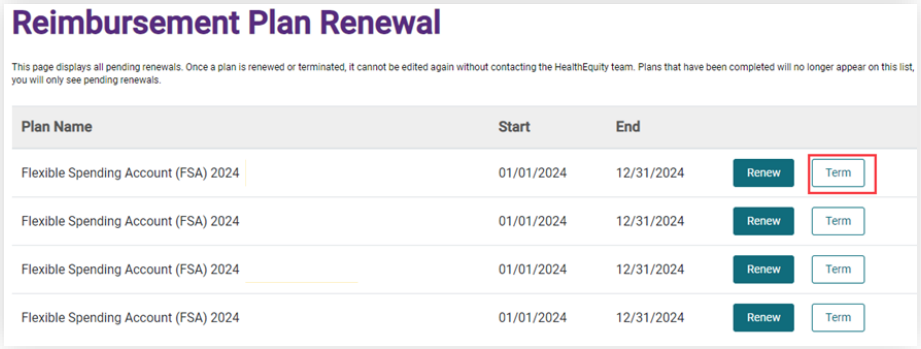
8. Click on 'Confirm' and receive a message indicating 'Renewing with Changes'.

9. You are back on the main 'Reimbursement Plan Renewal' screen and a 'Success!' message is displayed.

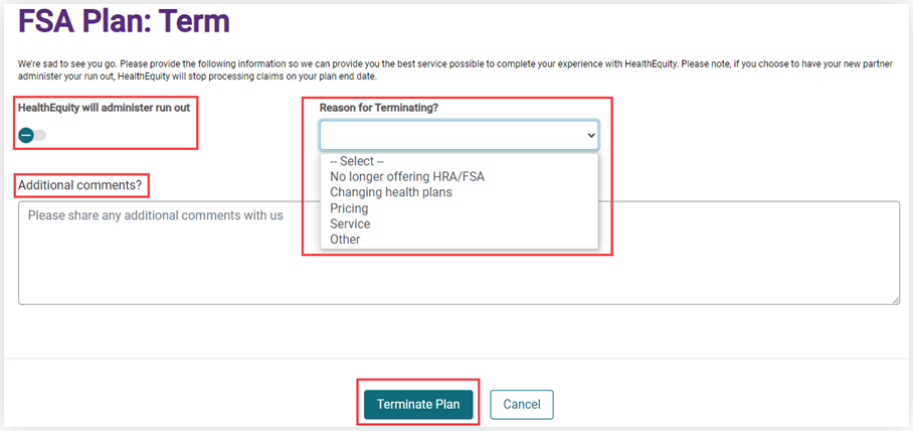


Term Button

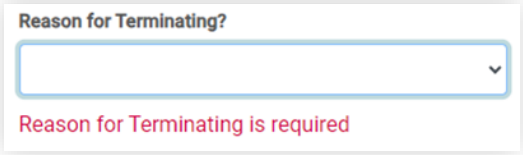
1. From the 'Reimbursement Plan Renewal Screen' click on the 'Term' button to terminate a plan with HealthEquity.



2. The 'FSA Plan: Term' screen will ask two questions and provide an option for 'Additional Comments'
   a. 'HealthEquity will administer run out' = Toggle 'Yes' (checkmark) or 'No' (minus sign)
   b. 'Reason for Terminating?' *(required)* – Select from the drop-down list for reasons
   c. 'Additional comments?' Please share any additional comments with us' = Free form text area



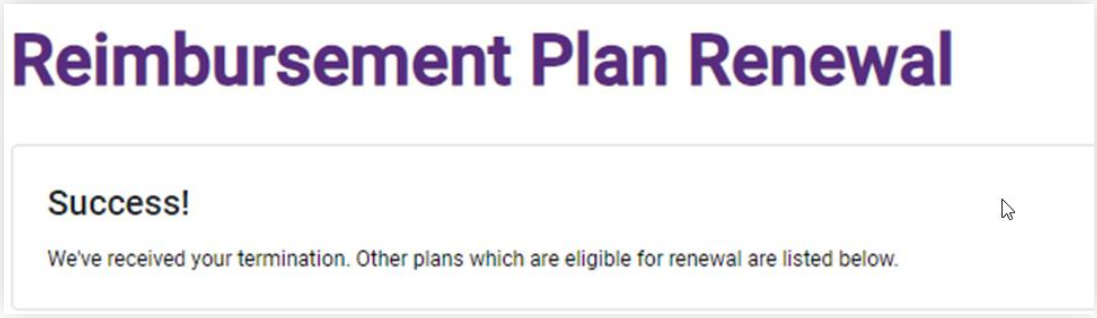
3. If 'Reason for Terminating' is left blank an error message 'Reason for Terminating is required' is returned



4. After completing the fields on the 'FSA Plan: Term' screen, click on 'Terminate Plan' or 'Cancel'.

5. Clicking 'Terminate Plan' will display the 'FSA Plan: Term' screen with a 'Confirm' button

6. After clicking 'Confirm', the 'Reimbursement Plan Renewal' screen displays the message '**Success**! We've received your termination. Other plans which are eligible for renewal are listed below' .



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 contact Employer Services at 866.382.3510 or employerservices@HealthEquity.com to request this form.

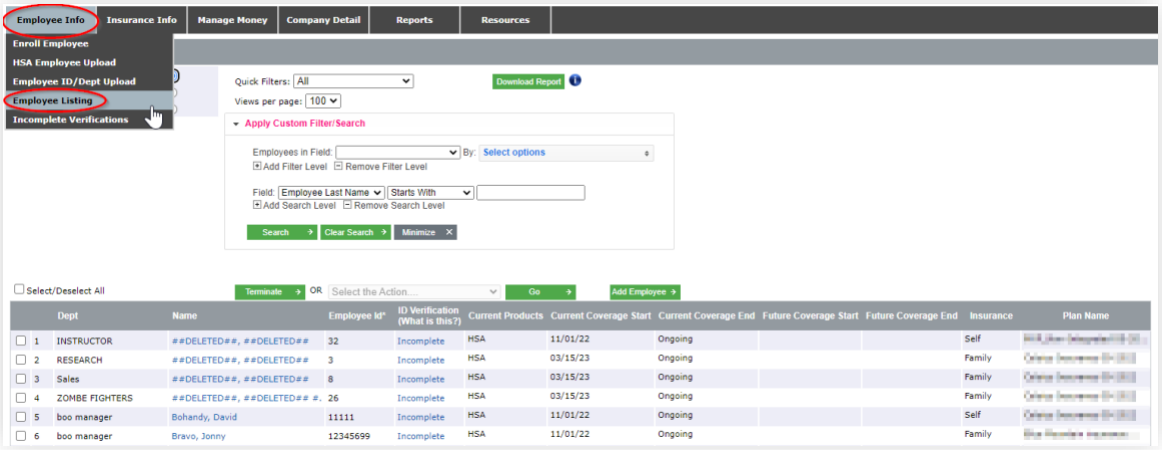
Please complete the copay form prior to your plan effective date as we are unable to retroactively auto-match copays to past debit card transactions. If you have changes to the copays, please complete a new copay form with ALL copays.

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

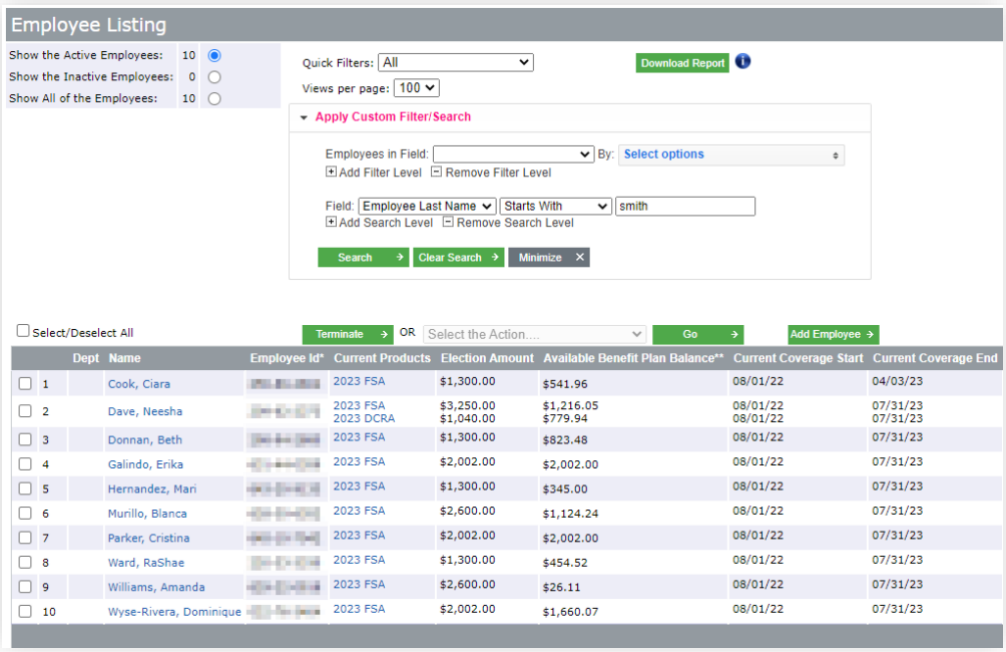
Section 2 – Employee Info and Enrollment

Using the Employee Listing

1. From ‘Employee Info’ dropdown select ‘Employee Listing’. The following screen will display.



2. If the employee listing does not appear automatically, search by last name or other criteria. After entering the criterion click ‘Search’.



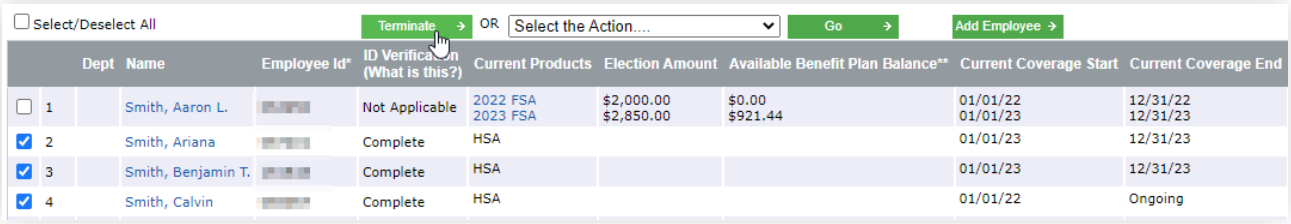
3. Use your employee listing to:
   a. Verify which employees are enrolled in an HSA or reimbursement account.
   b. See your active and inactive employees (use the radio buttons).

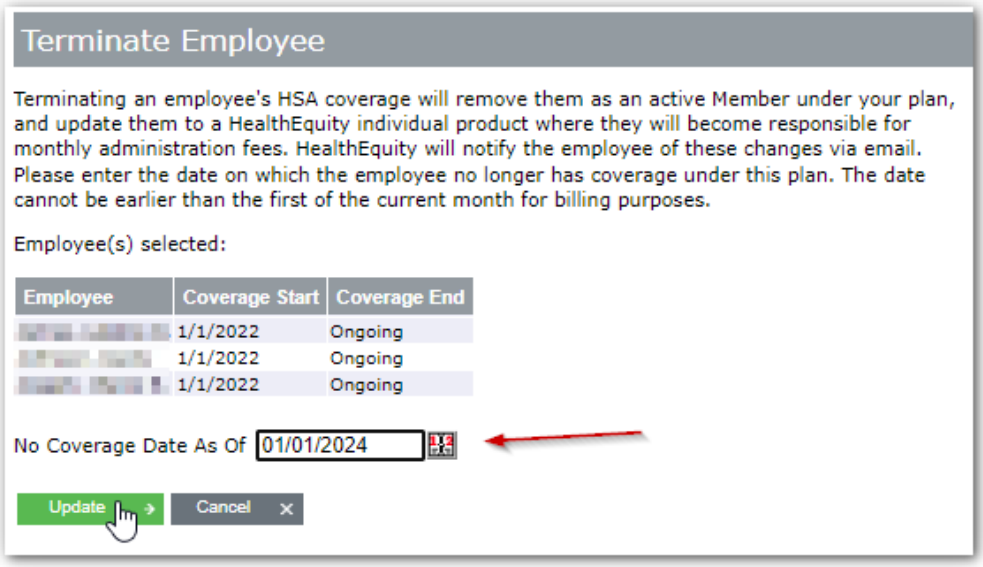
      An inactive employee is one who has been terminated or voluntarily dropped coverage.
   c. Use the search or filter features to easily find an employee.
      - You can also sort rows by clicking on a column header.
   d. See if any enrollees have incomplete identity verification. HealthEquity is required by the USA PATRIOT Act to verify the identity of each person enrolled in an HSA.
   e. See coverage start and end dates as well as any future coverage for employees.
   f. Perform a search using different parameters such as first name, last name, employee ID, start date, end date, etc.
   g. Export your employee listing to Excel by selecting 'Download Report.'
   h. Assign a department ID and use this for sorting and filtering on reports.
   i. If an employee ID has not been provided, the employee's Social Security Number (SSN) will show in this field.
   j. ID verification is for HSA members only (this is not necessary for FSA). Employees who have not passed the verification process cannot receive contributions to their HSA.
   k. 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.
   l. Click on an employee's name to view the 'Enroll Employee' screen, where you can view or modify non-integrated enrollment.

HSA Only (Terminate in bulk)

If utilizing non-integrated enrollment, HSAs can be terminated in bulk from the employee listing.

1. Select employees that need to be terminated by clicking the box next to each individual.
2. Click the 'Terminate' button.
3. Enter the day after the last day of coverage. I.E., 01/01/2024 if the term date is 12/31/2023.
4. Select Update

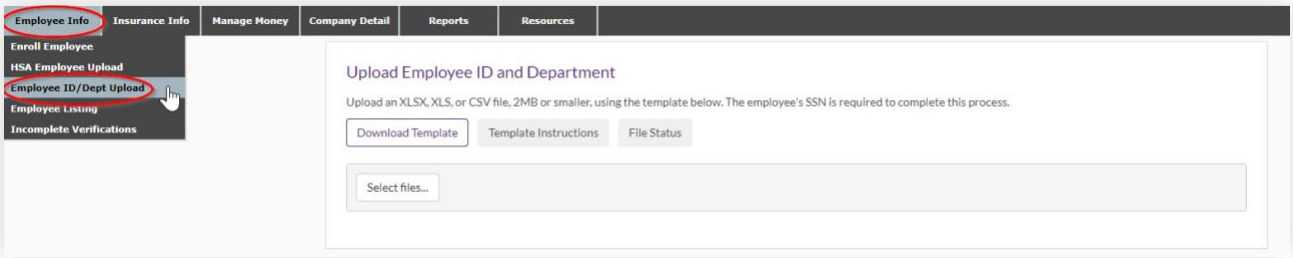




Adding Dept ID or Employee ID by File Upload

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.' The following screen displays:



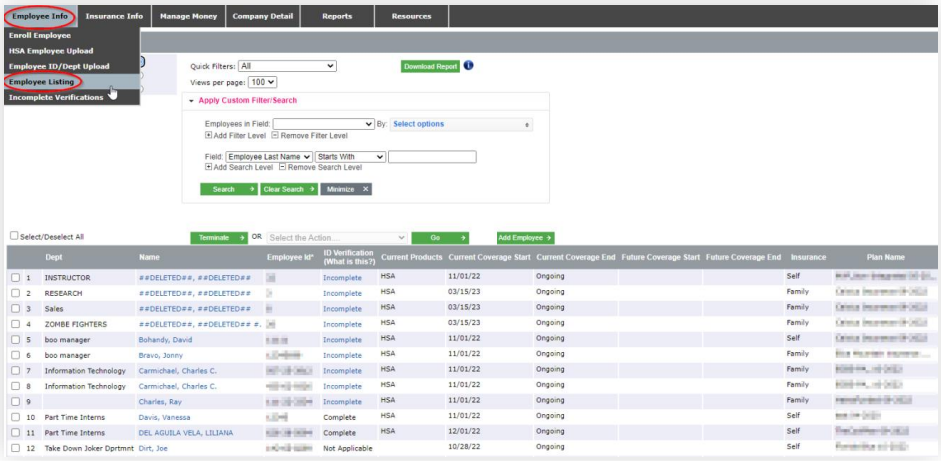
2. 'Download Template', or 'View Instructions' using the links provided.
3. Select your completed file.

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.

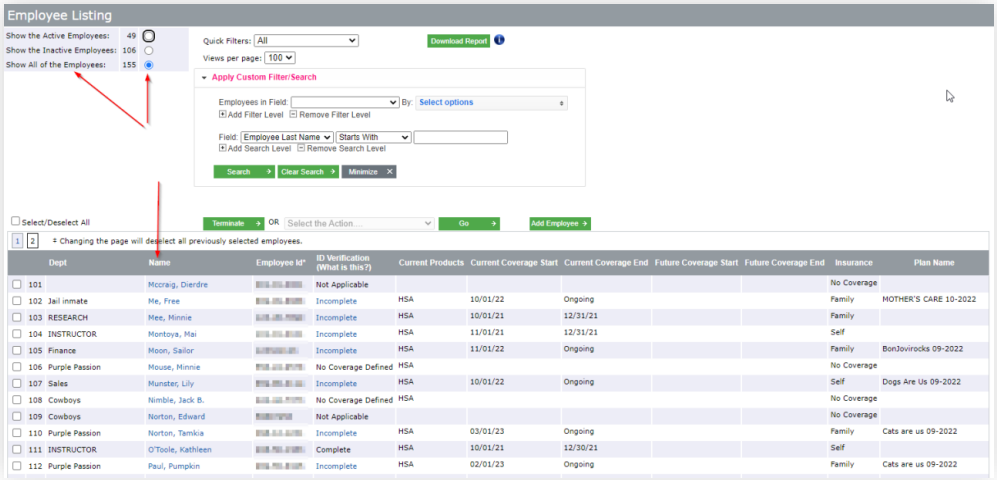
Non-Integrated HSA Enrollment

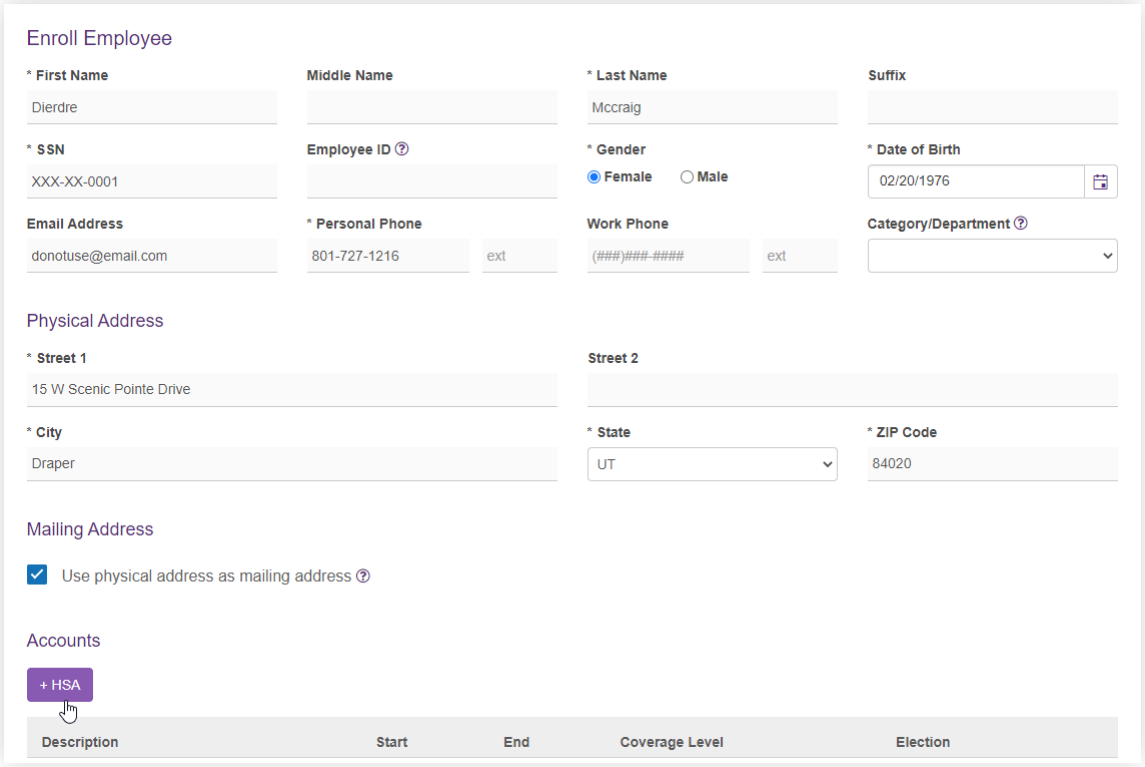
To enroll employees one at a time for an EXISTING member:

1. From the 'Employee Info' dropdown select 'Employee Listing'. The following screen will display:



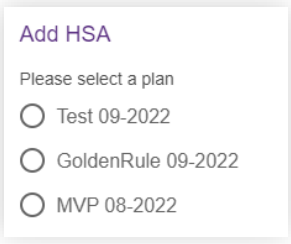
2. Select 'Show All of the Employees'. Click on the name of the individual that will be adding the HSA account for the new plan year then select '+HSA' at the bottom of the page.

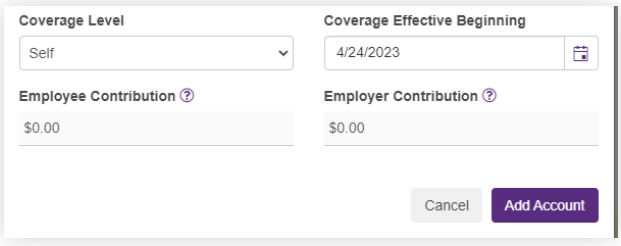




3. Select the plan and coverage level, then enter the coverage effective date.

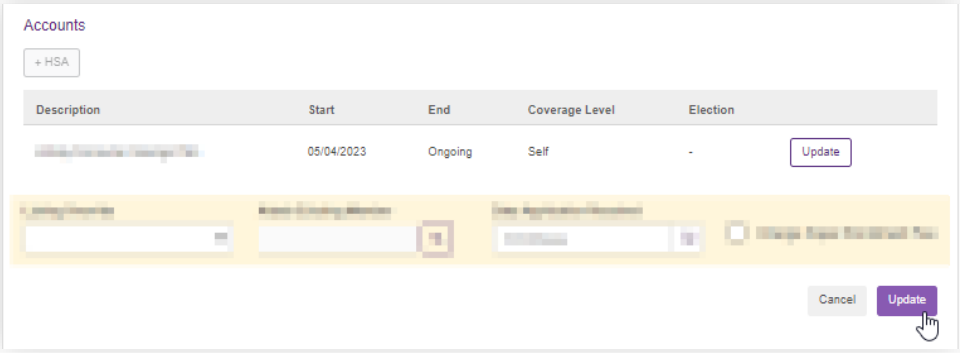
   If desired, enter their annual contribution per pay period here and they will be stored as saved values for later use in making contributions. Select 'Add Account.'





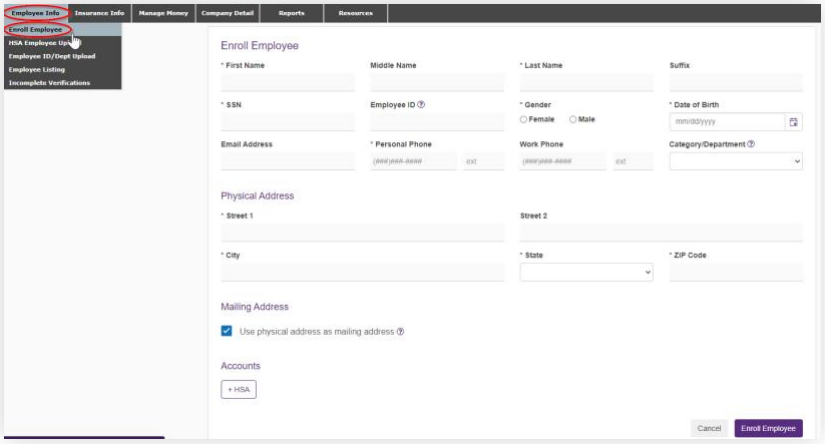
Note: The effective date should always be the first of the month. This date drives billing and is not necessarily an employee's high deductible health plan effective date but is rather the first of the month of their HealthEquity HSA coverage.

4. Review information to ensure it is correct and select 'Update'.



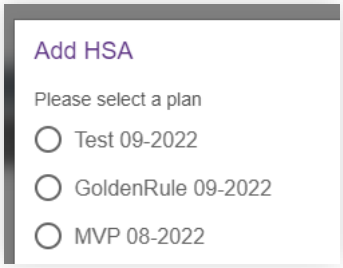
To enroll employees one at a time for a NEW member:

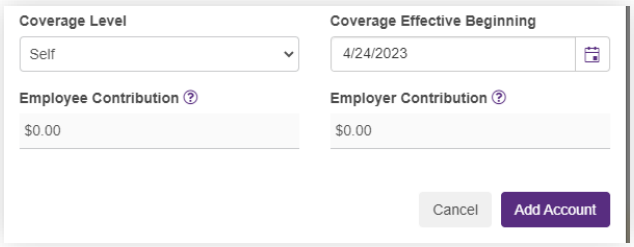
1. From the 'Employee Info' drop down select 'Enroll Employee'. The following screen will display:



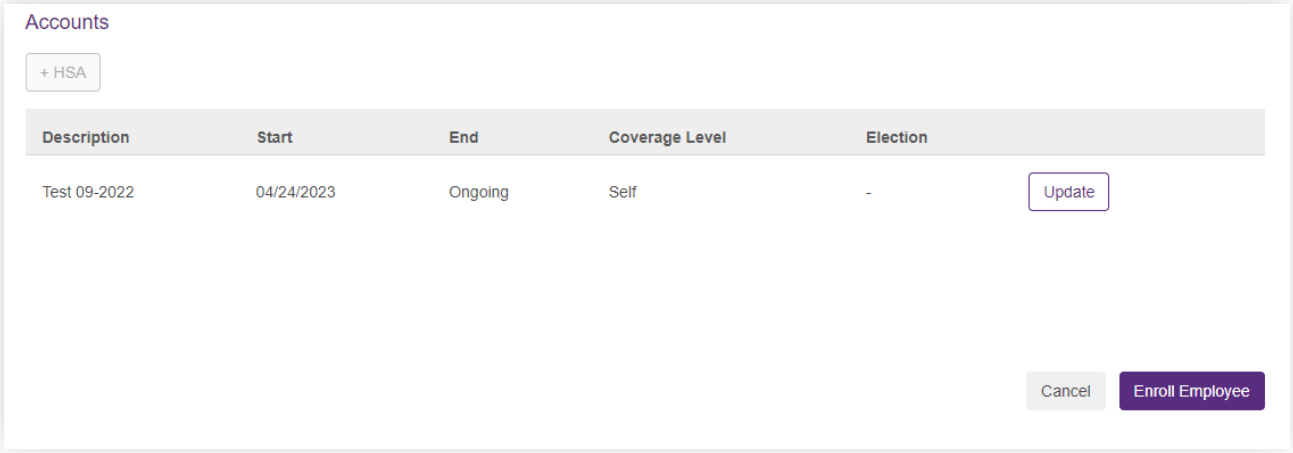
   a. Complete all fields on the 'Enroll Employee' page (fields with an asterisk are required) and select the '+HSA' box under 'Accounts.'

   b. To define your employee's coverage, select the plan and coverage level, then enter the coverage effective date. If you enter the per pay period annual contribution amounts here, they will be stored as saved values for your use in making contributions. Select 'Add Account'.





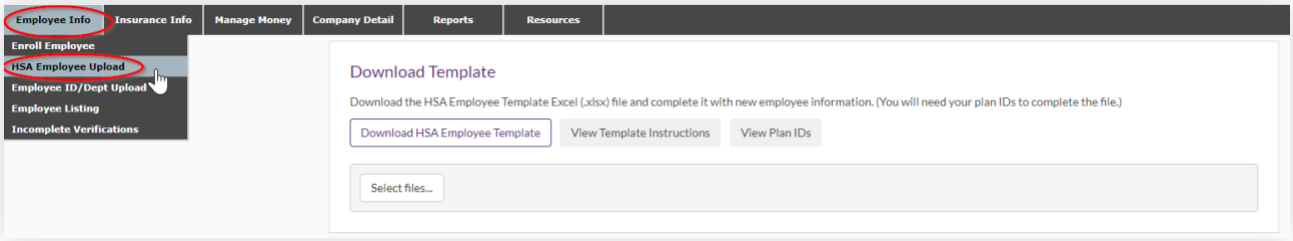
c. After selecting Add Account the coverage will appear on the Enroll Employee page. Finalize enrollment by clicking the purple 'Enroll Employee' box.



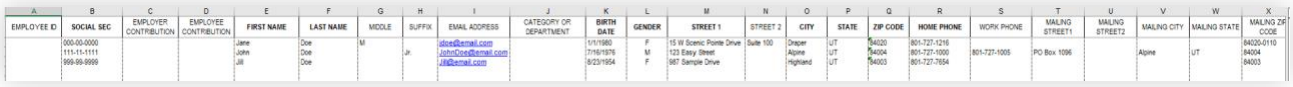
Note: The effective date should always be the first of the month. This date drives billing and is not necessarily an employee's high deductible health plan effective date but is rather the first of the month of their HealthEquity HSA coverage.

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

1. From the 'Employee Info' dropdown select the 'HSA Employee Upload' option. The following screen will display:



2. Select 'Download HSA Employee Template.'



3. 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.

4. Once you have completed the employee template, save it for your records.
5. Complete the upload by selecting 'Select File' under 'Upload Completed File' header and browse your files to find the saved template.
6. 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.

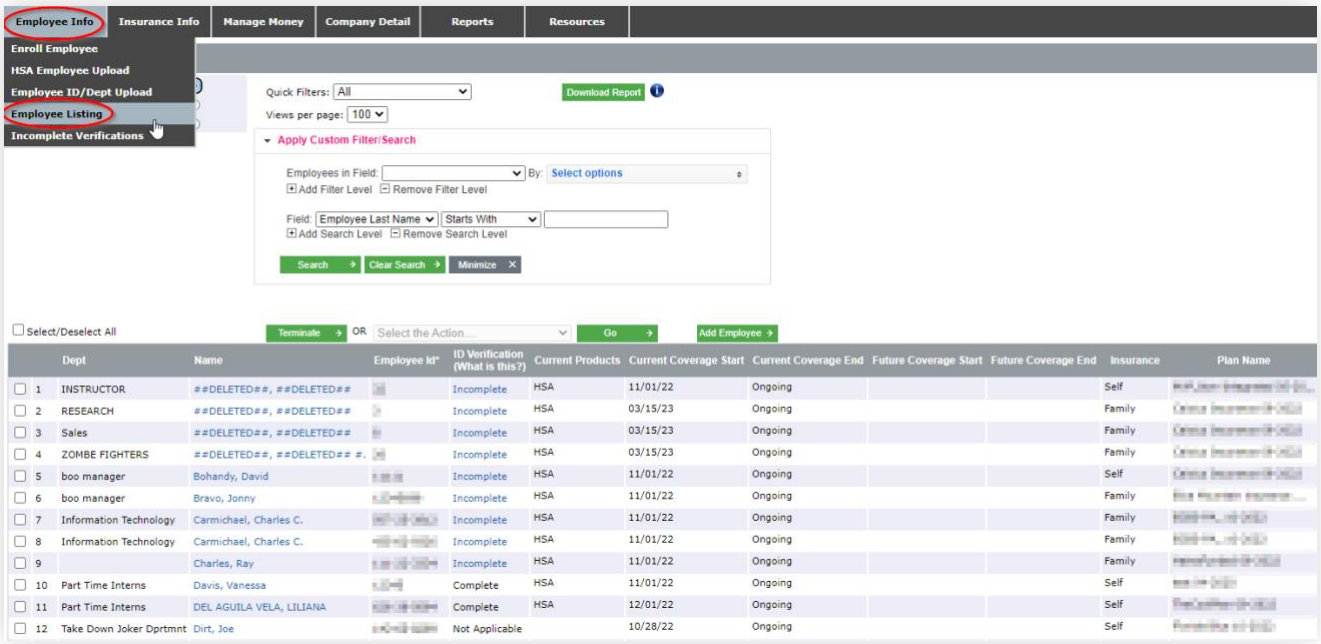
Modifying (or terminating) an Employee's Coverage

Non-integrated

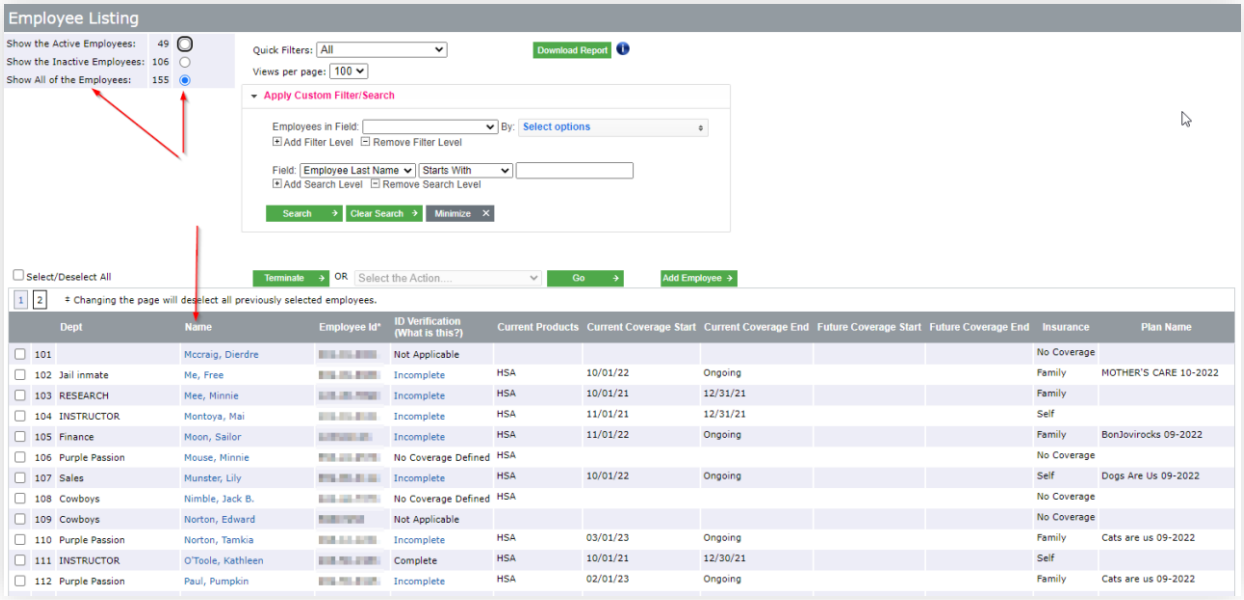
You can change an employee's coverage information through your employer portal unless enrollment is being delivered on an integrated file feed.

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

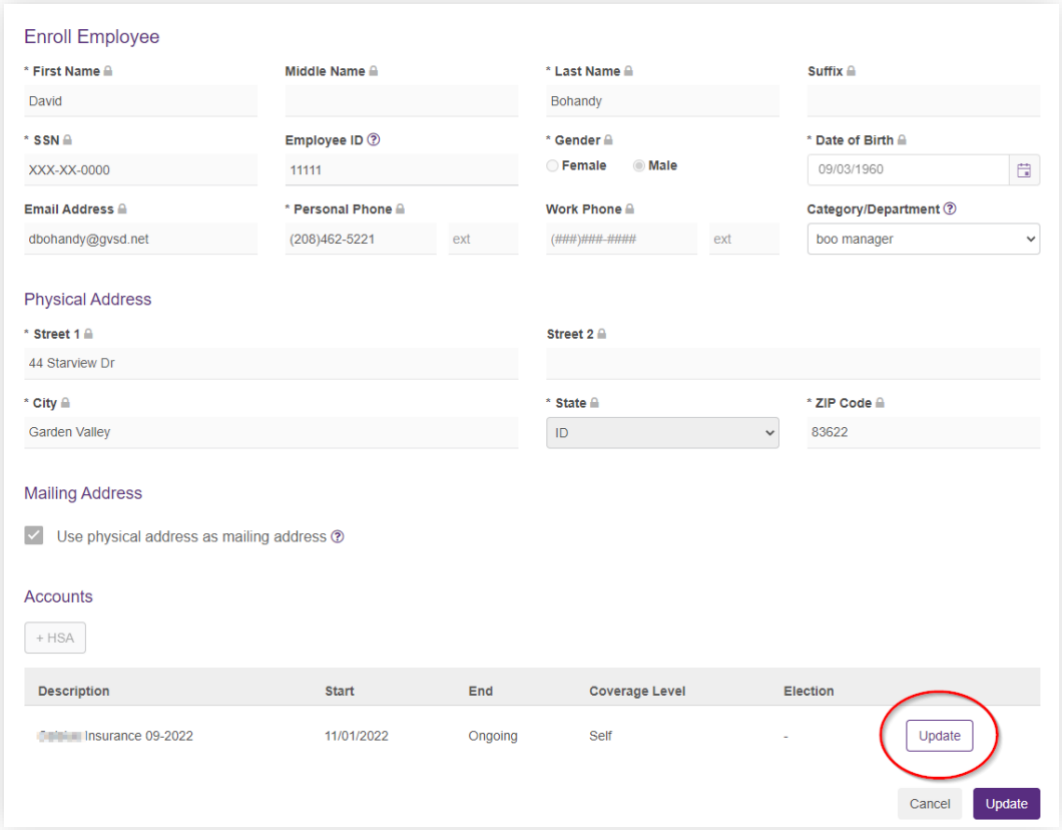
1. From the 'Employee Info' dropdown select the 'Employee Listing'. The following screen will display:



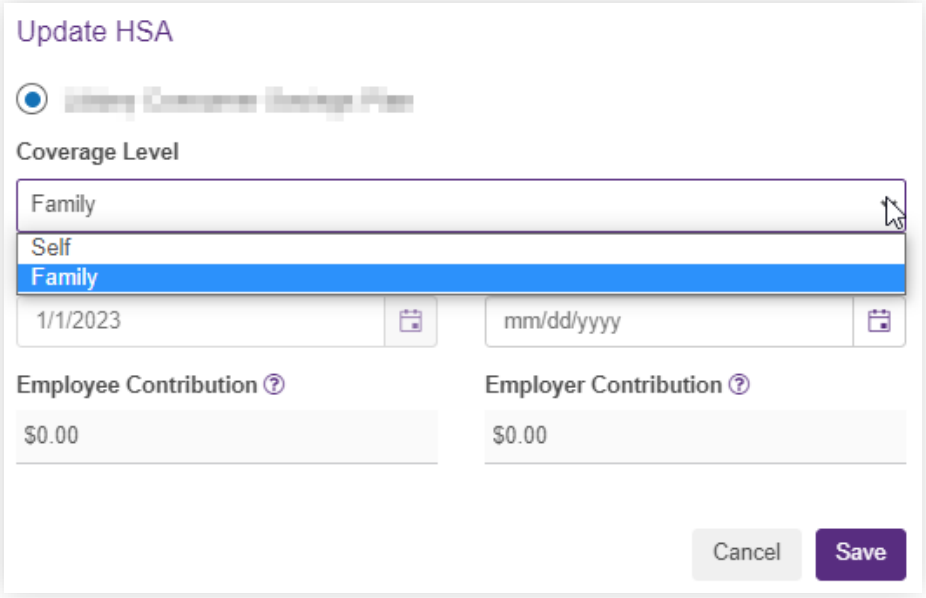
2. Select 'Show All of the Employees'. If the employee listing does not appear automatically, search by last name or other criteria. After entering the criterion click 'Search'. Click on the name of the individual that needs the coverage tier change.



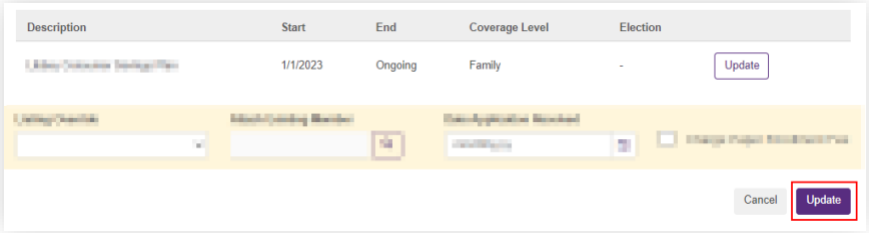
3. From the 'Enroll Employee' screen click 'Update' next to coverage needing an update.



4. Select the dropdown under ‘Coverage Level’ and change to appropriate coverage tier OR add a term date. Click ‘Save’.



5. On the enrollment info screen view the updated coverage level and click ‘Update’ to finalize the change.



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.

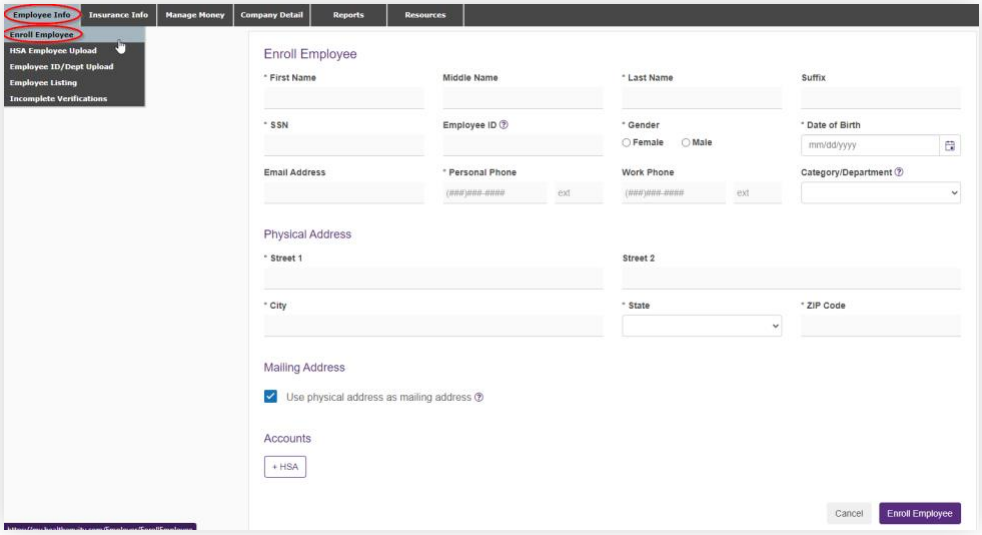
Integrated HSA Enrollment

HSAs for participants are created automatically when HealthEquity receives the enrollment file from your health plan partner or enrollment vendor. However, you have the option to create a temporary/partial enrollment – which can be helpful if you need to load contributions prior to receipt of enrollment.

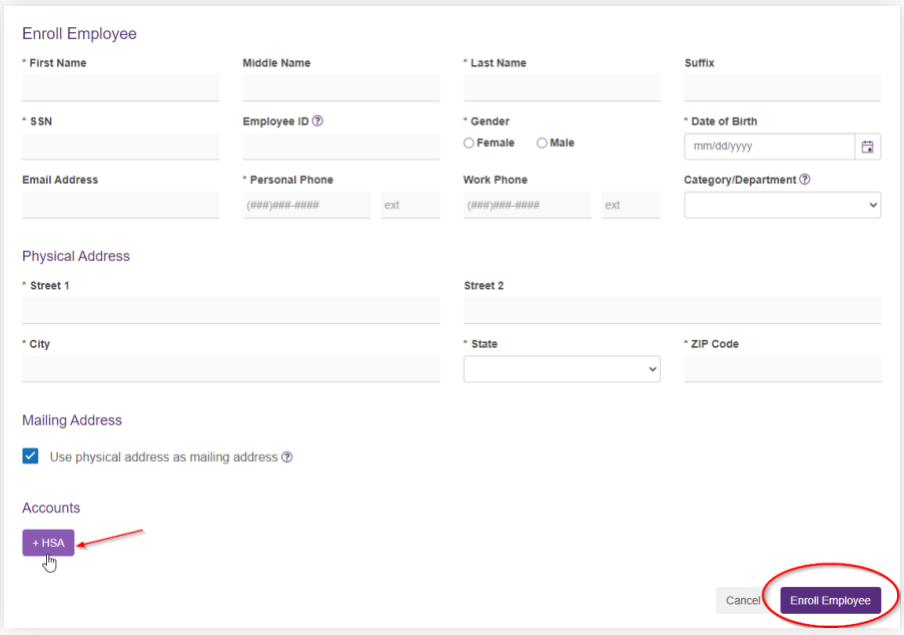
Note: To view employees who are enrolled, please access the employee listing. Instructions can be found in the section titled ‘Using the employee listing’.

Creating a coverage intent

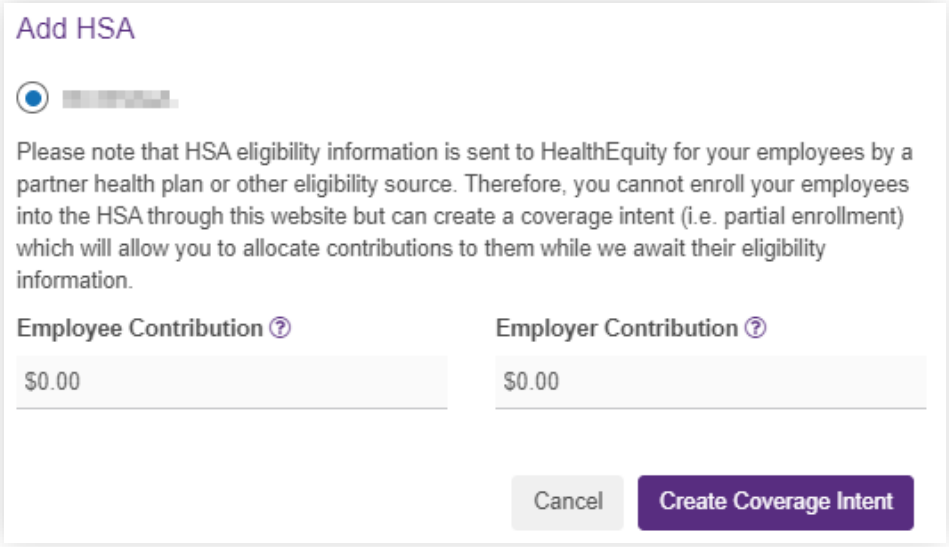
1. If you need to load contributions for someone missing enrollment, create a temporary/partial enrollment. From the 'Employee Info' dropdown select 'Enroll Employee'.



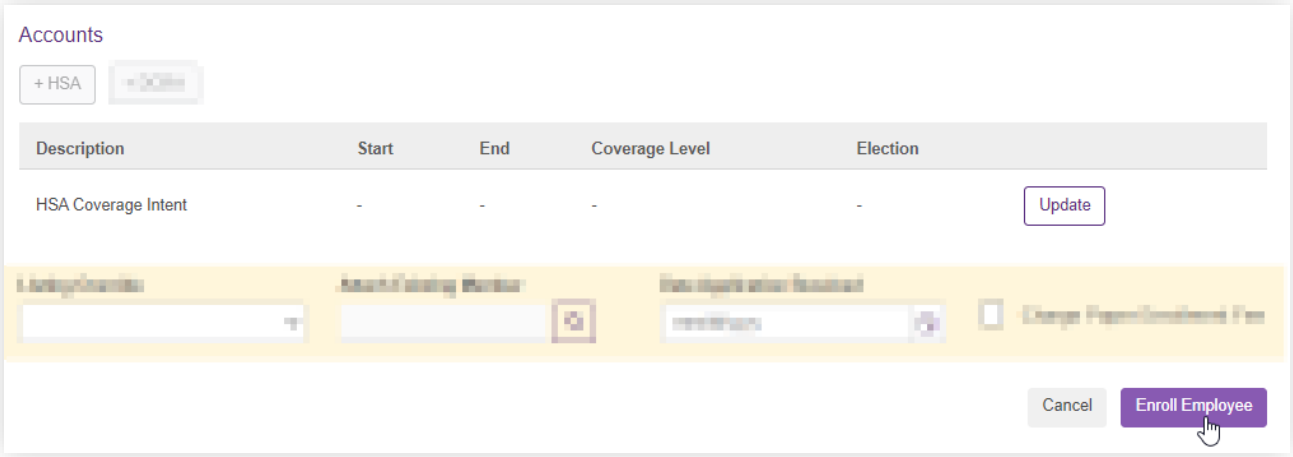
2. Complete all fields on the 'Enroll Employee' page (fields with an asterisk are required). Select the '+HSA' button.



3. In the Add HSA box select the plan. Enter ‘Employee Contribution’ and ‘Employer Contribution’ values if desired. Click ‘Create Coverage Intent’.



4. On the Employee Enroll screen verify that all information is correct, then select ‘Enroll Employee.’



5. Contributions can now be sent for this employee but will remain in a suspense account until eligibility is received and the account is activated.

Reimbursement Account Enrollment

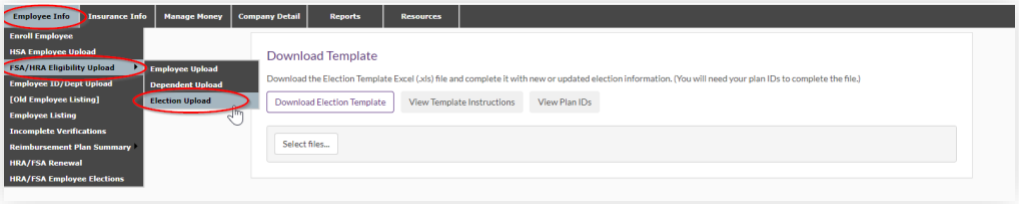
Integrated Enrollment

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

If your health plan or enrollment vendor 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. To upload elections only, follow the process below.

Election Upload Only

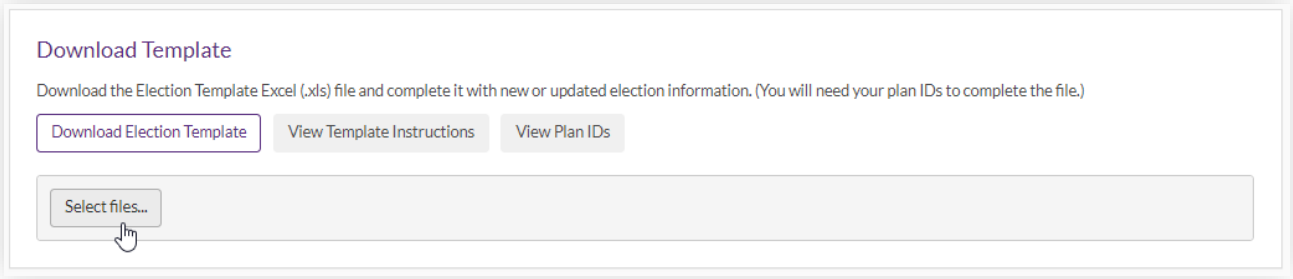
1. From the 'Employee Info' dropdown select the 'FSA/HRA Eligibility Upload' and select 'Election Upload'. The following screen will display:



2. Click on 'Download Election Template' which will provide the template to 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.

3. Click on 'View Template Instructions' to aid you in completing the template
4. Click on 'View Plan IDs' to identify the Plan ID needed in column 'E' (RA Plan ID)
5. Once you have completed the election template, save to your computer
6. Click 'Select files...' and browse for your save Election Template.

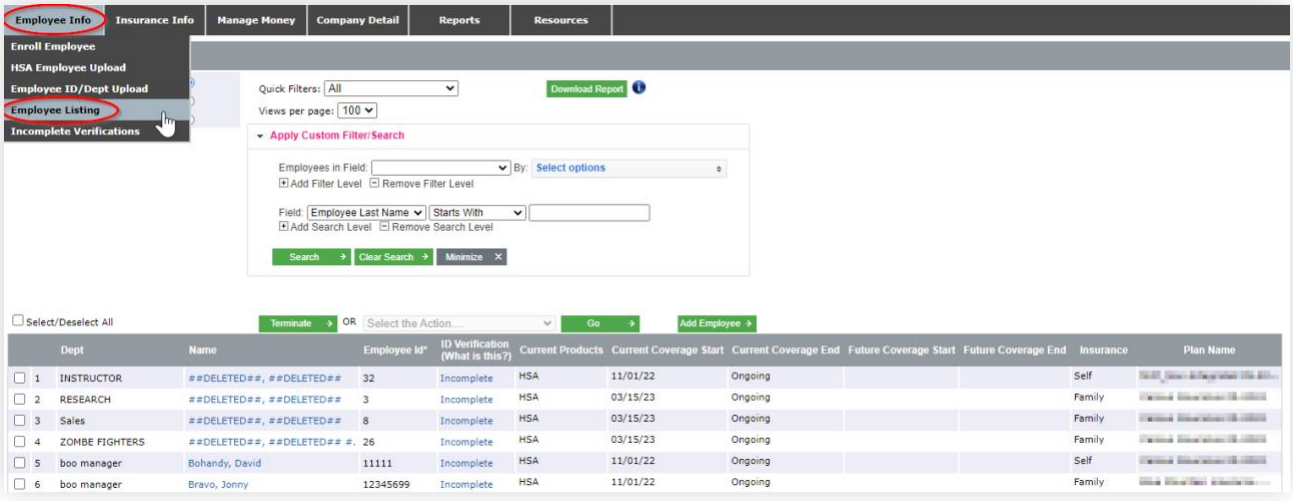


7. If accepted, the uploaded files will turn green. If not accepted, the uploaded file will turn red and a list of items needing adjustment will be shown.
    a. Correct as indicated and upload again.
8. Processing file time varies. An email will be sent after successful upload once processing is complete.

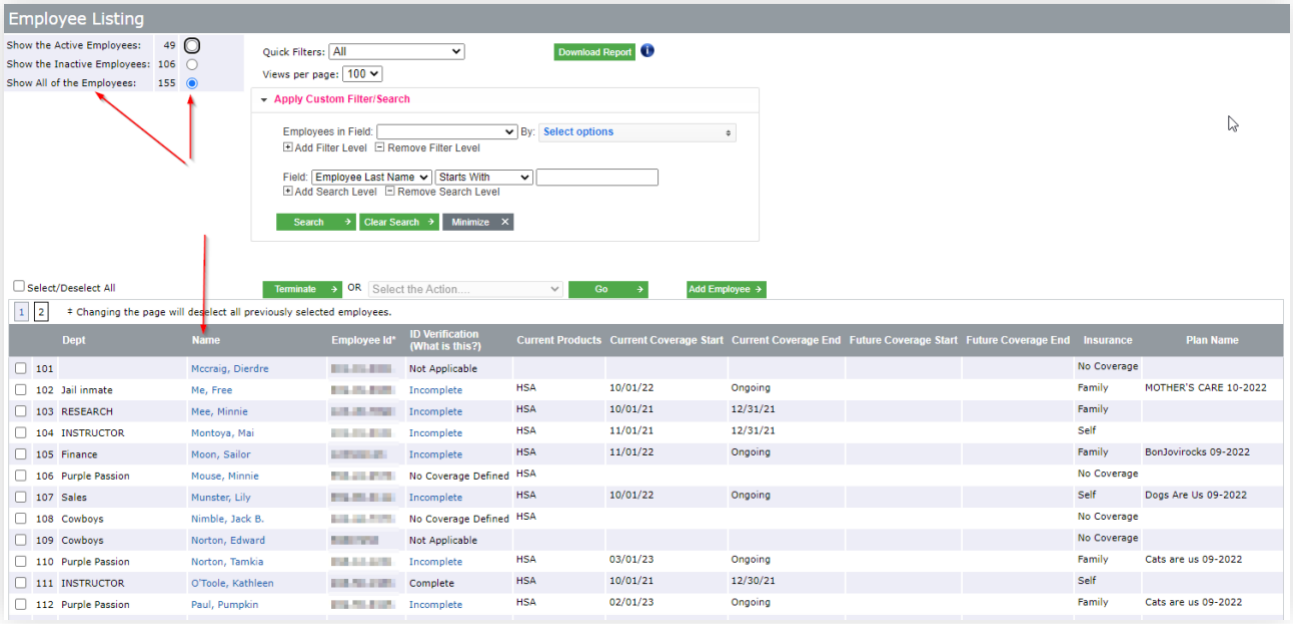
Non-Integrated Enrollment

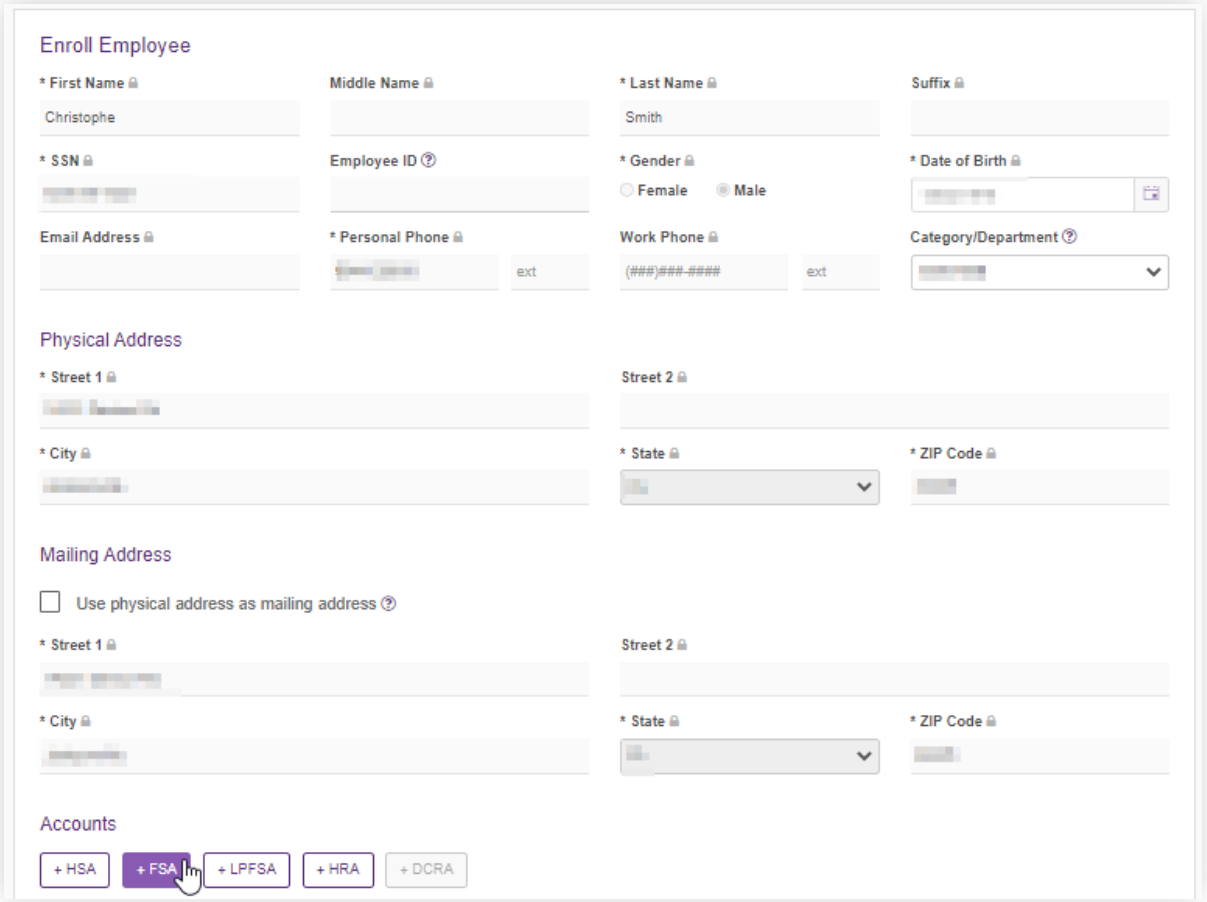
To enroll employees one at a time for an EXISTING member:

1. From the 'Employee Info' dropdown select 'Employee Listing'. The following screen will display.

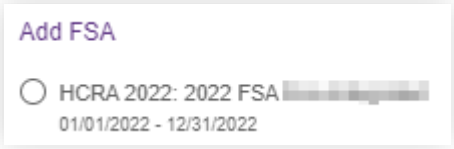


2. Select 'Show All of the Employees'. Click on the name of the individual that will be adding an account for the new plan year. On the 'Enroll Employee' screen, select the appropriate account type ('+FSA', '+LPFSA', +'HRA' or '+DCRA').

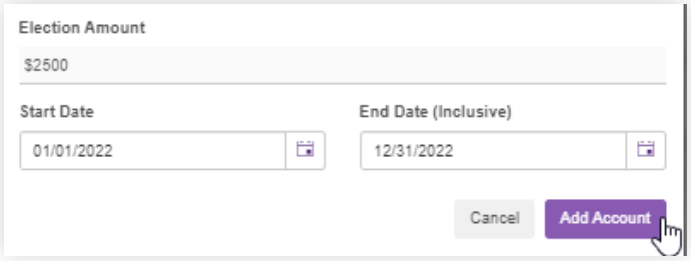

Employee Listing
Show the Active Employees: 49
Show the Inactive Employees: 106
Show All of the Employees: 155
Quick Filters: All
Download Report
Views per page: 100
Apply Custom Filter/Search
Employees in Field:
By: Select options
Add Filter Level
Remove Filter Level
Field: Employee Last Name
Starts With
Add Search Level
Remove Search Level
Search
Clear Search
Minimize
Select/Deselect All
Terminate
OR
Select the Action...
Go
Add Employee
Changing the page will deselect all previously selected employees.
Dept
Name
Employee Id*
ID Verification (What is this?)
Current Products
Current Coverage Start
Current Coverage End
Future Coverage Start
Future Coverage End
Insurance
Plan Name
101 Mccraig, Dierdre Not Applicable No Coverage
102 Jail inmate Me, Free Incomplete HSA 10/01/22 Ongoing Family MOTHER'S CARE 10-2022
103 RESEARCH Mee, Minnie Incomplete HSA 10/01/21 12/31/21 Family
104 INSTRUCTOR Montoya, Mai Incomplete HSA 11/01/21 12/31/21 Self
105 Finance Moon, Sailor Incomplete HSA 11/01/22 Ongoing Family BonJovirocks 09-2022
106 Purple Passion Mouse, Minnie No Coverage Defined HSA No Coverage
107 Sales Munster, Lily Incomplete HSA 10/01/22 Ongoing Self Dogs Are Us 09-2022
108 Cowboys Nimble, Jack B. No Coverage Defined HSA No Coverage
109 Cowboys Norton, Edward Not Applicable No Coverage
110 Purple Passion Norton, Tamkia Incomplete HSA 03/01/23 Ongoing Family Cats are us 09-2022
111 INSTRUCTOR O'Toole, Kathleen Complete HSA 10/01/21 12/30/21 Self
112 Purple Passion Paul, Pumpkin Incomplete HSA 02/01/23 Ongoing Family Cats are us 09-2022


Enroll Employee
* First Name
Christophe
Middle Name
* Last Name
Smith
Suffix
* SSN
Employee ID
* Gender
Female
Male
* Date of Birth
Email Address
* Personal Phone
ext
Work Phone
(###)###-####
ext
Category/Department
Physical Address
* Street 1
Street 2
* City
* State
* ZIP Code
Mailing Address
Use physical address as mailing address
* Street 1
Street 2
* City
* State
* ZIP Code
Accounts
+ HSA
+ FSA
+ LPFSA
+ HRA
+ DCRA

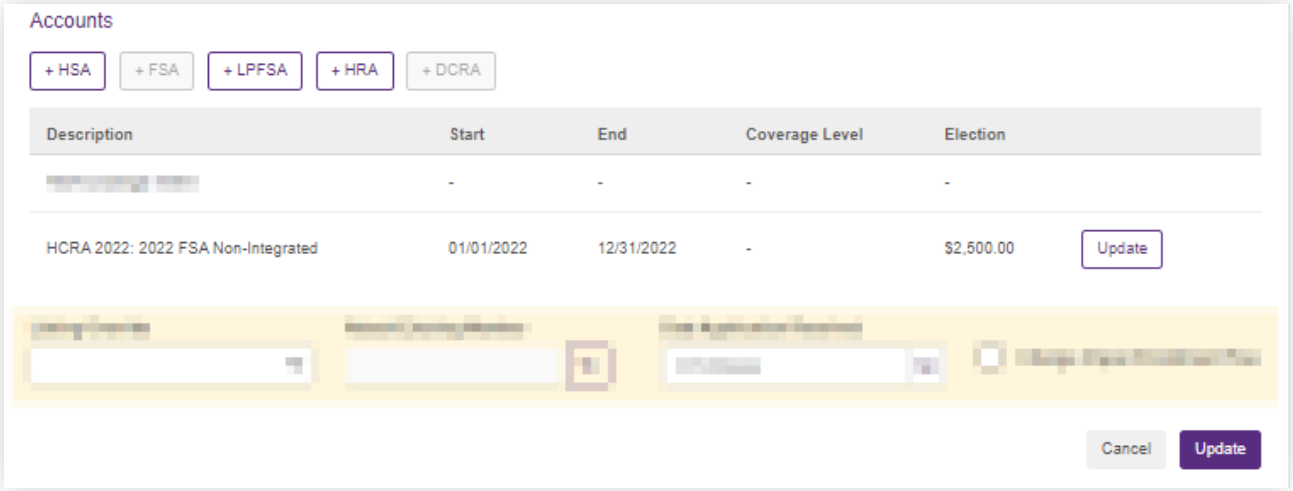
3. Select the plan the member is enrolling in.



4. Add annual 'Election Amount' and 'Start Date'. Ensure the 'End Date' is accurate. Click 'Add Account'.

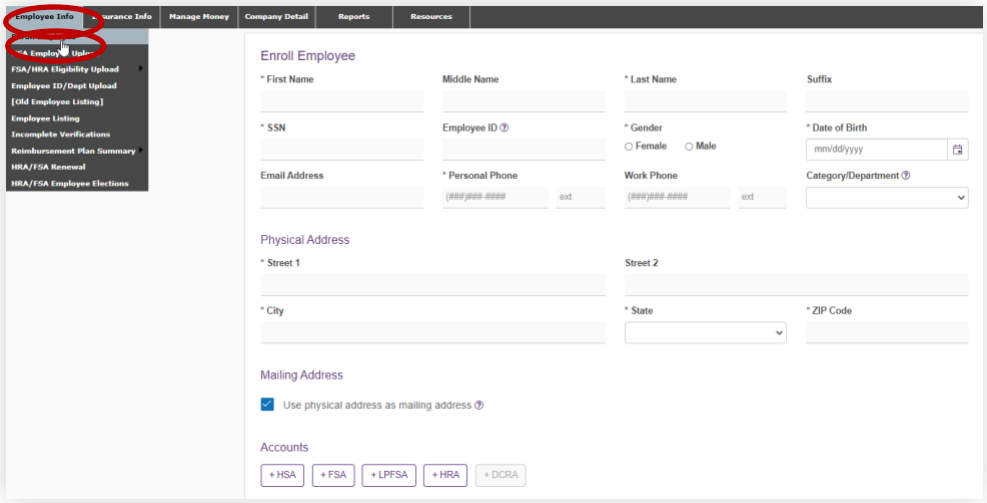


5. Review information to ensure it is correct and select 'Update'.

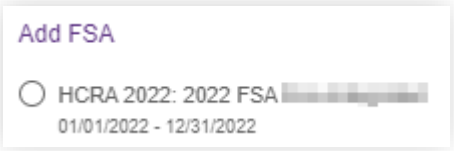


To enroll employees one at a time for a NEW member:

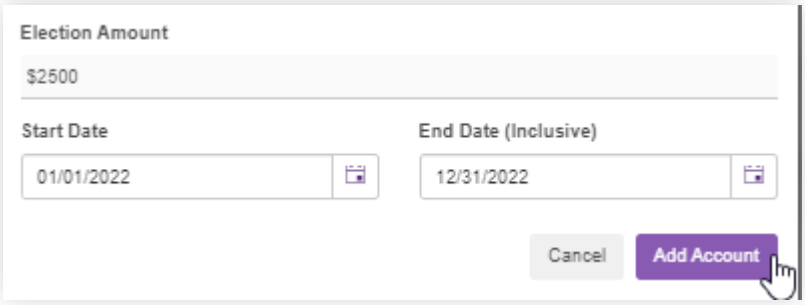
1. From the 'Employee Info' drop down select 'Enroll Employee'. The following screen will display:



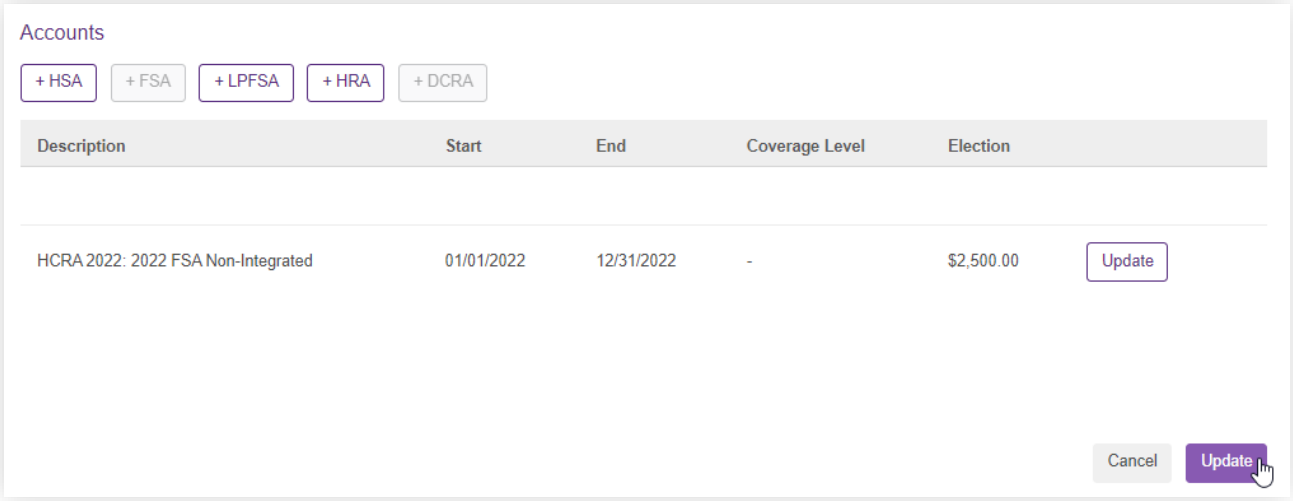
2. Complete all fields on the 'Enroll Employee' page (fields with an asterisk are required), and select the '+FSA', '+LPFSA', 'HRA' or '+DCRA' box under 'Accounts' at the bottom of the page.
3. Select the plan the member is enrolling in.



4. Add annual 'Election Amount' and 'Start Date'. Ensure the 'End Date' is accurate. Click 'Add Account'.



5. Review information to ensure it is correct and select 'Enroll Employee'.



6. Review information to ensure it is correct and select 'Enroll Employee.'

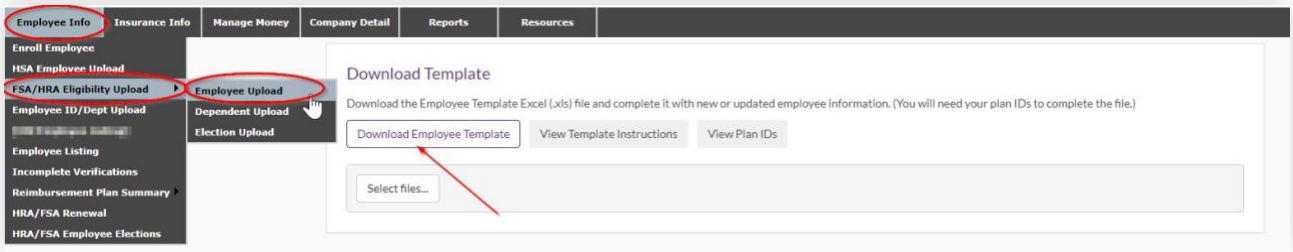
Enrolling multiple employees at a time by upload

For reimbursement accounts (i.e., FSA, HRA, etc.), employers can upload enrollment as well as dependent information.

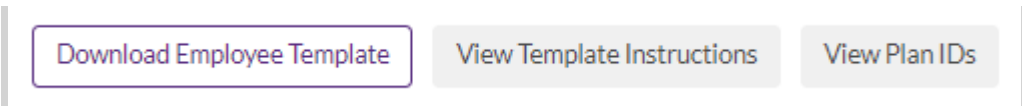
Note: Recommended for 25+ employees

Uploading Enrollment

1. From the 'Employee Info' dropdown select 'FSA/HRA Eligibility Upload' then select 'Employee upload'. The following screen will display:



2. Click on 'Download Election Template' which will provide the template to be completed.



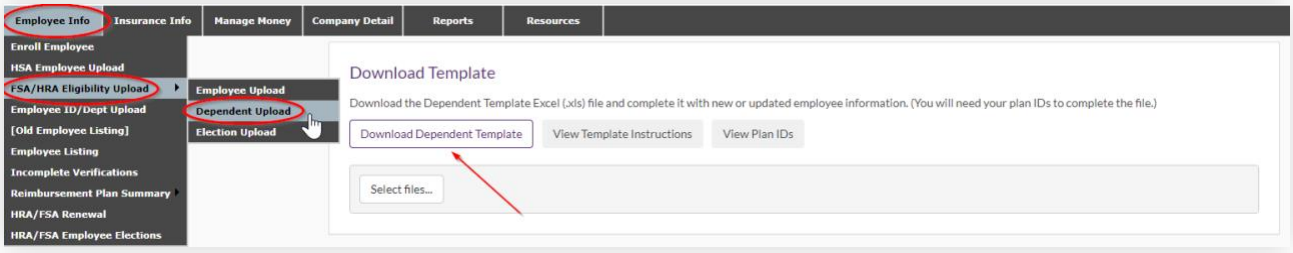
EMPLOYEE ID	SOCIAL SEC	FIRST NAME	LAST NAME	MIDDLE	SUFFIX	EMAIL ADDRESS	CATEGORY OR DEPARTMENT	BIRTH DATE	GENDER	STREET 1	STREET 2	CITY	STATE	ZIP CODE	HOME PHONE	WORK PHONE	MAILING STREET1	MAILING STREET2	MAILING CITY	MAILING STATE
	000-00-0000	Jane	Doe	M		jdoe@email.com		1/1/1980	F	15 W Scenic Pointe Drive	Suite 100	Draper	UT	84020	801-727-1216					
	111-11-1111	John	Doe		Jr.	JohnDoe@email.com		7/16/1976	M	123 Easy Street		Alpine	UT	84004	801-727-1000	801-727-1005	PO Box 1096		Alpine	UT
	999-99-9999	Jill	Doe			Jill@email.com		8/23/1954	F	987 Sample Drive		Highland	UT	84003	801-727-7654					

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.

3. Click on 'View Template Instructions' to aid you in completing the template.
4. Click on 'View Plan IDs' to identify the Plan ID needed in column Z (RA Plan ID).
5. Once you have completed the employee template, save to your computer.
6. Click 'Select Files...' and browse for your saved template.
7. If accepted, the uploaded file will turn green. If not accepted, the uploaded file will turn red and a list of items needing adjustment will be shown.
    a. Correct as indicated and upload again.
8. Processing time varies. An email will be sent after successful upload once processing is complete.

Uploading Dependent Information

1. From the 'Employee Info' dropdown select 'FSA/HRA Eligibility Upload' then select 'Dependent Upload'.



2. Click on 'Download Dependent Template'. The following will appear

PRIMARY SOCIAL SEC	SOCIAL SEC	FIRST NAME	LAST NAME	MIDDLE	SUFFIX	BIRTH DATE	GENDER	RELATIONSHIP	SPAN START DATE	SPAN END DATE	RA PLAN ID
000-00-0000	222-22-2222	Jane	Doe	M		1/1/1980	F	Child	1/1/2015	12/31/2015	1
111-11-1111	333-33-3333	John	Doe		Jr.	7/16/1976	M	Other	1/1/2015	12/31/2015	2
999-99-9999	888-88-8888	Jill	Doe			8/23/1954	F	Spouse	1/1/2015	12/31/2015	2

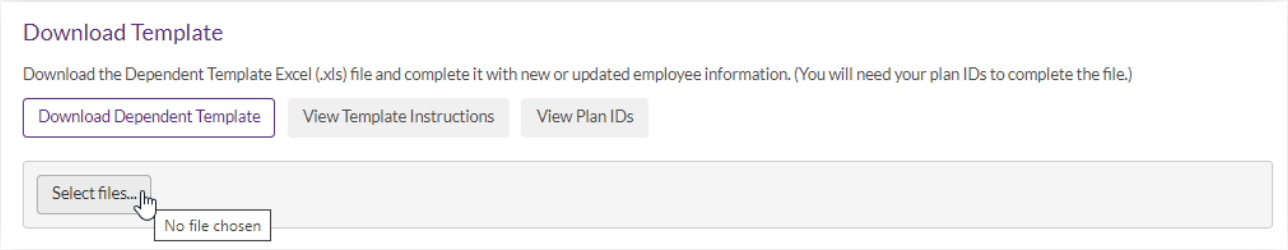
Do NOT delete any columns from this template. If columns are deleted, the file will not upload properly into our system. Be sure to remove the sample records from the template file.

3. Click on 'View Template Instructions' to aid you in completing the template.

    Note: All bolded column headings must be completed.

4. Click on 'View Plan IDs' to identify the Plan ID needed in column L (RA Plan ID).

5. Once you have completed the dependent template, save to your computer.
6. Click 'Select Files...' and browse for your saved template.
7. Complete the upload by selecting the 'Select File' under 'Upload Completed File.' Select 'Upload.'



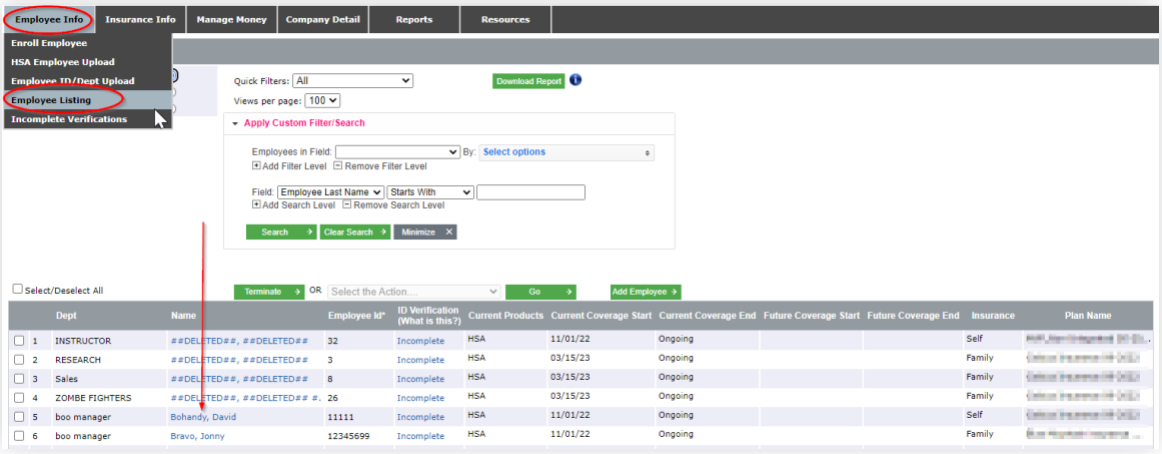
8. If accepted, the uploaded file will turn green. If not accepted, the uploaded file will turn red and a list of items needing adjustment will be shown.
    a. Correct as indicated and upload again
9. Processing time varies. An email will be sent after successful upload once processing is complete.

Modifying an Employee's Coverage

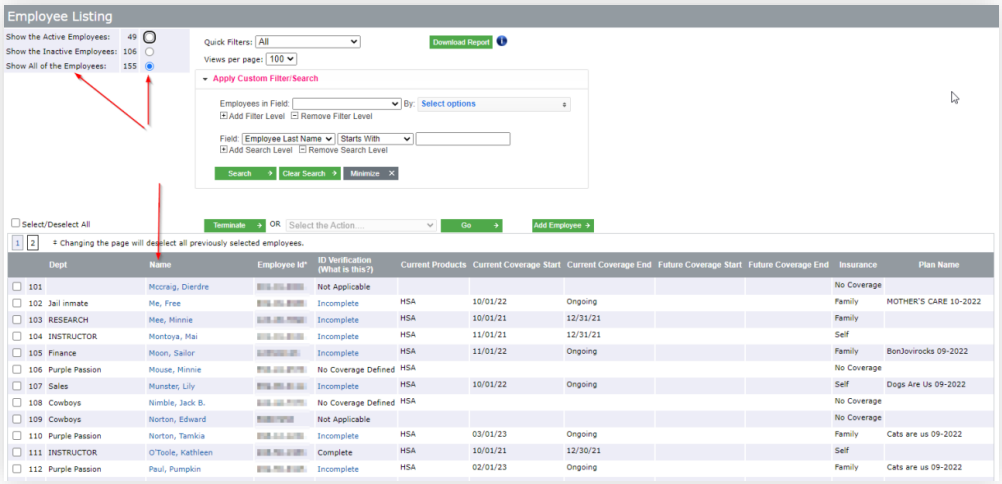
You can change an employee's coverage through your employer portal unless enrollment is being delivered on an integrated file feed.

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

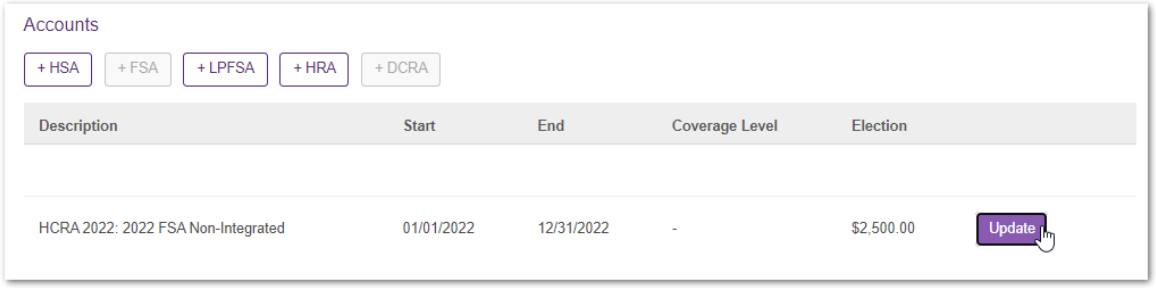
1. From the 'Employee Info' dropdown, select 'Employee Listing'. The following screen will display:



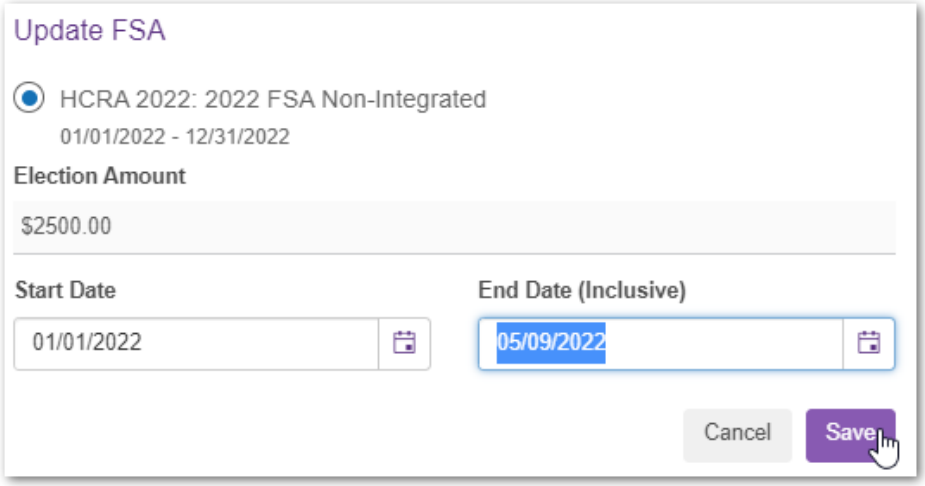
2. Select ‘Show All of the Employees’. If the employee does not appear automatically, search by last name or other criteria. After entering the criteria, click ‘Search.’ Click on the name of the individual that needs an update.



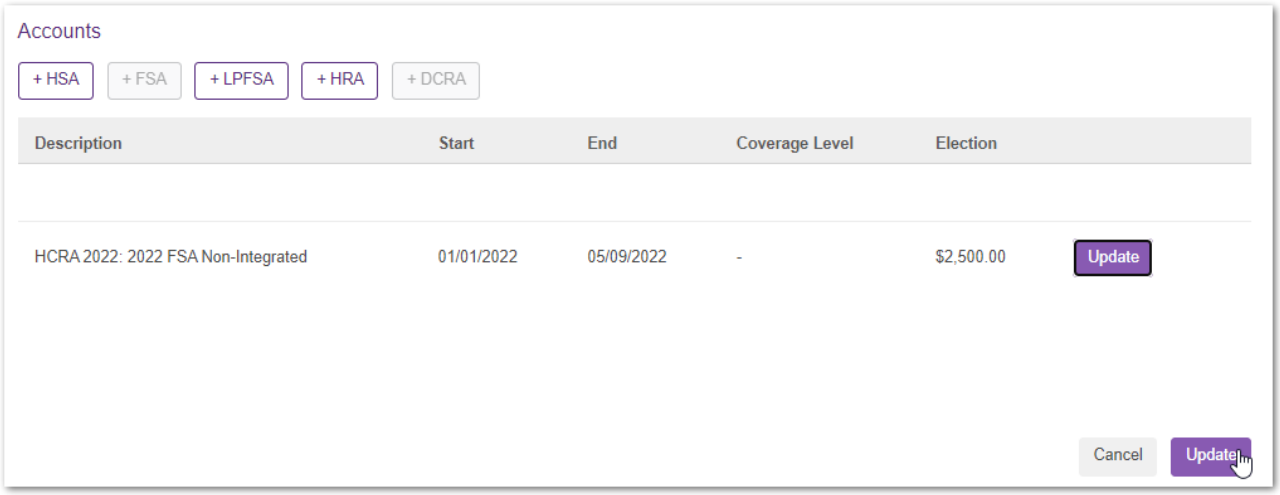
3. From the ‘Enroll Employee’ screen, click ‘Update’ next to coverage needing an update.



4. Edit appropriate fields and select ‘Save’.



5. Confirm the update is listed and click ‘Update’.



Section 3 – Contributions, Deductions, and Invoices

HSA Contributions

HSA contributions can be loaded to the employer portal using two methods

1. Submit by Employee Listing
2. Upload a File

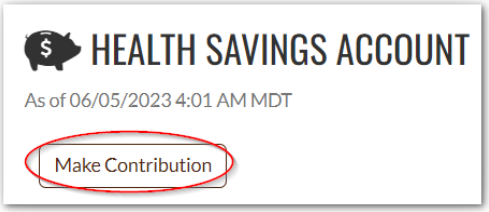
Note: If contributions are being sent on a file from your payroll system or payroll administrator, no action on the portal is required.

*If you have outstanding invoices more than 60 days old, you will be required to pay these amounts with your contribution before finalizing the submission.

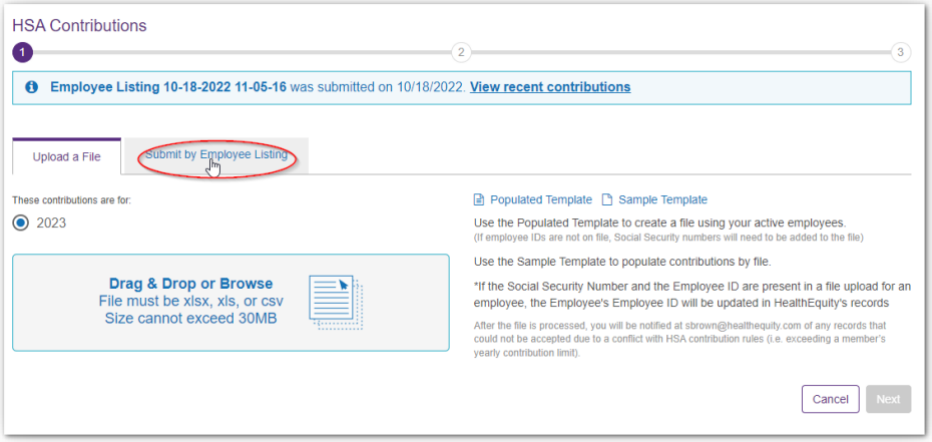
Submit by Employee Listing

Used when contributions are needed for a few people. When processing a large number of employees, consider using the 'Upload a File' section below.

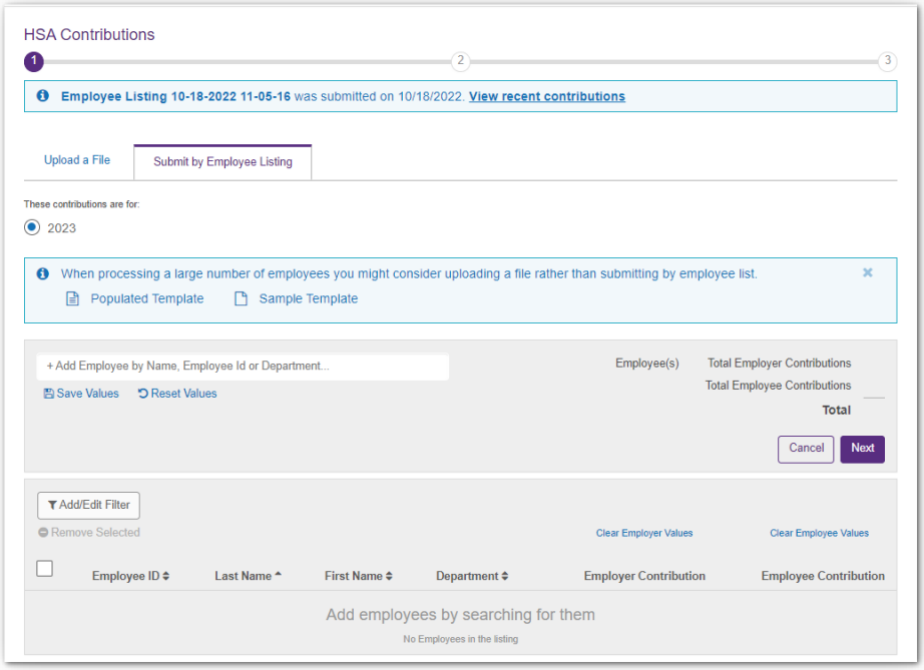
1. From the home screen, click on 'Make Contribution.' If you are not on the home screen, go to the 'Manage Money' dropdown and select 'HSA Contributions.'



2. From the 'HSA Contributions' screen, select 'Submit by Employee Listing.'

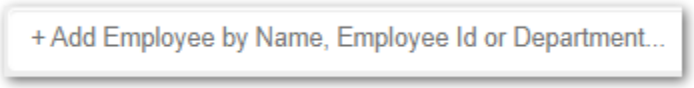


3. You will see the following screen.



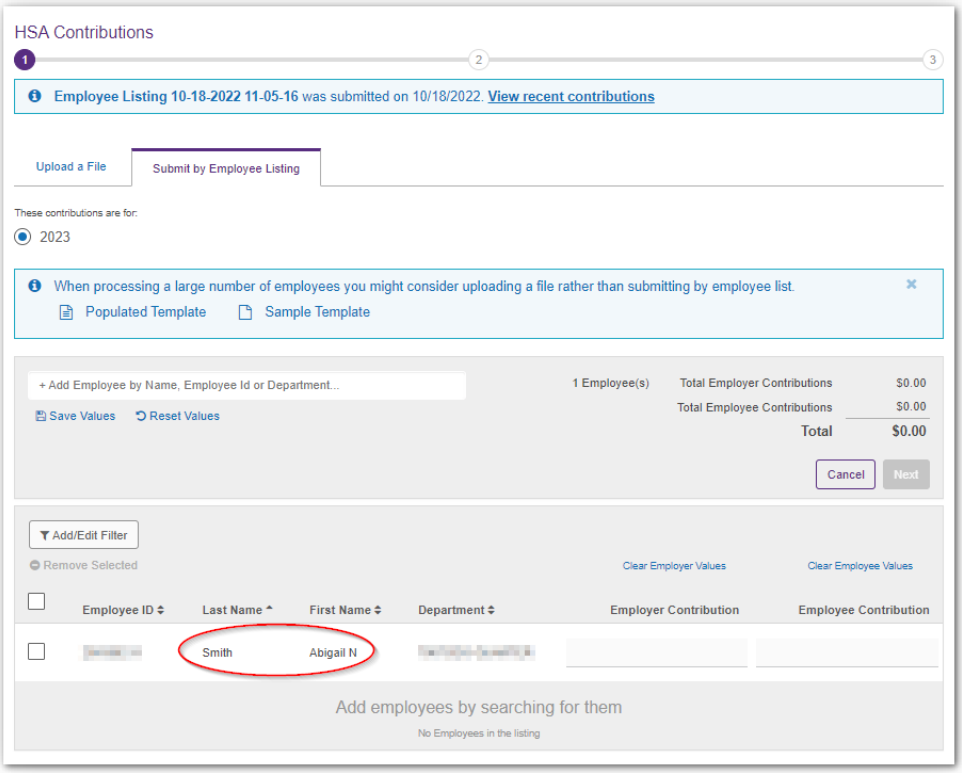
4. Ensure the tax year is accurate. Between January and the tax filing deadline (i.e., April 15th), you will see two tax years listed. Be sure the desired tax year is selected.

5. In the '+ Add Employee by Name, Employee ID or Department' box, search by employee name, employee ID, or department code. In this example, we are searching for employee Abigail Smith. You can search by first or last name.

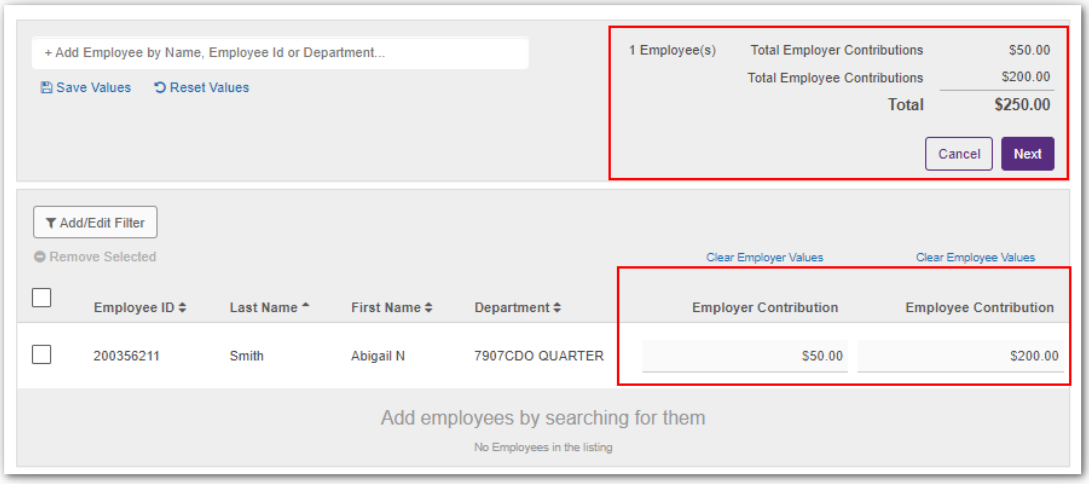


6. Click on the employee's name once located in the list

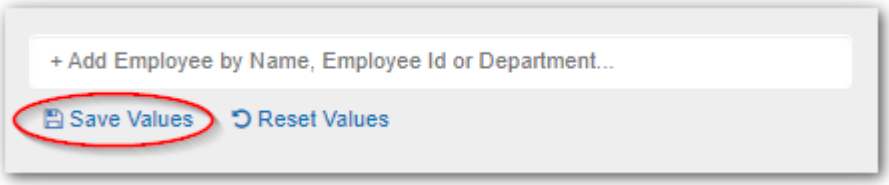
7. The employee will populate to the HSA Contributions screen



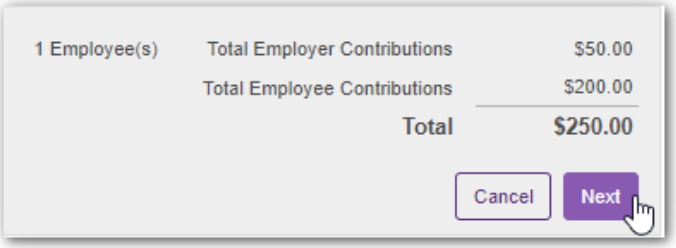
8. Additional employees can be added to your list by searching for (and selecting) them in the '+Add Employee by Name, Employee ID, or Department' box. Once all desired employees are listed, enter the appropriate employer and/or employee contribution amounts. As you add the totals above your list will increase.



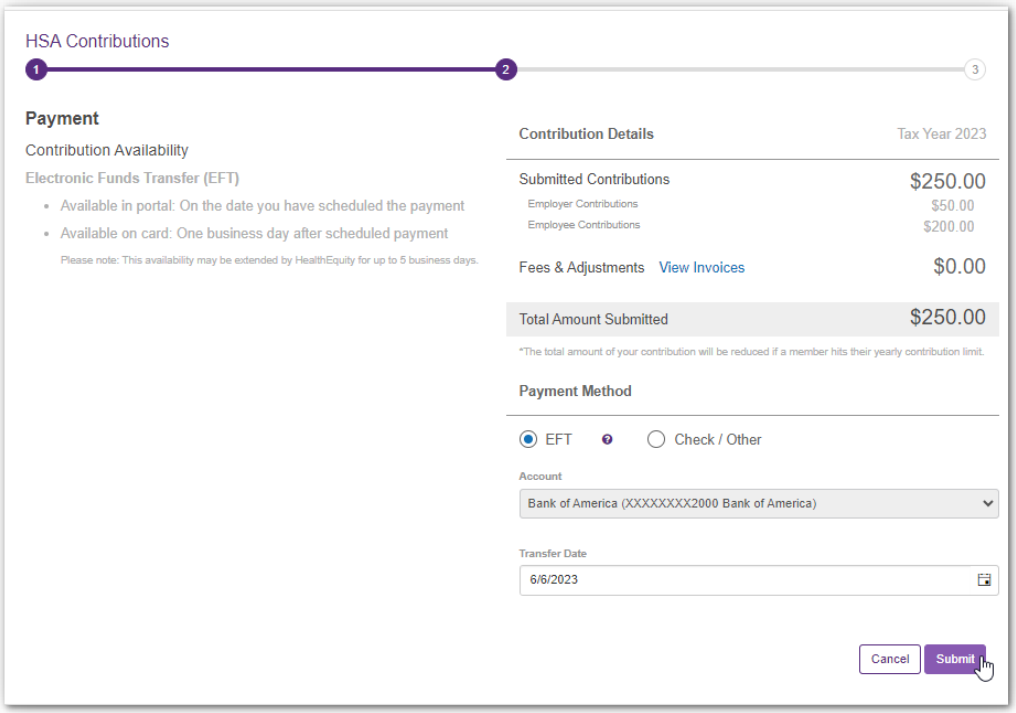
9. If the same employer and/or employee contribution totals will be used for future payrolls, we recommend clicking the 'Save Values' link.



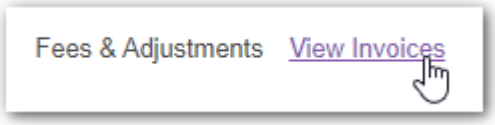
10. After entering the employer and employee contributions, click 'Next' below the total.



11. On the HSA Contribution payment screen, double check the tax year, employer contribution total, employee contribution total, and the total amount submitted. Select the payment method. If EFT is chosen, select the appropriate bank account. Choose the 'Transfer Date,' and click 'Submit'.



Note: If the total includes an amount next to 'Fees & Adjustments,' you likely have an outstanding invoice older than 60 days. To view the invoices being included, click on 'View Invoices.'



To proceed with the contributions, you are required to pay the outstanding invoices.

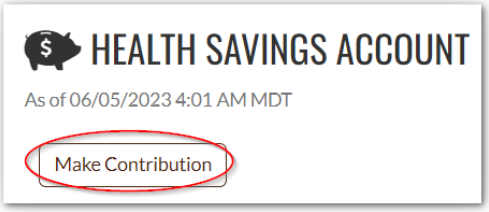
12. Following submission, you will receive a processing email with Invoice ID. If you have questions about any suspended or rejected contributions, please contact HealthEquity.

    Note: HSA enrollees will not see a deposit until monies arrive.

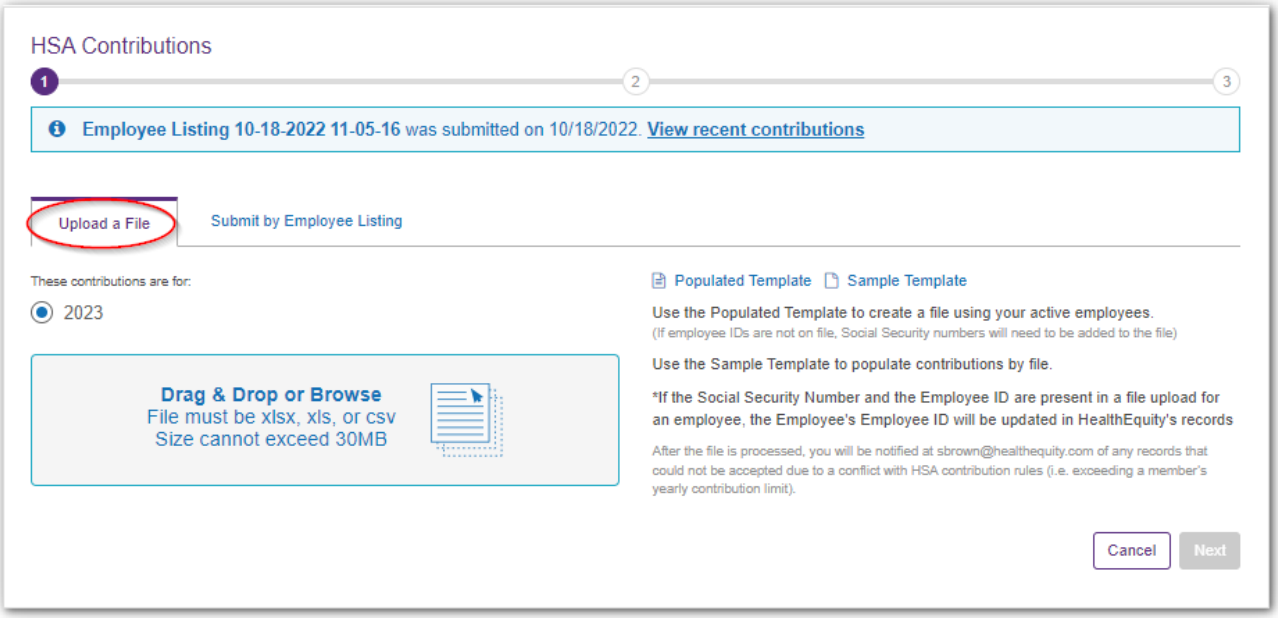
Upload a File

Used when contributions are needed for multiple people. When processing contributions for one or two people, consider using the 'Submit by Employee Listing' section above.

1. From the home screen, click on 'Make Contribution.' If you are not on the home screen, go to the 'Manage Money' dropdown and select 'HSA Contributions.'



2. On the 'HSA Contributions' screen, the Employer Portal will default to 'Upload a File.'



3. Ensure the tax year is accurate. Between January and the tax filing deadline (i.e., April 15th), you will see two tax years listed. Be sure the desired tax year is selected.

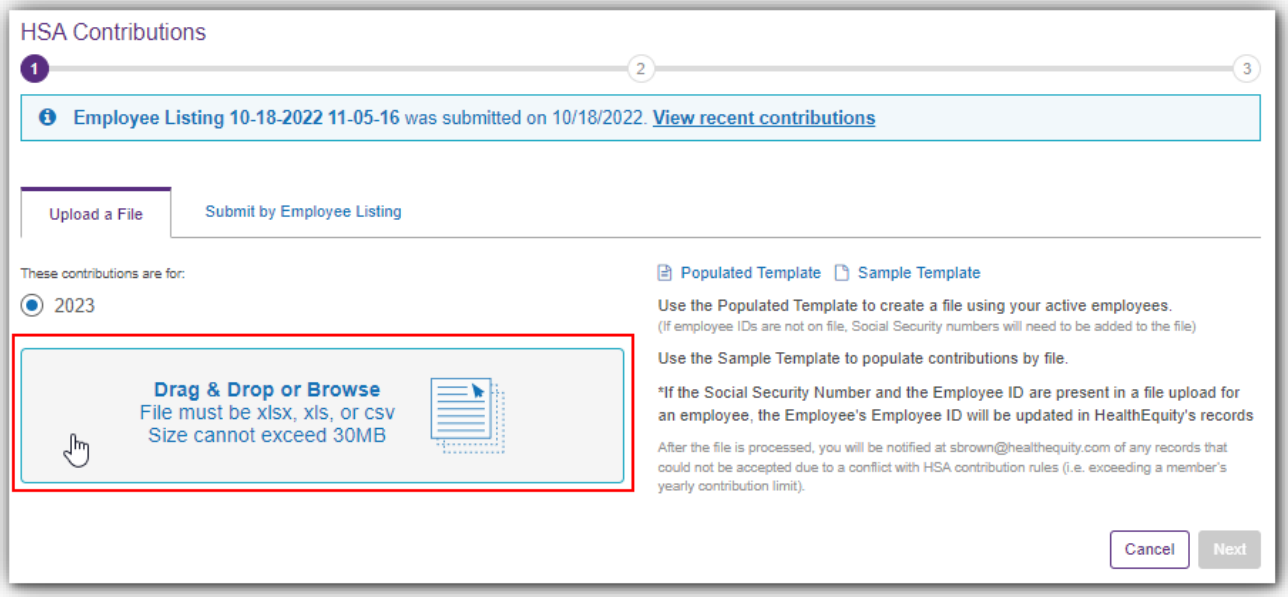
4. Download the 'Populated Template' or 'Sample Template.' The populated includes your active HSA population. The sample template provides instructions and column headers.

   Note: Do not add, remove, or reorder any columns from the template.

5. Complete the required fields: SSN, employer contribution, employee contribution, first name, and last name. Save the completed spreadsheet to your computer.

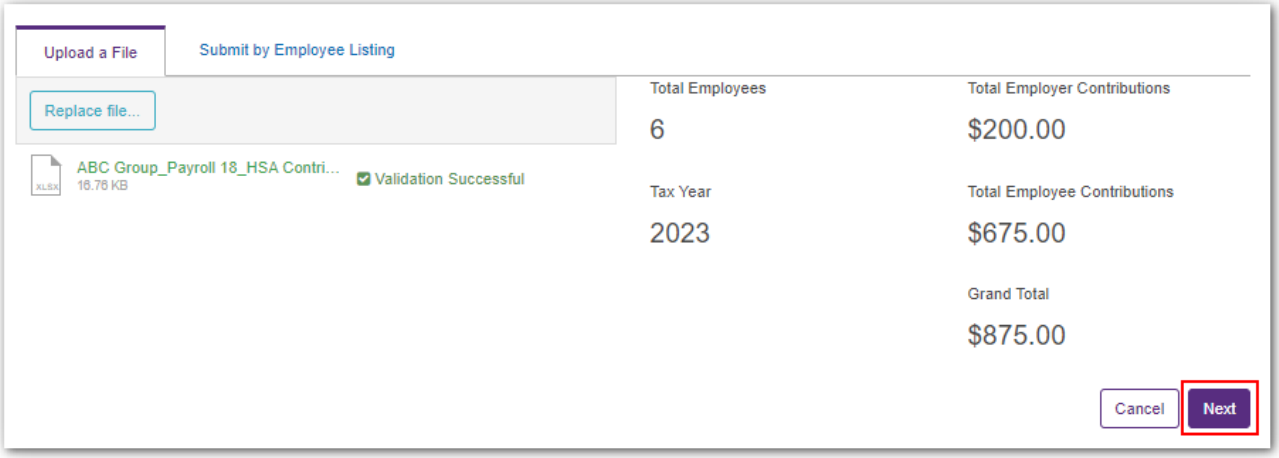
Employee ID	SSN	Employer Cont	Employee Cont	First Name	Last Name
	123-45-6789	50	75	Charlene	Smith
	111-22-3333	50	100	William	Smith
	111-33-4444	0	125	Lerisa	Smith
	222-22-3333	0	150	Ariann	Smith
	333-22-3333	50	100	Alex	Smith
	444-22-3333	50	125	Abigail	Smith

6. Drag & Drop or Browse for the saved HSA contribution template

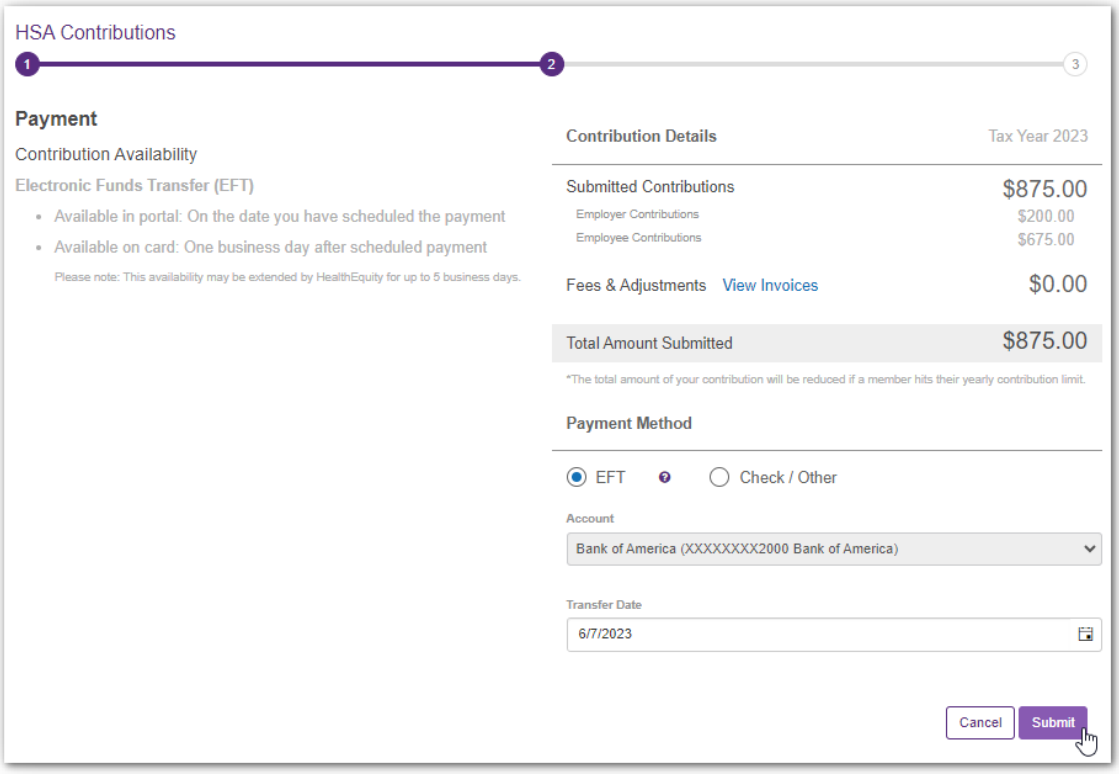


7. Once uploaded successfully, the file name will appear in green. You will see 'Validation Successful.' Click 'Next.'

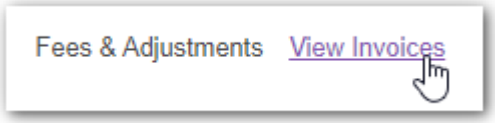
   Note: If the validation is unsuccessful, review the instructions and/or formatting errors. Make necessary corrections, resave the spreadsheet, and upload again. For assistance with persistent errors, contact HealthEquity.



8. On the HSA Contribution payment screen, double check the tax year, employer contribution total, employee contribution total, and the total amount submitted. Select the payment method. If EFT is chosen, select the appropriate bank account. Choose the 'Transfer Date,' and click 'Submit'.



Note: If the total includes an amount next to 'Fees & Adjustments,' you likely have an outstanding invoice older than 60 days. To view the invoices being included, click on 'View Invoices.'



To proceed with the contributions, you are required to pay the outstanding invoices.

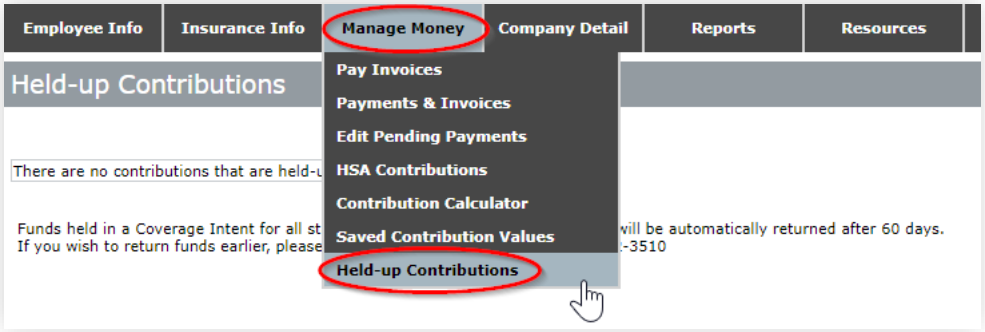
9. Following submission, you will receive a processing email with Invoice ID. If you have questions about any suspended or rejected contributions, please contact HealthEquity.

   Note: HSA enrollees will not see a deposit until monies arrive. If sending check or wire/Automated Clearing House (ACH) push payment, send payment as soon as possible.

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.

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



Employee Id	Name	Days Waiting	Reason	ER Cont	EE Cont	Pending ER	Pending EE
[redacted]	Cao, Hoai T.	120	Failed CIP	$500.00	$0.36	$0.00	$0.00
[redacted]	Ramirez, Imanol	120	Failed CIP	$500.00	$86.58	$0.00	$0.00
[redacted]	Washington, Maurice	120	Failed CIP	$1,000.00	$0.00	$0.00	$0.00
[redacted]	Tran, Huong	112	Failed CIP	$500.00	$0.00	$0.00	$0.00
[redacted]	Gomez Leyva, Jesus A.	22	Failed CIP	$458.37	$0.00	$0.00	$0.00
[redacted]	Palmer, Brandelle K.	29	Failed CIP	$750.06	$333.35	$0.00	$0.00

Some funds are held indefinitely (i.e. Incomplete Verification). Others are 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 at coverage start. Dependent Care FSAs only allow access to funds once they are withheld from payroll.

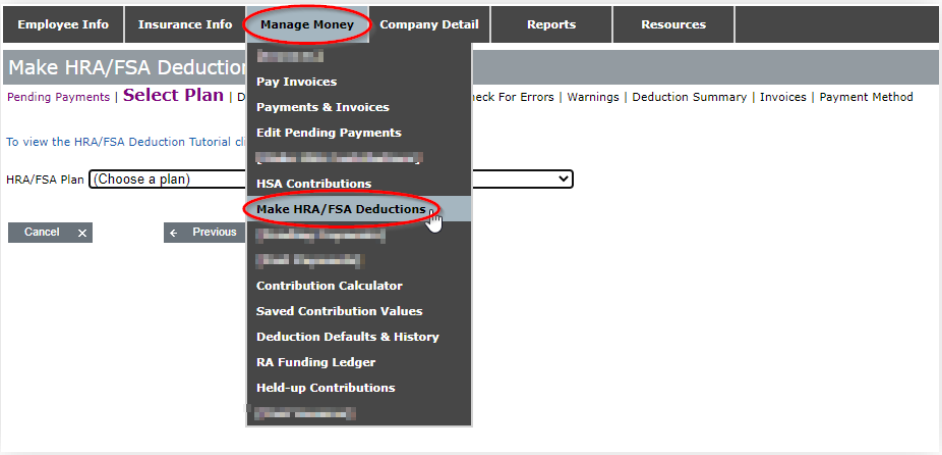
There are several ways to provide payroll deductions to HealthEquity:

1. Assumed deductions - HealthEquity can post an assumed deduction amounts each pay period. Assumed deductions are based on the payroll cycle, payroll start date, employee coverage dates, and employee election amount.
   Note: This is not available for some payroll schedules (such as bi-weekly payroll that only withholds deductions from 24 pay periods).
2. Assumed deductions are configured during implementation. If you would like to change your deduction method, contact employer services.
3. Load payroll deductions on the Employer Portal. You can utilize saved defaults, manual entry, or upload a file. Deductions should be loaded after each pay period.
4. Integrated file feed from the payroll system or payroll vendor.

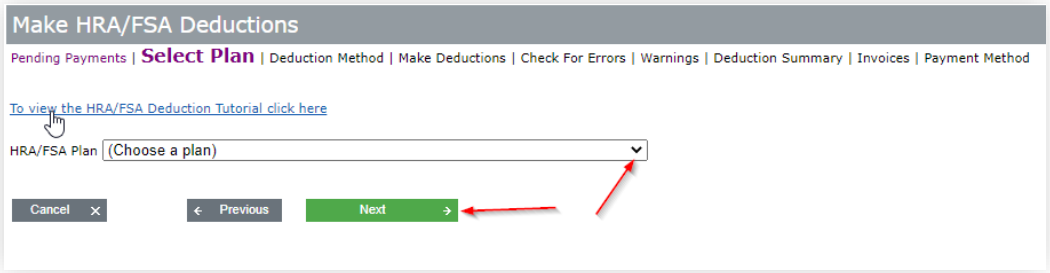
Note: If utilizing assumed deductions or an integrated file feed, no action is needed per pay period. Loading payroll deductions to the portal requires action each pay period.

Use Saved Defaults or Manual Entry

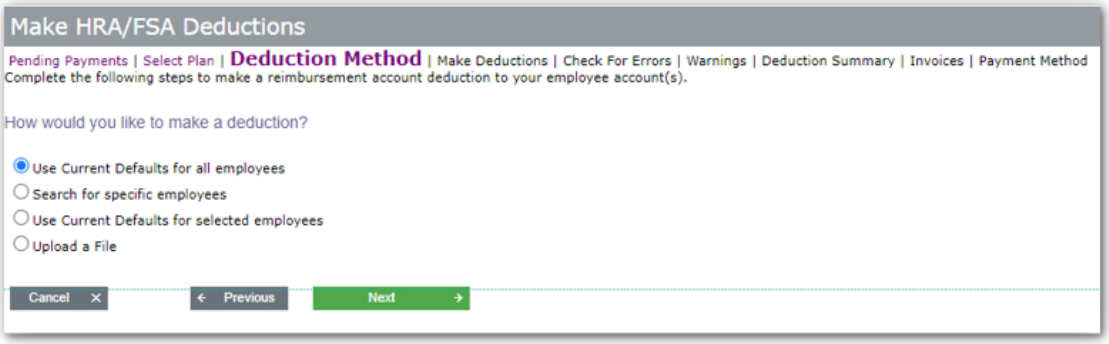
1. From the 'Manage Money' dropdown select 'Make HRA/FSA Deductions'.



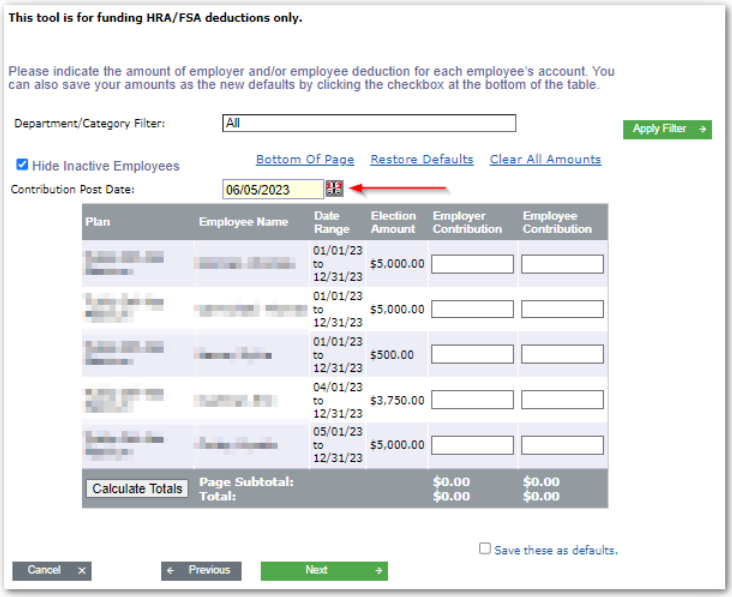
2. Choose the correct plan from the drop-down list and select 'Next'.



3. Under 'How would you like to make a deduction?' select 'Use current defaults,' 'Use current defaults for selected employees,' or 'Search for specific employees.' Because the 'Use current defaults for all selected employees' is most common, it will be used for demonstration. After selection, click 'Next.'

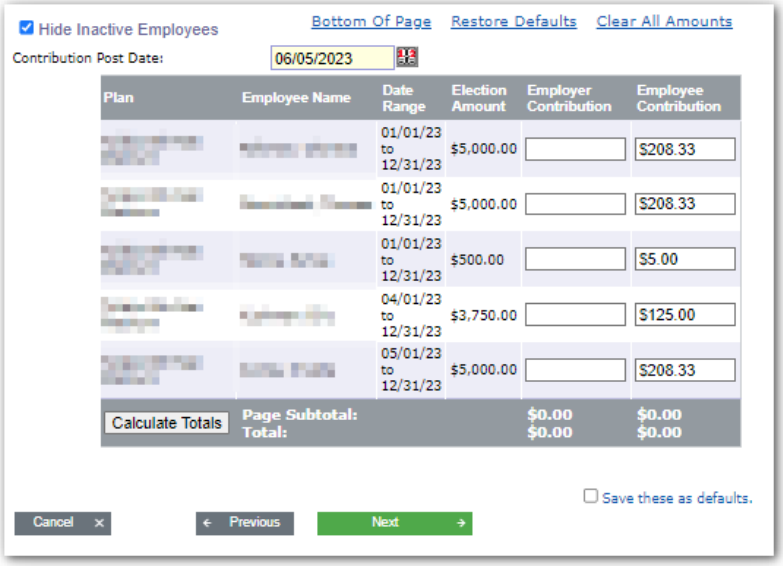


4. Enter the 'Contribution Post Date." This is the pay date. For DCRA (DCFSA), this is the date the balance will increase.



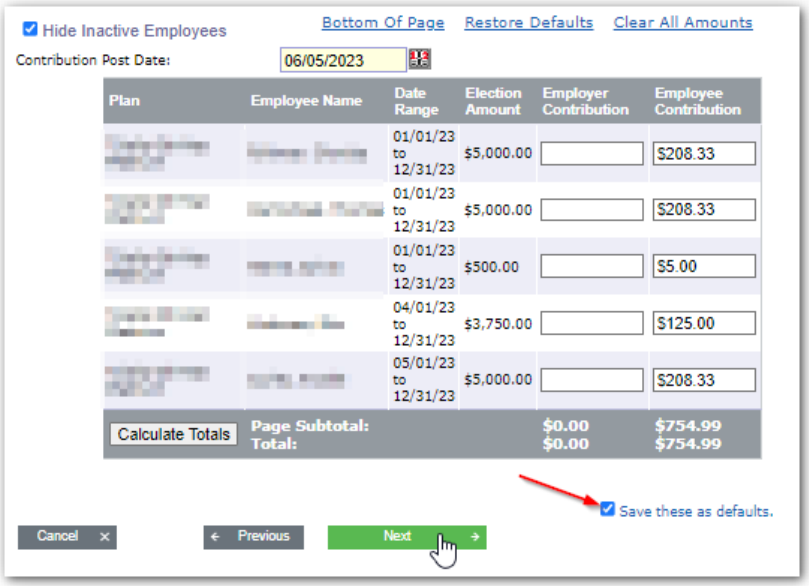
5. If amounts are already listed, default values were previously saved. Confirm the amounts match your current payroll deductions before proceeding. Amounts can be changed if needed.

6. If no amounts are listed, enter the appropriate payroll deduction amount in the 'Employee Contribution' column. If an employer contribution is given to employees, add the employer contribution amount to the 'Employer Contribution' column.



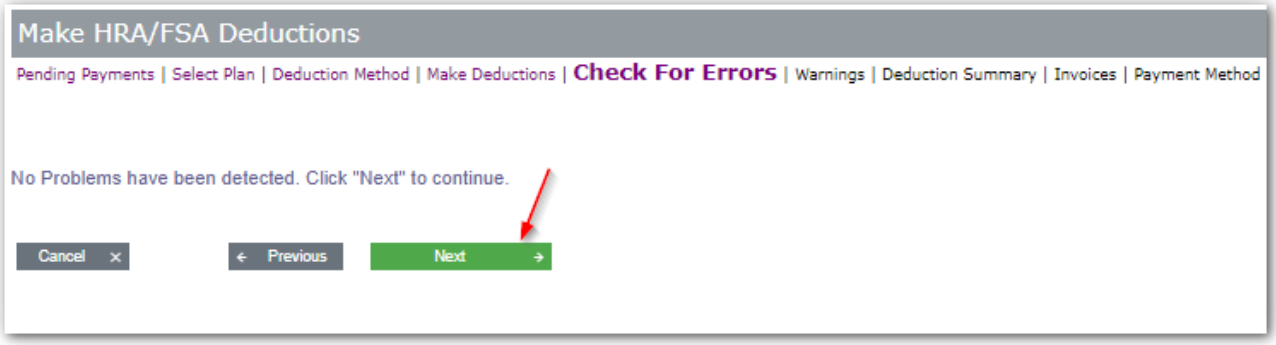
7. If you want to save the amounts for future use, select the box next to 'Save these as defaults.'

8. Click the 'Calculate Totals' button. If the amount matches, click 'Next' to proceed

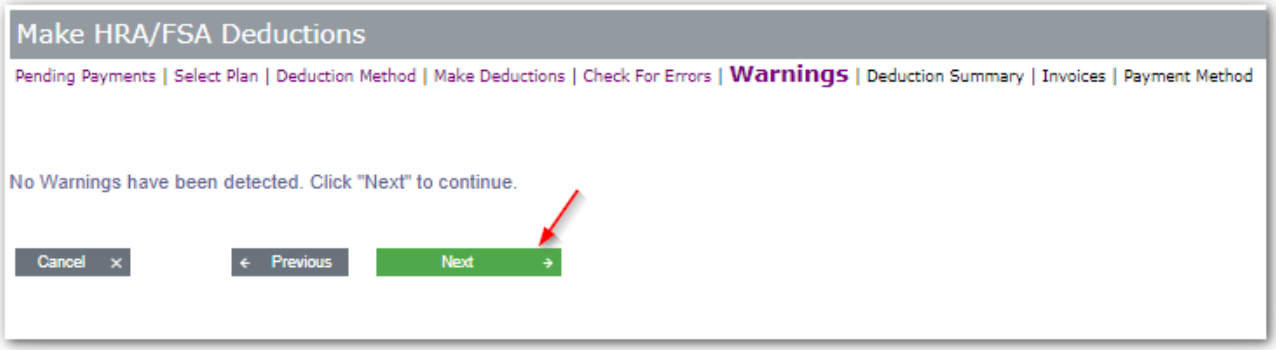


9. If problems have been detected, you will see them on the 'Check for Errors' screen. If corrections are needed, click 'previous' and take necessary actions. If no problems have been detected, click 'Next."

   Note: If your deductions have errors, you will not be able to proceed until the errors are fixed.



10. If warnings have been detected, you will see them on the 'Warnings' screen. If corrections are needed, click 'previous' twice and take necessary actions. If no warnings have been detected, click 'Next.'



11. On the 'Deduction Summary' screen, you will see a summary of deductions by amount and count. If everything looks correct, click 'Submit & Continue.'

    Note: Clicking 'Submit & Continue' will post the payroll deductions. If the system takes you to a payment screen, payment may be required. However, that does not mean the deductions were not posted.

    Do not back up and click 'submit & continue' again. That will result in duplicate payroll deductions.

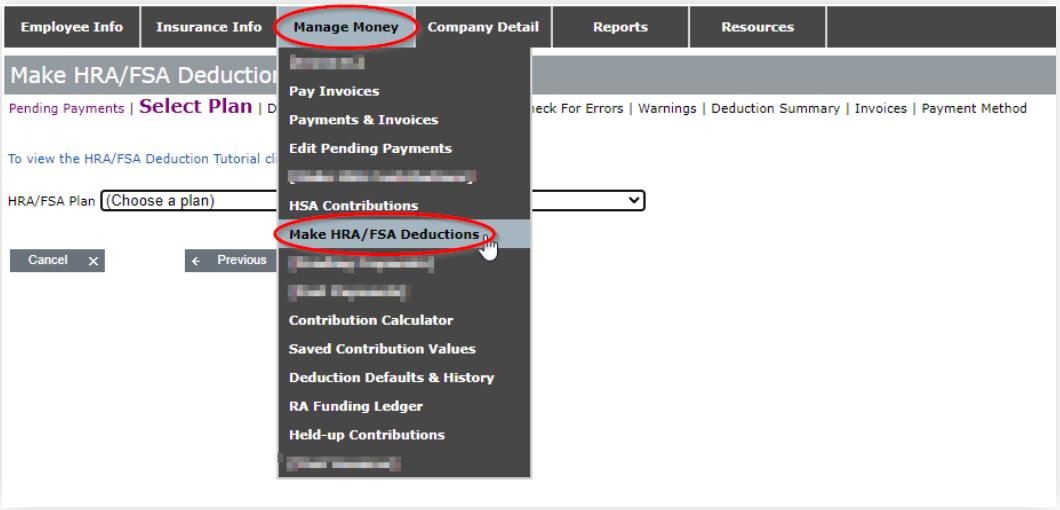
12. If payment is due, select a payment method and click 'Finish.' If the payment total shows $0, you can click 'Finish' or navigate away from the screen.

    Note: Most reimbursement accounts utilize pre-funding and regular replenishments. If that is true, the payment total will be $0 unless you have outstanding unpaid invoices.

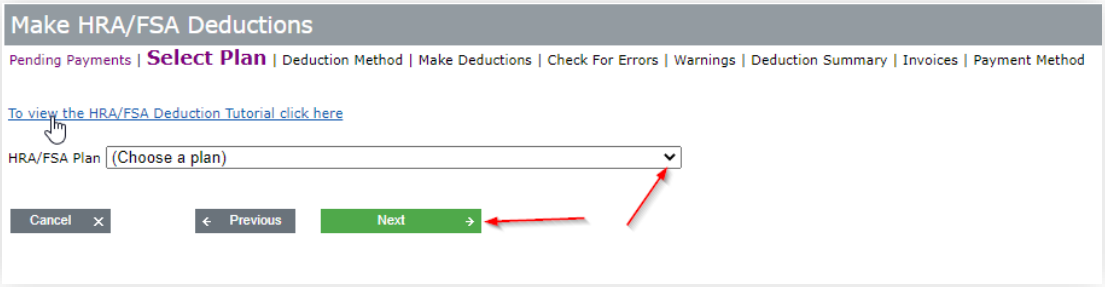
13. To confirm deposits were successful, navigate to Manage Money > Deduction Defaults & History > Click Deduction History tab. Additional instructions can be found in the *Deduction Defaults and History – Reimbursement Accounts Only* section below.

Upload a File

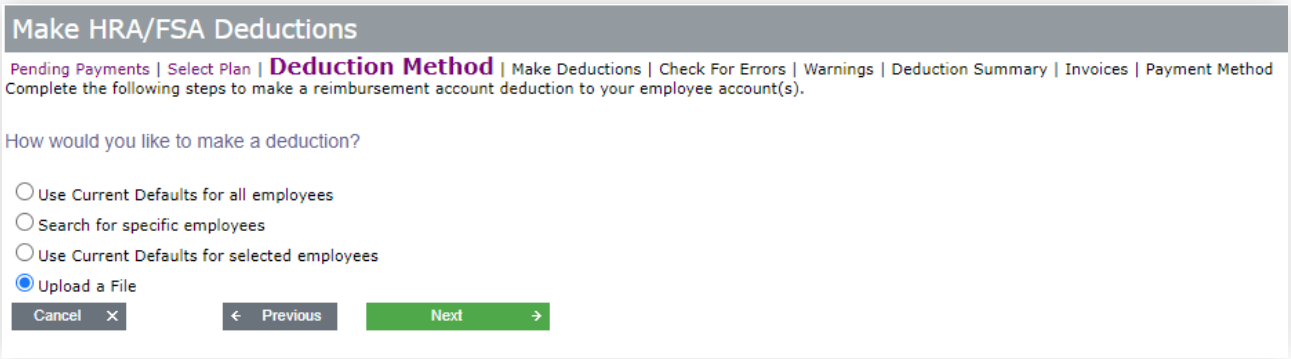
1. From the 'Manage Money' dropdown select 'Make HRA/FSA Deductions'.



2. Choose the correct plan from the drop-down list and select 'Next.'

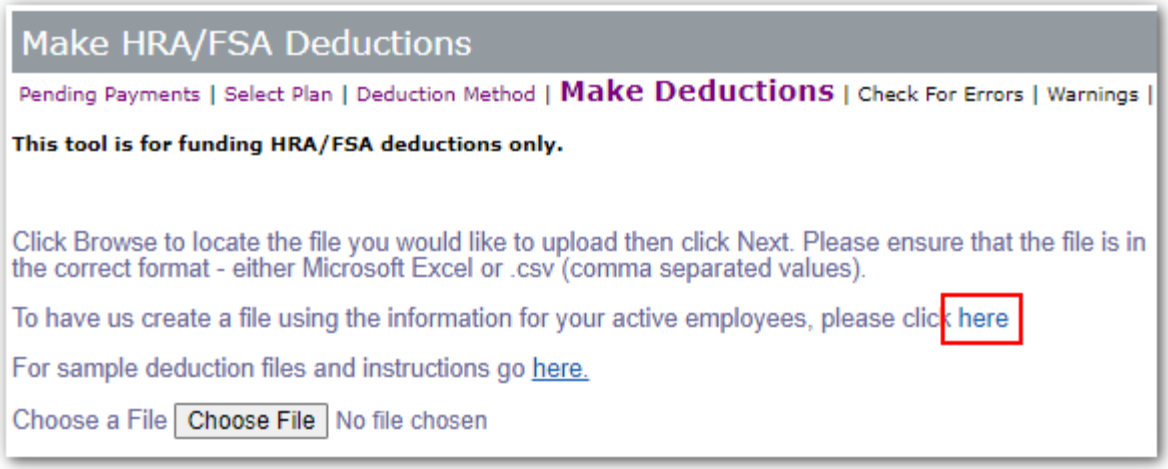


3. Select 'Upload a File' and click 'Next.'

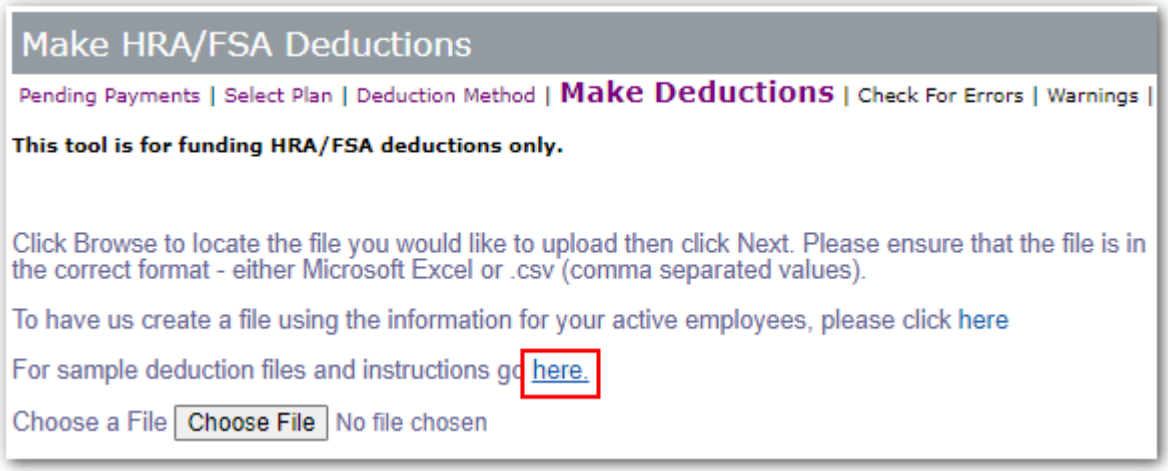


4. You will see the following, including two links to download the upload template.

a. Create a file using your active employees. If you click 'here', the template will populate with all your active enrollment.



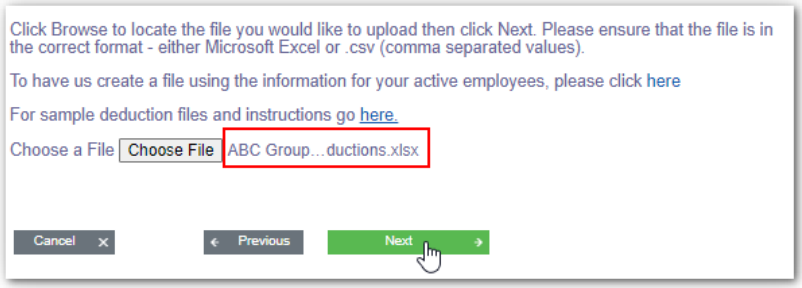
b. Sample deduction file and instructions. If you click 'here', the template will include your required columns and instructions for each column



5. Populate the template with the required data, including the appropriate deposit amount. Save the template in Excel or .csv (comma separated values) format.

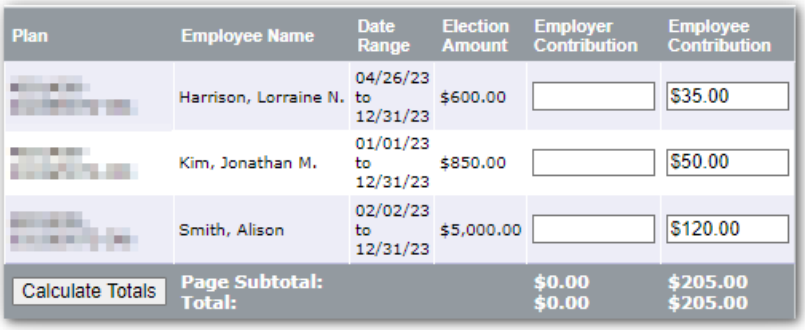
SSN (required)	PLAN TYPE (HCRA, DCRA, HRA)	LAST NAME	FIRST NAME	Deposit Date	Employee Contribution (required)	Employer Contribution (required)
[redacted]	DCRA	Harrison	Lorraine	6/22/2023	$35.00	$0.00
[redacted]	DCRA	Kim	Jonathan	6/22/2023	$50.00	$0.00
[redacted]	DCRA	Smith	Alison	6/22/2023	$120.00	$0.00

6. Click on 'Choose File' to browse for your saved template. Once you see the file attached, click 'Next.'



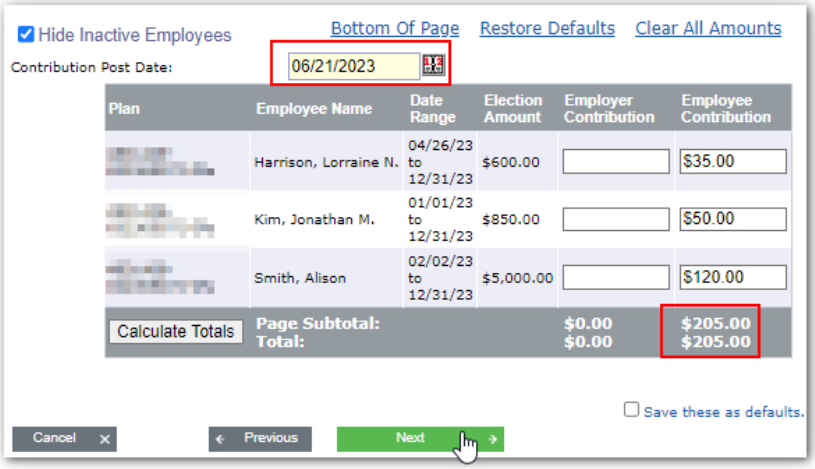
7. If the file was uploaded successfully, you will see a grid with the population and the contribution listed on the upload template.

   Note: If you do not see any values in the employee (or employer) contribution column, something on your template is incorrect. Double check your template and try again.



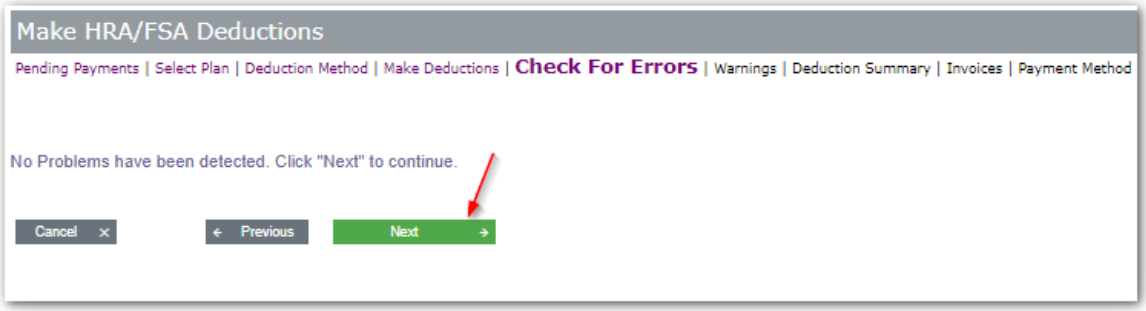
Plan	Employee Name	Date Range	Election Amount	Employer Contribution	Employee Contribution
[redacted]	Harrison, Lorraine N.	04/26/23 to 12/31/23	$600.00		$35.00
[redacted]	Kim, Jonathan M.	01/01/23 to 12/31/23	$850.00		$50.00
[redacted]	Smith, Alison	02/02/23 to 12/31/23	$5,000.00		$120.00
Calculate Totals	Page Subtotal: Total:			$0.00 $0.00	$205.00 $205.00

8. Enter a 'Contribution Post Date.' This is the pay dates. For DCRA (DCFSA), this is the date the balance will increase. If necessary, click the 'Calculate Totals' button. Ensure that the total matches the expected total. If it does, click 'Next.'

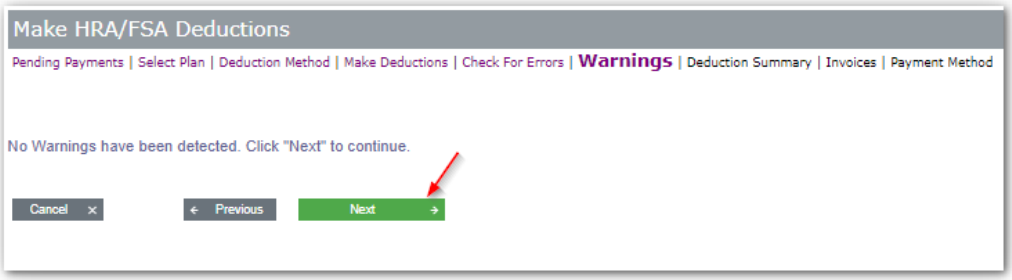


9. If problems have been detected, you will see them on the 'Check for Errors' screen. If corrections are needed, click 'Previous' and take necessary actions. If no problems have been detected, click 'Next."

   Note: If your deductions have errors, you will not be able to proceed until the errors are fixed.



10. If warnings have been detected, you will see them on the 'Warnings' screen. If corrections are needed, click 'Previous' twice and take necessary actions. If no warnings have been detected, click 'Next.'



11. On the 'Deduction Summary' screen, you will see a summary of deductions by amount and count. If everything looks correct, click 'Submit & Continue.'

    Note: Clicking 'Submit & Continue' will post the payroll deductions. If the system takes you to a payment screen, payment may be required. However, that does not mean the deductions were not posted.

    Do not click 'Submit & Continue' again. That will result in duplicate payroll deductions.

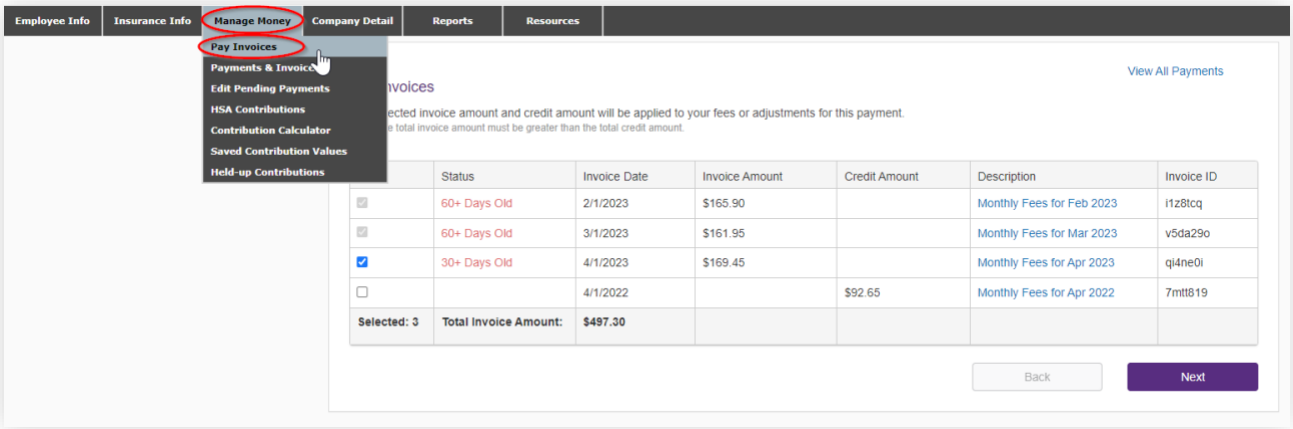
12. If payment is due, select a payment method and click 'Finish.' If the payment total shows $0, you can click 'Finish' or navigate away from the screen.

    Note: Most reimbursement accounts utilize pre-funding and regular replenishments. If that is true, the payment total will be $0 unless you have outstanding unpaid invoices.

13. To confirm deposits were successful, navigate to Manage Money > Deduction Defaults & History > Click Deduction History tab. Additional instructions can be found in the *Deduction Defaults and History – Reimbursement Accounts Only* section below.

Pay Invoices

1. From the 'Manage Money' dropdown select 'Pay Invoices'. The following screen displays:

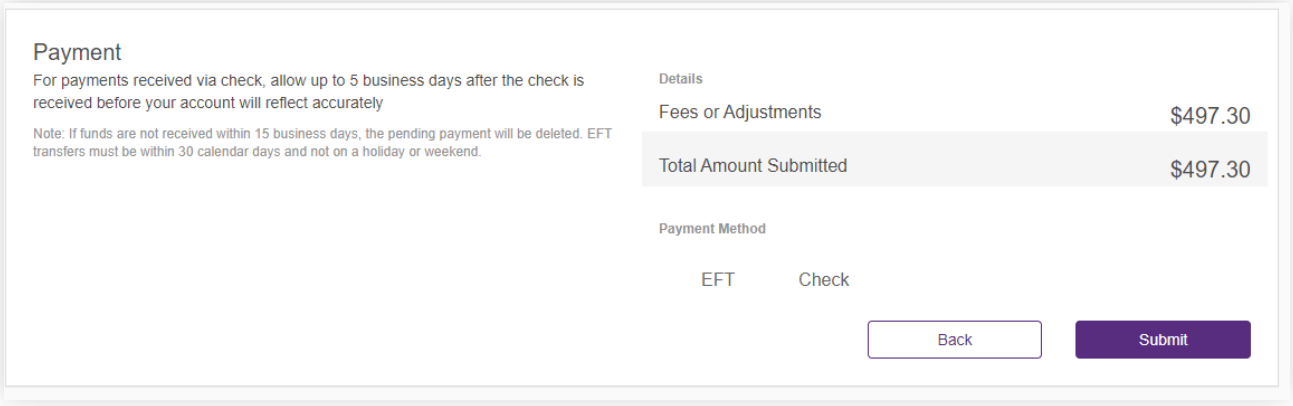


2. Select the invoice(s) you would like to pay by checking the box on the left. If invoices are more than 60 days old, you will be required to pay. To apply a credit invoice towards an outstanding invoice, select both. *Credits must not be greater than amount owed.*

   Note: The invoice 'description' is a link. To save the invoice as a PDF, click on the description link. Then click the 'Print' button. From here, click on the description again to view a report containing line-item details for the invoice.

3. Select 'Next.'

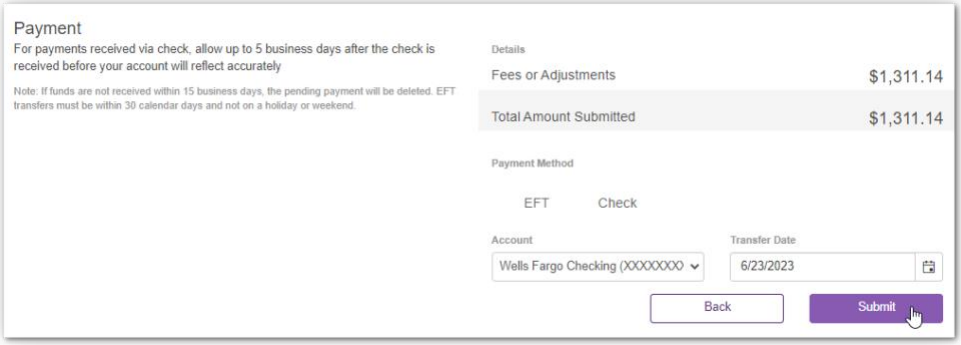
4. Select the payment method:



EFT

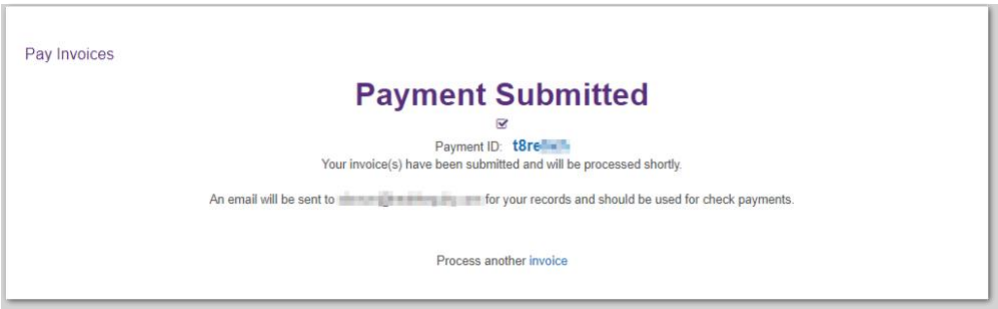
1. If you have a verified EFT account on file, the system will default to this payment method. If you have more than one EFT account, select it from the dropdown menu.

2. Select the transfer date (may not schedule more than 30 days in advance).
3. Select 'Submit.'



Check

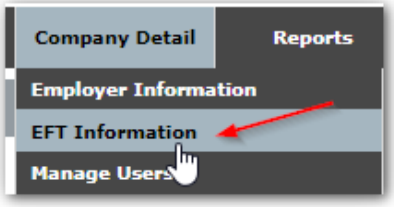
1. If 'Check' is selected, you will not see an EFT account. Click 'Submit.' If payment is not received within 40 days, the payment will be deleted, and you will have to repeat this process.
2. Include the Payment ID with your check payment.



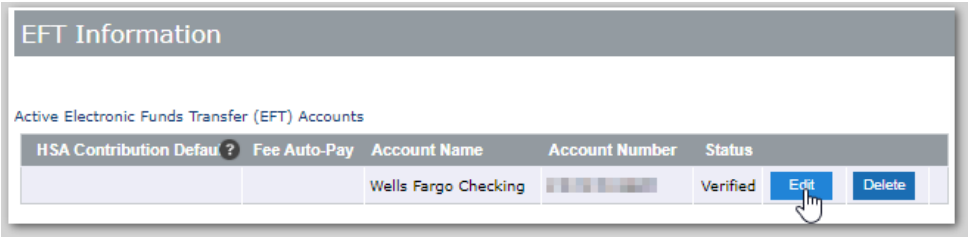
Fee Auto Pay

This section assumes a verified EFT account is on file. To add a new EFT, refer to 'EFT Setup' section above.

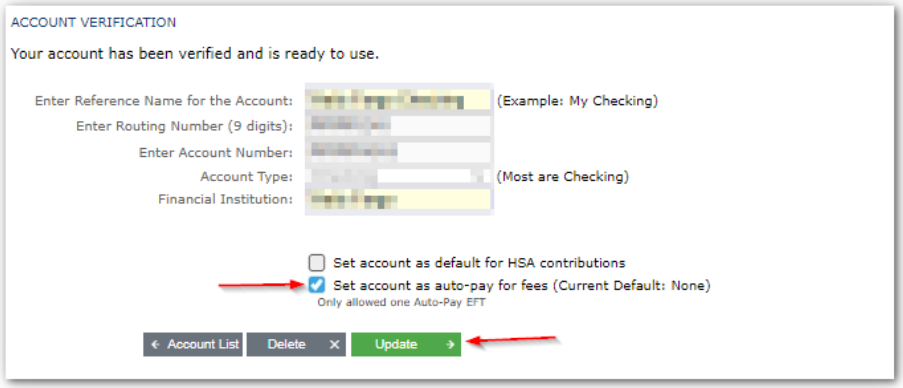
1. To auto pay fees, navigate to 'Company Detail' and click on 'EFT Information.'



2. Next to the bank account, click on 'Edit.'

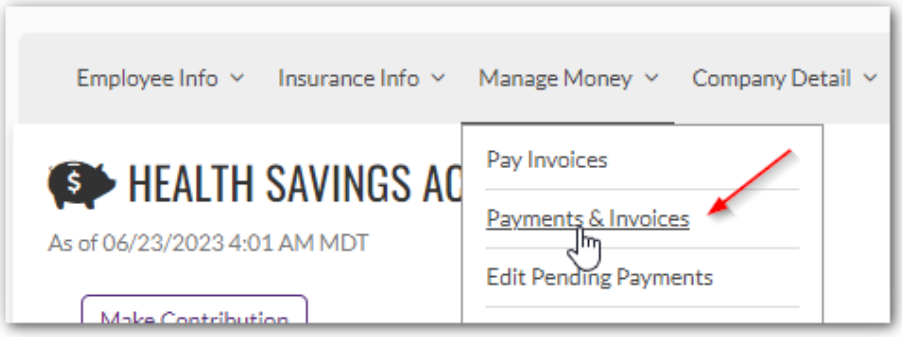


3. Select the box next to 'Set account as auto-pay for fees.' Then click 'Update.'



Viewing Payments & Invoices

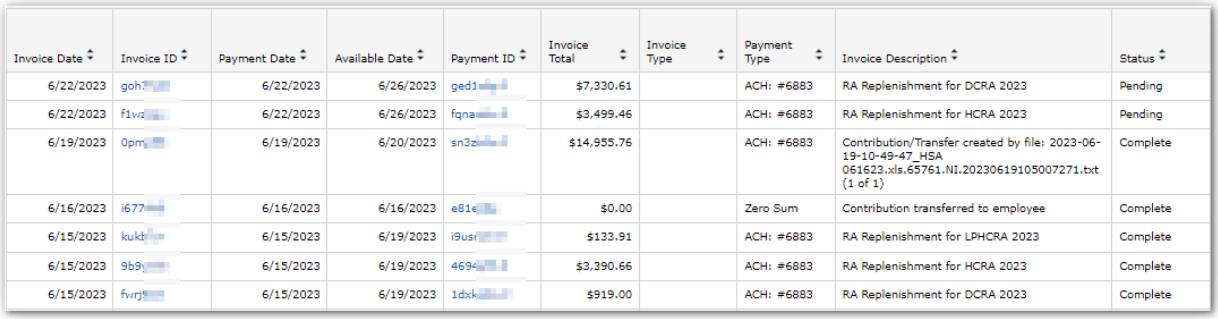
1. To view all invoices, navigate to the 'Manage Money' tab and click on 'Payments & Invoices.'



2. On this screen, you will see a grid with the following headers.

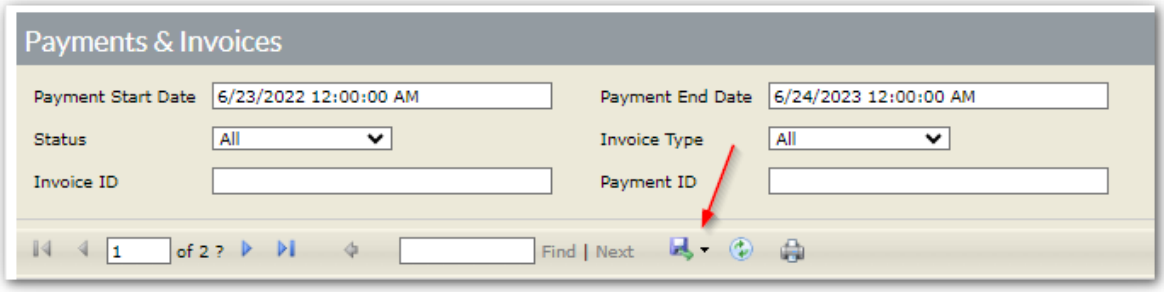
   - Invoice Date – Date the invoice was generated
   - Invoice ID – Invoice ID as assigned by HealthEquity
   - Payment Date – Date payment scheduled
   - Available Date – Date payment arrived
   - Payment ID – Payment ID as assigned by HealthEquity
   - Invoice Total – Amount of invoice
   - Invoice Type – Type of invoice i.e., fees, contributions, etc.

- Payment Type – Type of payment i.e., ACH, wire, check
- Invoice Description – Description of the invoice
- Status – Shows unpaid, pending, or complete

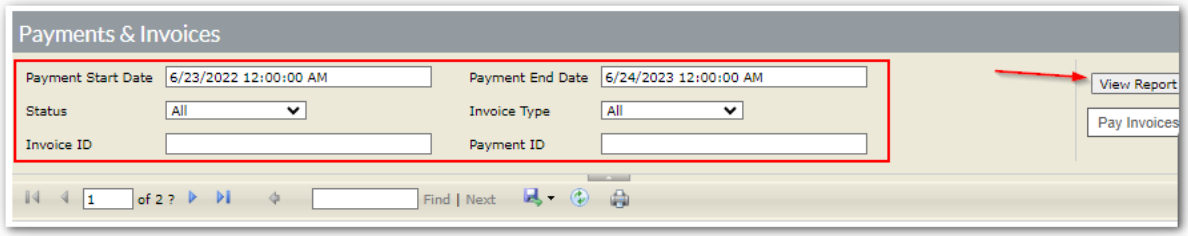


Invoice Date	Invoice ID	Payment Date	Available Date	Payment ID	Invoice Total	Invoice Type	Payment Type	Invoice Description	Status
6/22/2023	goh7	6/22/2023	6/26/2023	ged1	$7,330.61		ACH: #6883	RA Replenishment for DCRA 2023	Pending
6/22/2023	f1w2	6/22/2023	6/26/2023	fqna	$3,499.46		ACH: #6883	RA Replenishment for HCRA 2023	Pending
6/19/2023	0pm	6/19/2023	6/20/2023	sn3z	$14,955.76		ACH: #6883	Contribution/Transfer created by file: 2023-06-19-10-49-47_HSA 061623.xls.65761.NI.20230619105007271.txt (1 of 1)	Complete
6/16/2023	i677	6/16/2023	6/16/2023	e81e	$0.00		Zero Sum	Contribution transferred to employee	Complete
6/15/2023	kukb	6/15/2023	6/19/2023	i9us	$133.91		ACH: #6883	RA Replenishment for LPHCRA 2023	Complete
6/15/2023	9b9	6/15/2023	6/19/2023	4694	$3,390.66		ACH: #6883	RA Replenishment for HCRA 2023	Complete
6/15/2023	fwrj	6/15/2023	6/19/2023	1dxk	$919.00		ACH: #6883	RA Replenishment for DCRA 2023	Complete

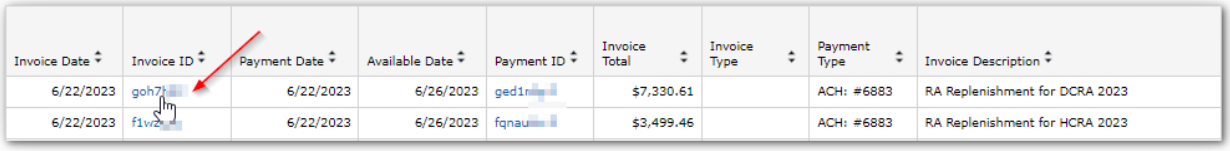
3. The report can be exported by clicking on the disk image and selecting a download format (i.e., Excel).



4. If you are looking for a specific invoice, you can filter by status, invoice type, invoice ID, payment ID, or date span. After entering filters, click 'View Report' to search.

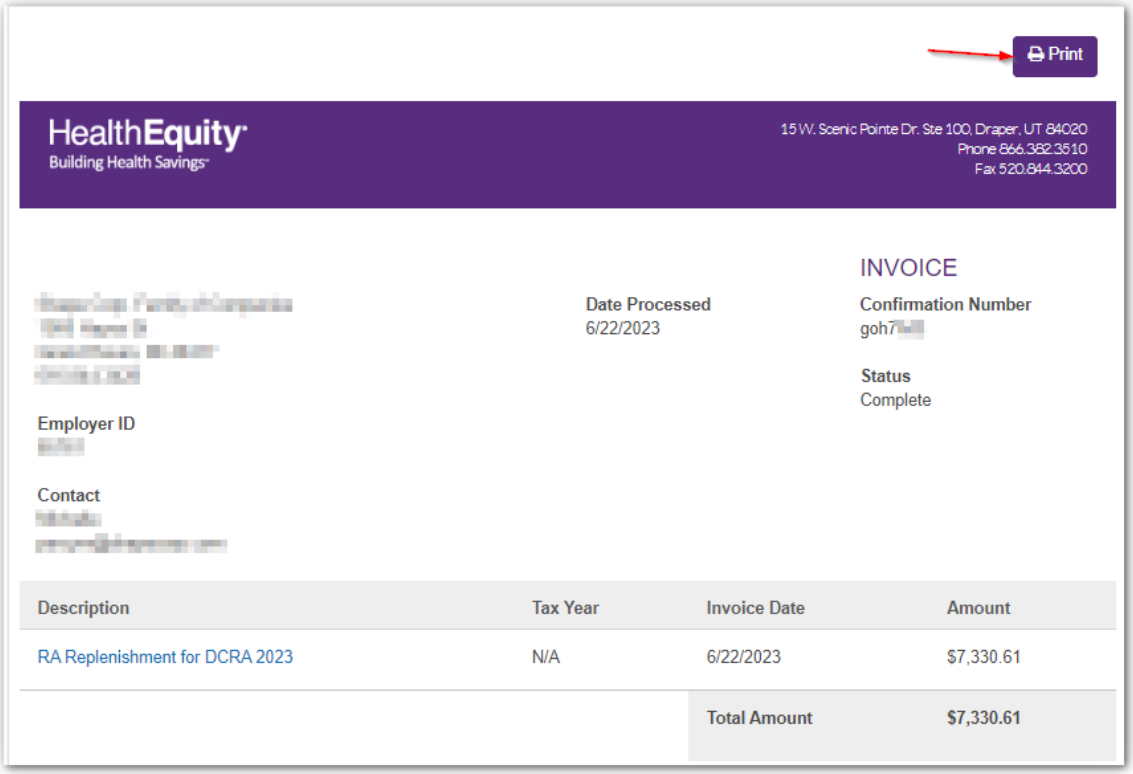


5. To view the invoice or associated details, click on the invoice ID.

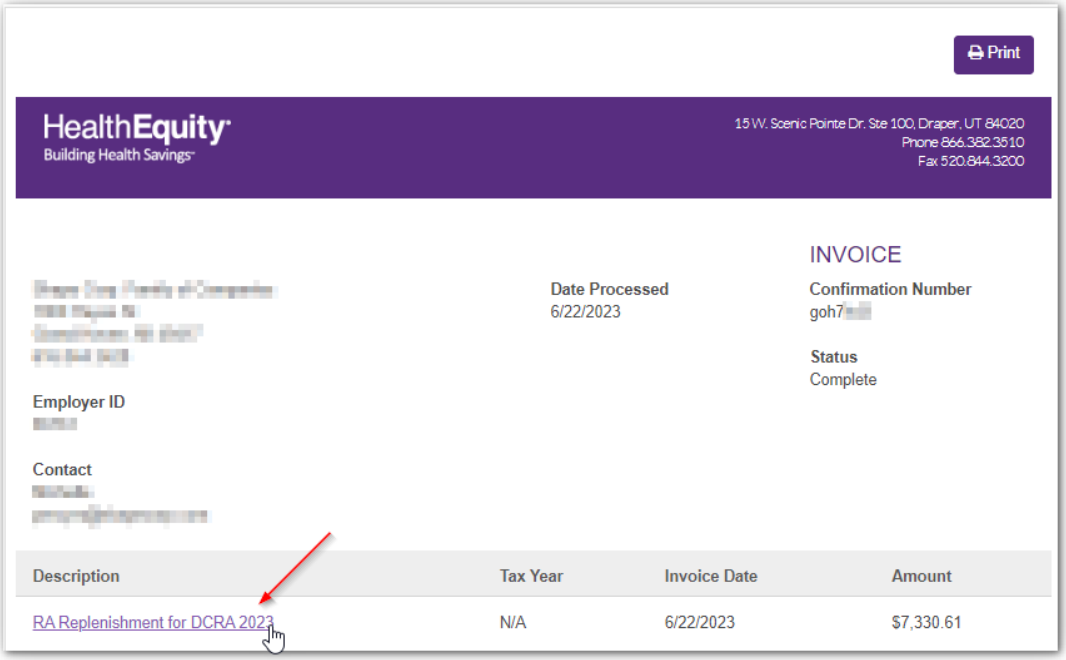


Invoice Date	Invoice ID	Payment Date	Available Date	Payment ID	Invoice Total	Invoice Type	Payment Type	Invoice Description
6/22/2023	goh7	6/22/2023	6/26/2023	ged1	$7,330.61		ACH: #6883	RA Replenishment for DCRA 2023
6/22/2023	f1w2	6/22/2023	6/26/2023	fqnau	$3,499.46		ACH: #6883	RA Replenishment for HCRA 2023

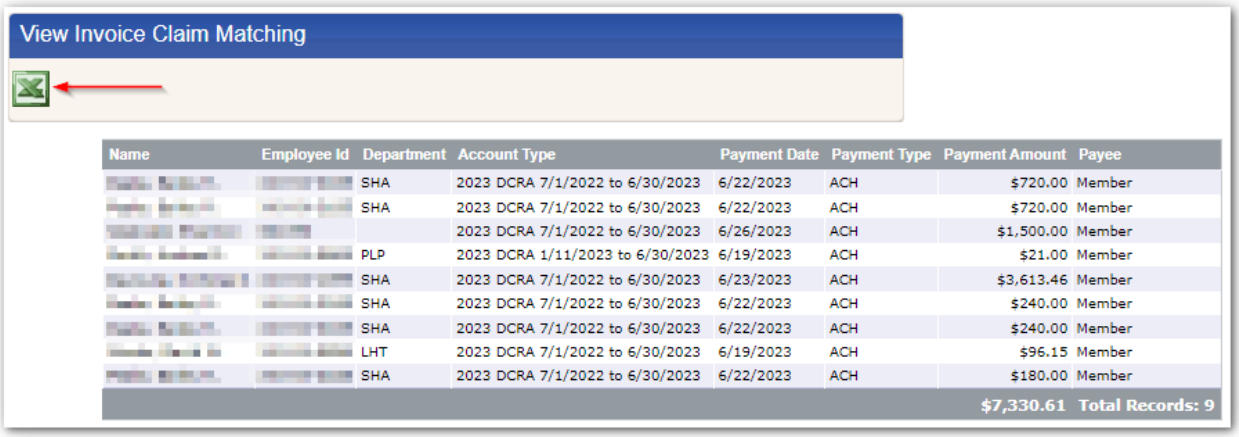
6. To print to download a copy of the invoice, click on 'Print.'



7. To view the contribution, claim, or fee details for the invoice, click on the 'Description.'

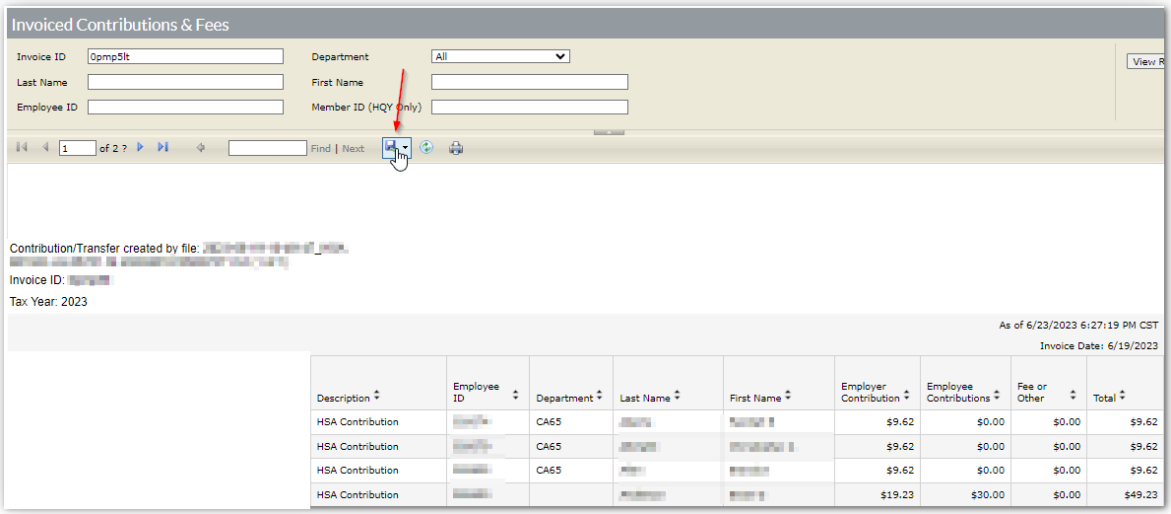


8. If viewing a claim invoice, click on the green Excel symbol to download the report detail.



Name	Employee Id	Department	Account Type	Payment Date	Payment Type	Payment Amount	Payee
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$720.00	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$720.00	Member
			2023 DCRA 7/1/2022 to 6/30/2023	6/26/2023	ACH	$1,500.00	Member
		PLP	2023 DCRA 1/11/2023 to 6/30/2023	6/19/2023	ACH	$21.00	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/23/2023	ACH	$3,613.46	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$240.00	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$240.00	Member
		LHT	2023 DCRA 7/1/2022 to 6/30/2023	6/19/2023	ACH	$96.15	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$180.00	Member
						$7,330.61	Total Records: 9

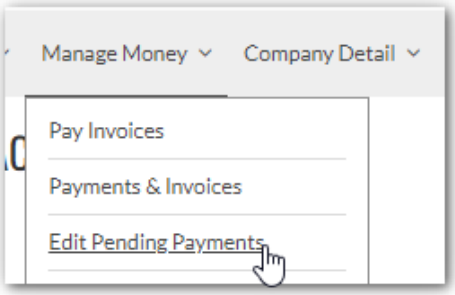
9. If viewing a fee or contribution invoice, click on the disk image and select the method of export.



Editing Pending Payments

If a payment is scheduled but not received, it will appear on the 'Edit Pending Payments' screen. To view pending payments, navigate to the 'Manage Money' tab and click 'Edit Pending Payments'

Note: If the EFT has already been reported to the bank, the transaction will not appear on the 'Edit Pending Payments' screen. It is too late to stop the EFT. You can view the invoice on the 'Payments & Invoices' screen.

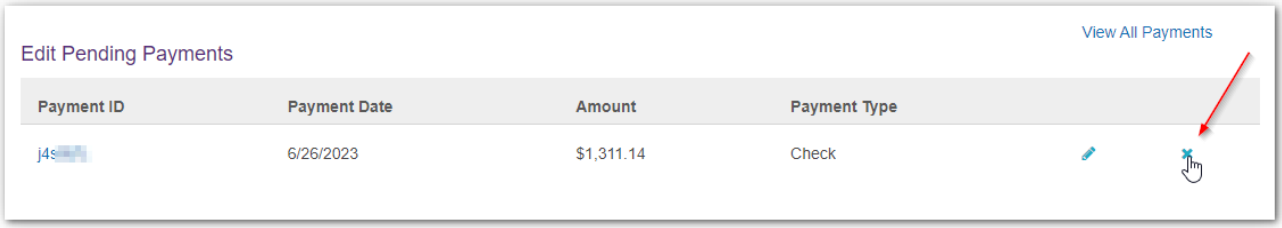


From the 'Edit Pending Payments' screen, you have three options.

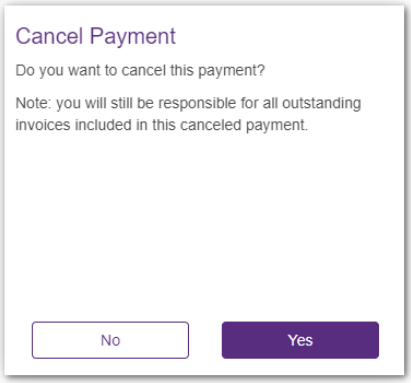
1. Cancel pending payment
2. Edit pending payment
3. View payment details (can also be viewed from the 'payments & invoices' screen.

Cancel Pending Payment

1. To cancel a scheduled payment, click on the 'x' icon.

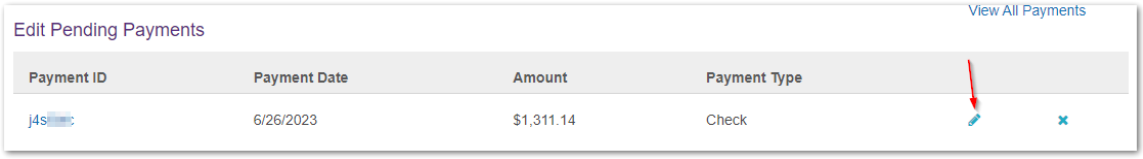


2. After clicking the 'x,' you will be asked to approve the cancellation. In some cases, the invoice will be moved back to the 'Pay Invoices' screen. In other cases, the invoice will be deleted. Pay special attention to the message on the 'Cancel Payment' screen. If you want to proceed, click 'Yes.'

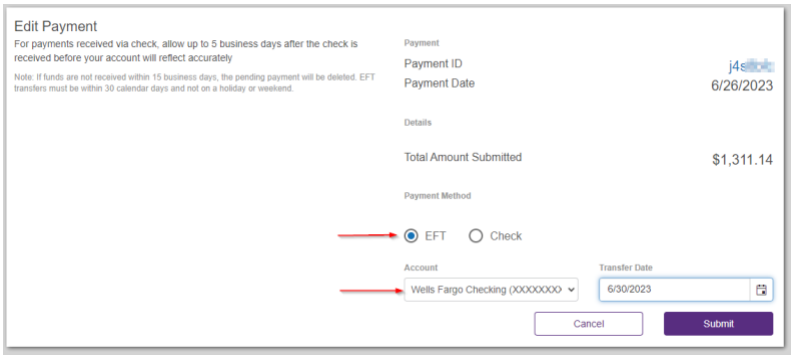


Edit Pending Payment

1. To edit a pending payment, click on the pencil icon.

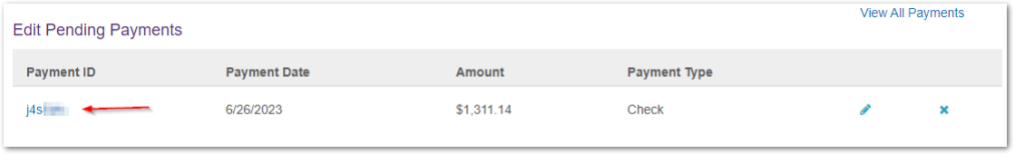


2. Make the necessary changes and then click 'Submit' to finish.

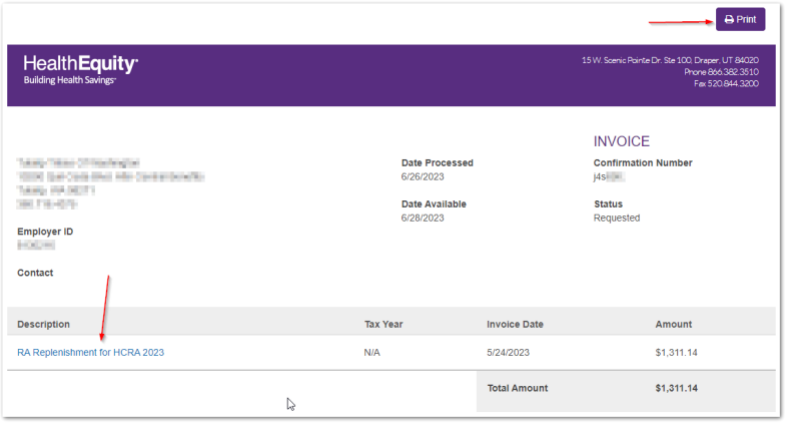


View Invoice/Payment Details

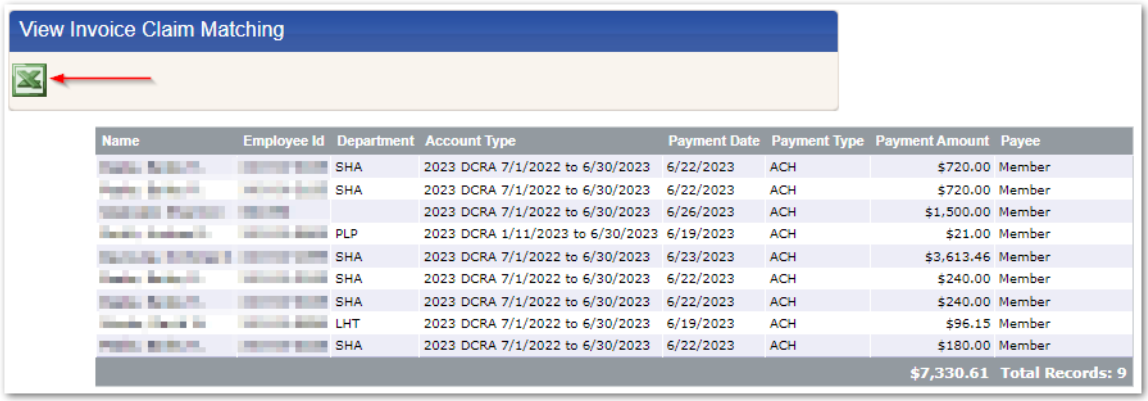
1. To view, click on the Payment ID.



2. Save or print the invoice by clicking on the 'Print' button. If you want to view additional detail. Click on the 'Description' link.

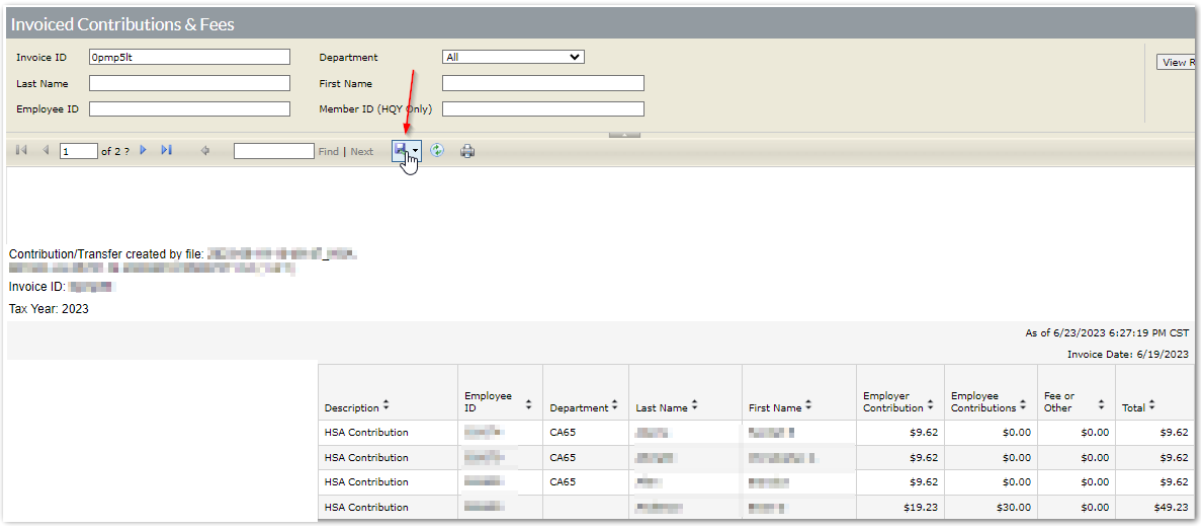


3. If viewing a claim invoice, click on the green Excel symbol to download the report detail.



Name	Employee Id	Department	Account Type	Payment Date	Payment Type	Payment Amount	Payee
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$720.00	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$720.00	Member
			2023 DCRA 7/1/2022 to 6/30/2023	6/26/2023	ACH	$1,500.00	Member
		PLP	2023 DCRA 1/11/2023 to 6/30/2023	6/19/2023	ACH	$21.00	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/23/2023	ACH	$3,613.46	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$240.00	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$240.00	Member
		LHT	2023 DCRA 7/1/2022 to 6/30/2023	6/19/2023	ACH	$96.15	Member
		SHA	2023 DCRA 7/1/2022 to 6/30/2023	6/22/2023	ACH	$180.00	Member
						$7,330.61	Total Records: 9

4. If viewing a fee or contribution invoice, click on the disk image and select the method of export.

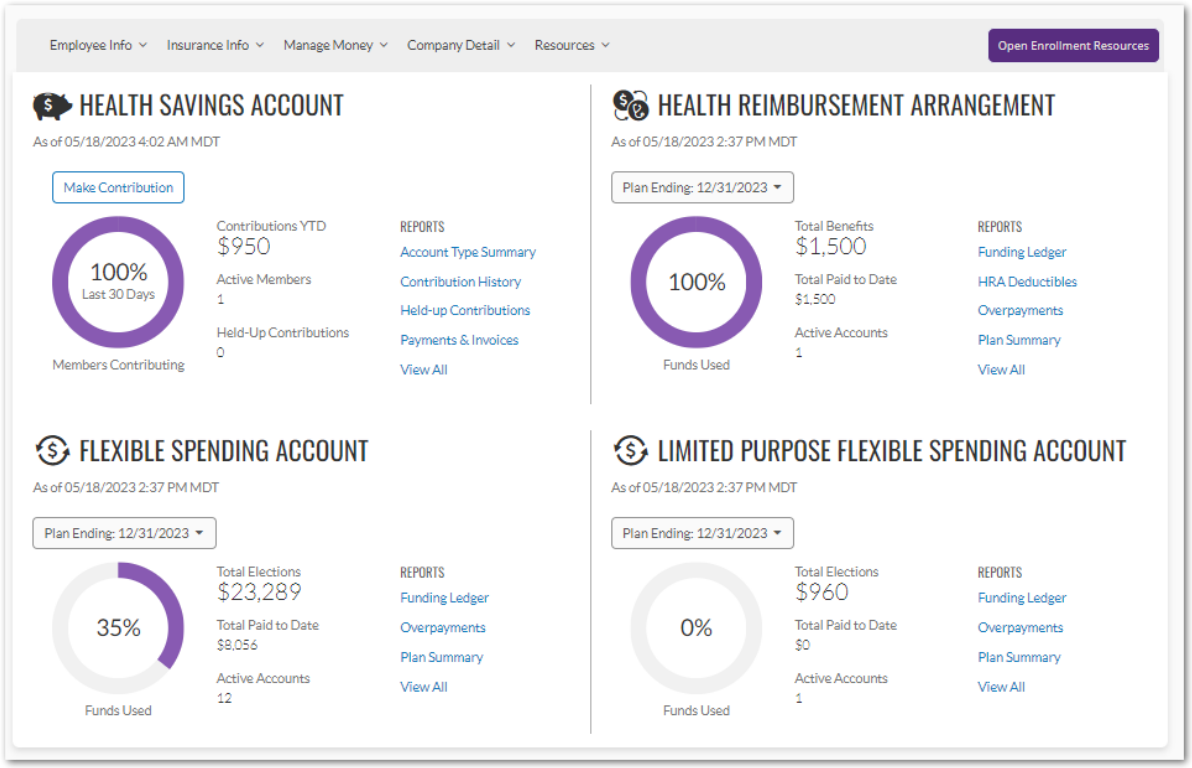


Description	Employee ID	Department	Last Name	First Name	Employer Contribution	Employee Contributions	Fee or Other	Total
HSA Contribution		CA65			$9.62	$0.00	$0.00	$9.62
HSA Contribution		CA65			$9.62	$0.00	$0.00	$9.62
HSA Contribution		CA65			$9.62	$0.00	$0.00	$9.62
HSA Contribution					$19.23	$30.00	$0.00	$49.23

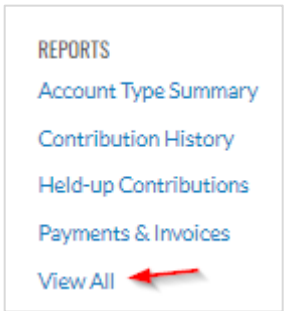
Section 4 – Reporting

Reporting

On the HealthEquity home screen, there are sections dedicated to each account type (i.e., HSA, FSA, LPFSA, DCFSA, HRA). Each section includes a subsection titled 'Reports.' The subsection includes most commonly used reports and a link to all reports.



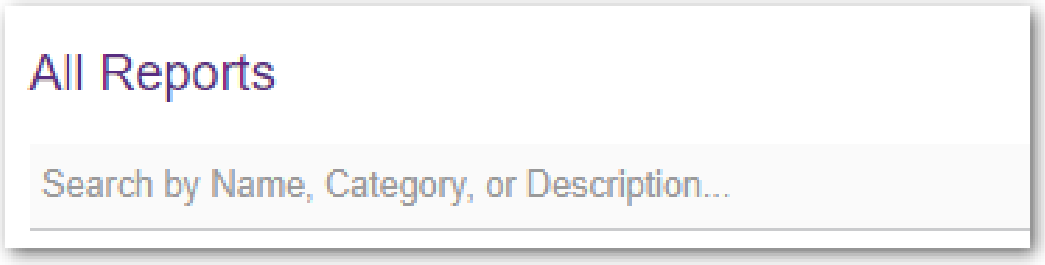
1. To see a list of all reports and descriptions, click on 'View All' under any of the account type sections.



Each report is listed along with the Report Category and Report Description

Report Name	Report Category	Report Description
Account Type Summary	General	This report provides the number of members within designated balance ranges, including the average and maximum balance in each range. The report categorizes members into the following balance ranges: • $0 • $.01-$500 • $501-$1,000 • $1,001-$1,500 • $1,501-$2,000 • $2,001-$2,500 • $2,501-$5,000 • Greater than $5,000 The data provided is current as of the date shown on the report.
Card Status Report*	General	Check the card order status for your employees. Cards are typically received 7-10 business days after mail date.
Claim Payments	FSA/HRA	Select a date range and view a list of claim payments. View payment information including: date of payment, payment method (virtual card, check or card transaction), amount and payee (employee or provider paid). Report details: employee name, employee ID, department, account type, payment date, payment type, payment amount and payee.
Claims Detail*	FSA/HRA	View details of processed claim information for each employee, the plan the claim was paid from, when it was paid, how it was paid, payment amount and if it was a reimbursement to the employee or payment to the provider. **Report details**: employee name, employee ID, date processed, date of service, patient name, amount paid and payment information.
Contribution History	HSA	View a listing of each employees contribution history. The report displays total contributions made by the employer to employees HSAs. It also shows the total contributions made by the employee, excluding contributions outside of payroll. Click on an employee name to see the date and amount of each contribution. Report details: employee ID, department, employee name, employer contributions, employee contributions, pending contributions made by the employer and employee.

2. Use the search box at the top of the page to search by Name, Category, or Description



3. Once you find the report needed, click on the name of the report

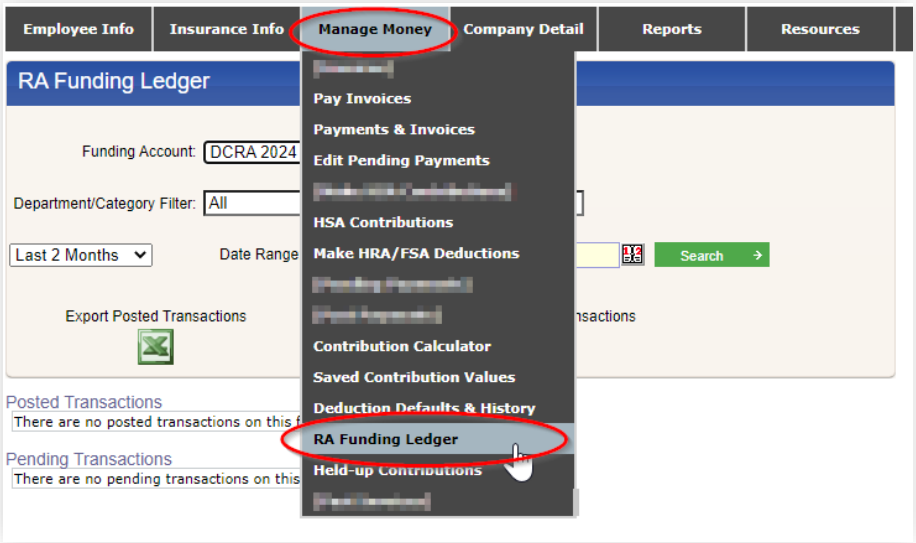
Contribution History	HSA	View a listing of each employees contribution history. The report displays total contributions made by the employer to employees HSAs. It also shows the total contributions made by the employee, excluding contributions outside of payroll. Click on an employee name to see the date and amount of each contribution. Report details: employee ID, department, employee name, employer contributions, employee contributions, pending contributions made by the employer and employee.
Funding Ledger	FSA/HRA	Claim payment detail that is able to be filtered by date range and shows the members name, the plan the claim was paid from, when it was paid, how it was paid and payment amount. This report includes: employee name, employee ID, plan, type of payment used (ACH or check), description of payment, credit or debit and total balance.
Funding Summary	FSA/HRA	View plan liability, total funds received and claims paid. This report allows you to track the election amount against the claims paid from a plan and may be filtered by plan year and account type. Report details: funding schedule, start date, prefund percent, prefund amount, total election amount, total claims paid, funding received, available balance, claims pending and funding pending.
Held-up Contributions	HSA	View all employer or employee contributions being held. Reasons why dollars may be held include: customer identification process (CIP) required by the US PATRIOT Act, FSA coverage, contribution limits, etc. The report includes: employee ID, employee name, amount contributed, reason for delay, days waiting, reason, employer contributions and employee contributions.

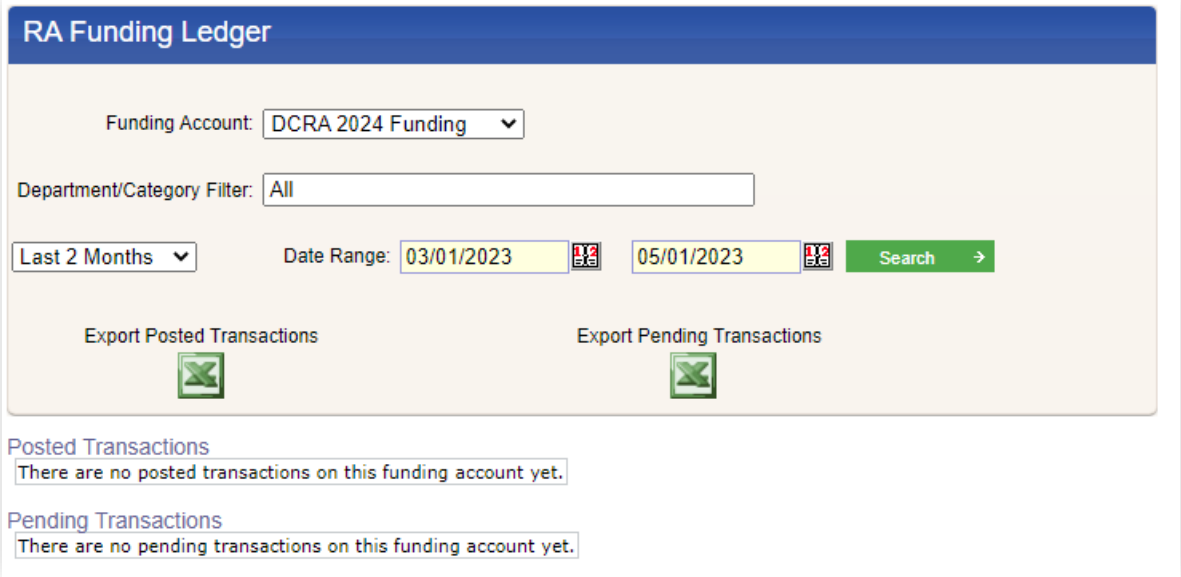
4. Most reports have additional filters. After adjusting filters, be sure to click 'Search' or 'Apply Filters.' Reports can be exported by clicking on the green Excel system.

Reimbursement Account Funding Ledger

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

1. From the 'Manage Money' drop down select 'RA Funding Ledger'. The following screen will display:





a. If you have more than one reimbursement plan, select the 'Funding Account' drop down box.

b. If you have set up categories or departments for employee filtering purposes, use the 'Department/Category Filter.'

c. Select 2, 3, 6 or 12 months to be reviewed or enter the date range you want to review.

d. Click the green 'Search' button.

e. You will be able to download this report by clicking on the Excel icon.

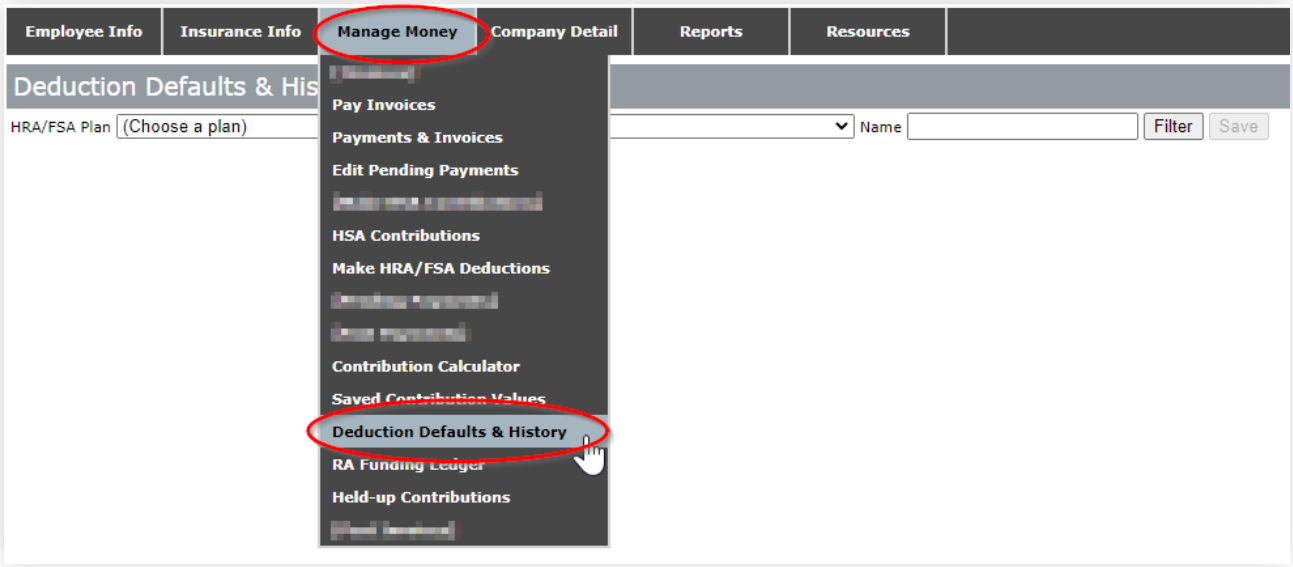
Note: You will export 'Posted Transactions' and 'Pending Transactions' separately; be sure to select the appropriate option for your search. This report will provide you with a ledger view of the plan activity. The ledger shows payment date, member name, employee ID, claim payment type (check, debit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

Deduction Defaults and History – Reimbursement Accounts Only

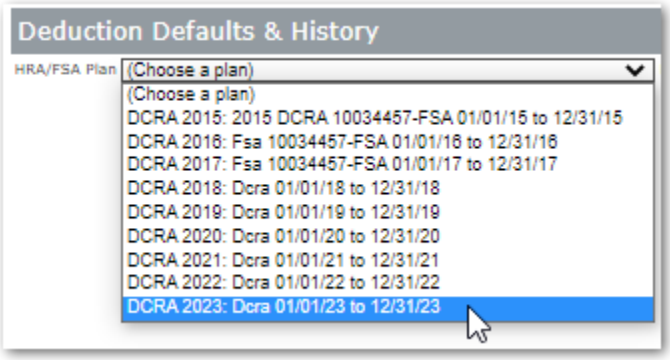
This portal feature will not appear if using assumed payroll deductions. Employers using deduction defaults can make changes to defaults here or within the 'Make HRA/FSA Deductions' section of the portal. Most commonly, this feature is used to view deduction history.

To see the deduction (deposit) defaults or history for your employees:

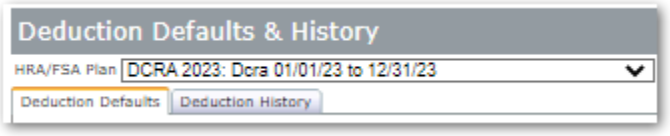
1. From the 'Manage Money' drop down select 'Deduction Defaults and History'. The following screen will display:



2. From the drop down ('Choose a plan'), select the appropriate plan



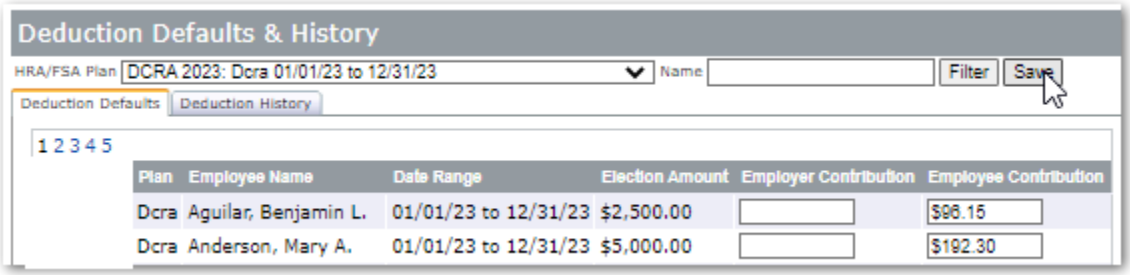
3. Two tabs appear – 'Deduction Defaults' and 'Deduction History.'



4. Deduction Defaults
   Note: Typically used for FSAs

   a. Enter per-pay-period payroll deduction amount in the employee contribution column

   b. Click Save

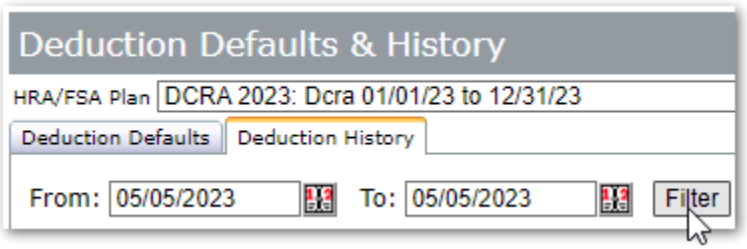


5. Deduction History

   a. Shows list of all deposits by person and date.

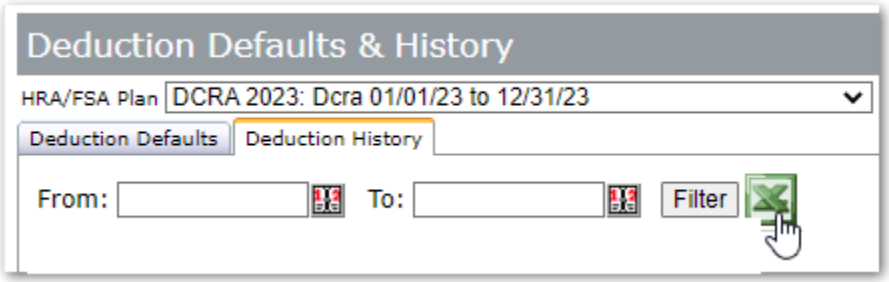
   b. Findings can be organized by name or date. To organize alphabetically by name, click the column header 'Name.' To organize by date, click on the column header 'Date.'

   c. To filter findings by date, enter a date in 'From' and 'To.' Then click 'Filter.'



   d. After filtering by date, you can still organize the findings alphabetically by clicking on the column header 'Name.'

   e. Filtered or unfiltered Deduction History results can be exported to Excel. Simply click on the green Excel symbol

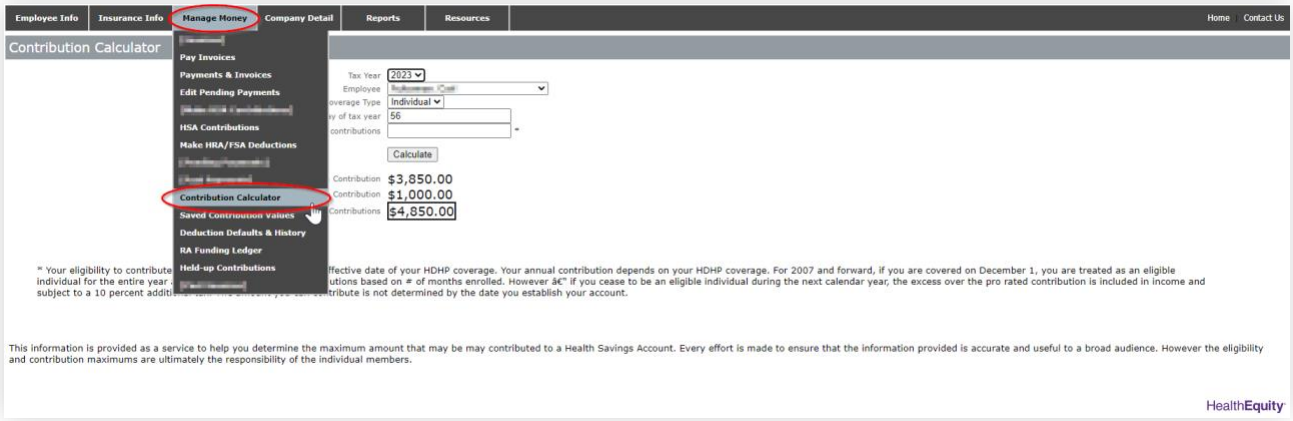


Contribution Calculator*

This feature is primarily used to calculate prorated contribution limits. Proration may be needed if someone changes coverage tiers mid-year or is only eligible to make contributions for a portion of the year.

To calculate contribution maximums:

1. From the 'Manage Money' dropdown select 'Contribution Calculator'. The following screen will display:



2. Select the tax year from the 'Tax Year' drop down
3. Select the employee from the 'Employee' drop down
4. Select the coverage type from the 'Coverage Type' drop down (i.e. Self, Family)
5. Enter the appropriate number of months
6. The age will default based on the employee selected
7. Click Calculate

   Note: If someone changed coverage tiers mid-year, complete the process twice – Number of months at 'self' and number of months at 'family.'

The Contribution Calculator is using the IRS-allowable contributions by coverage type and additional catch-up contribution if the person is 55 and older. **Note**: 'Allowed catch-up contribution' is the total based on the employee's age as of the last day of the selected tax year.

* The Contribution Calculator is provided as a service to help you determine the maximum amount that may be may contributed to a Health Savings Account. Every effort is made to ensure that the information provided is accurate and useful to a broad audience. However the eligibility and contribution maximums are ultimately the responsibility of the individual members.

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.