TBR Health Savings Account Process Guide

❖ **Deduction Codes (surcharge for East, Middle, West has ended – separate codes no longer applicable):**

➢ **Health**

H1A PPPV1 Partnership PPO BCBS - Monthly
H1B PPPV1 Partnership PPO Cigna - Monthly
H1C PPOV3 Standard PPO BCBS - Monthly
H1D PPOV3 Standard PPO Cigna - Monthly
H1E WHHV1 Wellness HlthSav BCBS - Monthly
H1F WWHV3 Wellness HlthSav Cigna - Monthly
H1G HSIV1 HealthSavings INS BCBS - Monthly
H1H HSIV3 HealthSavings INS Cigna - Monthly

H2A PPPV1 Partnership PPO BCBS 2 – Semi monthly
H2B PPPV1 Partnership PPO Cigna 2 – Semi monthly
H2C PPOV3 Standard PPO BCBS 2 – Semi monthly
H2D PPOV3 Standard PPO Cigna 2 – Semi monthly
H2E WHHV1 Wellness HlthSav BCBS 2 – Semi monthly
H2F WHHV3 Wellness HlthSav Cigna 2 – Semi monthly
H2G HSIV1 HealthSavings INS BCBS 2 – Semi monthly
H2H HSIV3 HealthSavings INS Cigna 2 – Semi monthly

➢ **Health Savings Account (HSA) with ER and EE with shared maximum limit:**

HSO HSA ER   HSA ER Contribution – Open Enrollment
HSE HSA ER   HSA ER Contribution – Ongoing New Hires
HS1 HSA EE   HSA EE Contribution – Monthly
HS2 HSA EE   HSA EE Contribution 2 – Semi monthly

➢ **Limited Flexible Spending Account (FSA)**

FL1 FSA Ltd   FSA EE Contribution Limited – Monthly
FL2 FSA Ltd2   FSA EE Contribution Limited 2 – Semi monthly

➢ PROCESS: SCRIPTS WILL BE PROVIDED BY TBRSMO IN A FUTURE RELEASE

❖ **Enrollment:**

➢ Employees who enroll in either CDHP will appear on the BA Query. This Query can be ran during Open Enrollment for informational purposes, however, the Query will be finalized by BA and made available on 11/1/15.

➢ Employees who enrolled in the CDHP will automatically have a HSA established for them. BA will transmit an Eligibility File (using the Query) to Payflex on Wednesday, November 25, 2015 and weekly on each Monday thereafter.

➢ Payflex will utilize this file to verify and open HSA accounts.

➢ PROCESS: REPORT FROM EDISON CAN BE LOADED AS AN EXCEL FILE INTO THE BANNER SYSTEM

❖ **Electing Employee Contributions to the HSA:**
➢ The EE Contribution Election period will begin on 11/1/15 and end on 11/30/15.
➢ It is recommended that institutions utilize the Open Enrollment function in Banner Employee Self Service. Training for the set-up will be provided by TBR SMO Dorothy Mayes. A paper form will be provided for institutions choosing a manual process.
➢ The election window in ESS will only appear for employees who enrolled in the CDHP during Open Enrollment.
➢ Once the employee enters an amount in ESS the deduction will automatically populate in the employee's record.
➢ The Open Enrollment function in Banner ESS will be turned off at the end of the election period.
➢ Paper forms will be utilized for new hires and ongoing changes.

➢ PROCESS: N/A – INSTRUCTIONS AND TRAINING WILL BE PROVIDED BY TBR SMO

❖ **Funding:**
➢ **Employer Funding – Open Enrollment:**
▪ Based on the file transmitted 11/25/15 to PayFlex by BA, the State will send the Employer Funding (seed money) to the TBR System Office. TBR will disburse the money to each institution.
▪ The seed money must run through the payroll system. To facilitate, deduction code HSO will be established for the Health Spending Account – Open Enrollment. This code will be populated for employees based upon their choice of a CDHP and the coverage level. The deduction will have an effective date of 1/1/16.
▪ Institutions will create an extract file using program PZRPFLX and will send the file to PayFlex in **December**, along with the appropriate amount of seed money.
▪ The HSO deduction will be processed in the first payroll in January.

➢ PROCESS: PZRPFLX

➢ **Employer Funding – Ongoing New Enrollments:**
▪ Institutions will use the deduction code HSE for any new enrollments processed after the Open Enrollment file processed in December.
▪ The HSE deduction code will be the only code processed for the HSE Employer Contribution in the payroll extract that is run at the end of processing payroll for each payroll cycle.

➢ PROCESS: PZRPFLX

➢ **Employee Funding:**
▪ The employee funding procedure will be similar to the FSA file process, however, the actual funds equal to the total amount of payroll deductions will be pushed to PayFlex at the time the Payroll File is uploaded to the PayFlex SFTP site.
  • Once the payroll has occurred, the institution will create the Payroll File extract using deduction codes HS1 and/or HS2 and exact the check date as the parameter.
  • The Payroll File will be uploaded to the PayFlex SFTP site on or before the payroll date.
  • The funds will be pushed to PayFlex using an EFT method.

➢ PROCESS: PZRPFLX

ADDITIONAL INFORMATION TO KNOW:

- o Institutions will have separate PayFlex Employer ID's for the FSA and HSA plans. New Employer ID's will be assigned by PayFlex.
- o Separate files are required for the HSA and uploaded separately from the FSA due to the requirement for each plan to have a separate product 'folder' within the PayFlex system. FSA files must be uploaded to the FSA folder and HSA files uploaded to the HSA folder.
- o The file name must contain the Employer ID.
- o The existing username and password will be used to access both the FSA and HSA.

IMPORTANT INFORMATION REGARDING AUTOMATED PROCESSES:

- o In order to use the automated process to create employee deductions in Banner based on enrollment elections, the Edison ID's must be stored in Banner. We are recommending that all institutions who do not currently store Edison ID's use the ACA Query provided by Edison to populate this information.