PAYFLEX®

Employer Portal Guide

PayFlex® Health Savings Account (HSA)

This guide is designed to help you easily manage your HSA program from your online employer portal.

Get started

- Go to **payflex.com**.
- Select the **Employers** tab and click **Sign In**.
- If you need assistance, contact your PayFlex account manager.
- Once you log in, you can change your password within the **Your Profile** section.

Update your profile

- Under Portal Administration, select **Your Profile**.
- You can enter your name, e-mail address, password, address, phone number and fax number.

View important account messages

- Under Portal Administration, select **Your Messages** to view messages sent from PayFlex.
- To narrow your search, enter a start and end date. Select **Apply Filter**.

MANAGE USERS OF THE EMPLOYER PORTAL

Available for users with Web Administrator role

- Under *Portal Administration*, select **Portal User Management**.

- On the *User Maintenance* page, you can view, update or remove any user by clicking on the user's name.

- To add a new user, click **Add User** and complete the required fields.

- Then you can assign the appropriate roles. You must select the **HealthHub HSA** role to view and use any of the HSA features. If your organization offers other PayFlex accounts, you may want to assign the following roles:

- **Benefit Billing Eligibility** — This role is only for clients who offer Direct Billing service to employees.
- **Billing** — This person receives monthly administrative invoices and has access to invoice information.

Additional user roles

Note: If PayFlex only administers your HSA, you only need to sign up for the **HealthHub HSA** role.

- **Broker** — This person receives important communications specific to PayFlex, your plans, or more generic regulatory and legislative updates.
- **Communication** — This contact is included on important communications specific to PayFlex, your plans, or more generic regulatory and legislative updates.
- **Electronic Data** — This individual serves as the point of contact for any eligibility files exchanged with PayFlex (if applicable).
- **Executive** — This individual receives renewal information annually.
- **Flex Eligibility** — This person serves as the point of contact regarding eligibility matters and has access to participant benefits and account information.
- **Funding** — This individual receives funding reports and notifications and has access to the archived funding information.
- **HealthHub HSA** — This individual has access to HSA information specific to funding and eligibility data.
- **Primary** — This individual serves as the point of contact regarding general client account matters.
- **Reporting** — This individual receives scheduled reports and has access to archived reporting information.
- **Website Administrator** — This individual can add new contacts, edit existing contact information and change access rights.

PayFlex Systems USA, Inc.

HSA DASHBOARD

The dashboard provides a summary of your HSA program. This includes:

Contributions profile
- **Total employer contributions year-to-date (YTD)** — This is YTD employer funding amount contributed to employee accounts for the current tax year.
- **Total employee contributions YTD** — This is the YTD amount that employees have contributed through payroll deductions for the current tax year. This amount does not include any after-tax contributions made by the employees.
- **Total scheduled contributions through end-of-year (EOY)** — This feature is not being used at this time. The amount should always be $0.00.

Note: If you have contributions that should be applied to the prior tax year, we need to receive them in the current year by April 15. If April 15 falls on the weekend, the deadline is the next business day. If we receive the funds by this deadline, we can apply the contributions to the total contribution amount for the prior tax year.

Company profile — This shows your company name, tax identification number and the name of your HSA custodian.

Recent transactions — This displays five most recent transactions, which may include the date, status and amount for the following:
- **Created from batch contribution file on (date)** — This includes contributions received per employee from the deposit file, as well as funds posted and funds queued. The funds posted includes payroll deductions and any employer contributions that go into the HSA. The funds queued are for HSAs that aren't opened yet (i.e., pending the customer identification process [CIP]).
- **Incorrect deposit amount** — This value appears when an employer sends funds to PayFlex (i.e., ACH push) for contributions but we have not yet received an associated deposit file. This description also appears if the funds received are greater than the amount in the file.
- **Reverse of mistaken contribution** — This is the total amount that was reversed back to the employer because the contributions were identified as excess or mistaken contributions (e.g., employee contributes funds over the Internal Revenue Service [IRS] limit or the employee contributes funds and was never eligible for an HSA).

Employee profile — This shows the number of employees with open HSAs and the total with pending HSAs. It also shows the total number of employees in our system. To view more detailed information, click Manage Employees.

Employee account summary
- **Funds received** — These are the funds received from the employer to post to employee accounts. This is a running total from Day One of your plan at PayFlex.
- **Posted contributions** — This is the total contribution amount that we have deposited into open employee accounts. This is a running total from Day One of your plan at PayFlex.
- **Queued contributions** — This is the total contribution amount that we are waiting to deposit into the HSAs that are not yet open (i.e., pending the CIP).

Employer account summary
- **Contributions awaiting funding** — This is the total contribution amount received and currently awaiting employer funding.
- **Balance** — This is the amount received by PayFlex that isn't reserved for contributions to the HSAs. This doesn't include posted and queued contributions and contributions waiting for funding.

VIEW COMPLETED REPORTS

Under HSAs on the left side, select **View Completed Reports**. This page houses the following reports:

Auto-generated reports:
- **HSA Deposit Register** — A summary of contributions posted to employee HSAs from a deposit file received by PayFlex. This also shows employer, employee and incentive contributions. This doesn't include after-tax contributions made by the employee. (Created daily, Monday – Friday.)
- **Daily Account Status** — Employee demographic information and status of the HSA for each employee. (Created daily, Monday – Friday.)
- **Failed Account Verification** — Employees who failed the CIP. This report also includes the date(s) we sent letters, and the number of days that a verification request is outstanding. (Created monthly.)

CREATE ON-DEMAND REPORTS

Under HSAs on the left side, select **Create Reports**.

• Select a report from the drop-down menu. **Note**: Some reports allow you to mask the Social Security number (SSN). The following reports are available:

— **Status Report** — Use this report to periodically identify accounts that were once opened but are now closed. This report helps you keep track of pending accounts, and includes the account status for each of your eligible employees. Only accounts in an "Open" status will receive contributions.

> If you only want to see the last four digits of your employees' SSNs, check the box next to **Mask SSN**. Then click **Submit**.

> Here are the statuses you may see:

Pending — HSA not yet established. The employee hasn't yet passed the CIP. Contributions are accepted for this account but funds won't be available until the account setup process is completed.

> Here are some additional statuses you may see:

Open — The account opening process is complete and the account is active.

Closed — The employee established an HSA but the account has been closed.

Note: This report also includes employee demographic information such as first name, last name, date of birth, SSN (if not masked), address, type of coverage, e-mail address (if applicable) and open date (if applicable).

— **Termination Report** — This report helps identify employees you requested for us to remove from your program. You can also use this report to verify submitted data, and reconcile any account invoicing.

> If you only want to see the last four digits of your employees' SSNs, check the box next to **Mask SSN**.

> Enter a start and end date to view terminations during a specific date range.

> Select a status (e.g., all, queued and processed) and click **Submit**.

— **Contributions Report** — This report helps you reconcile contributions you have reported for your employees' accounts. **Note**: This doesn't include after-tax contributions made by the employee.

> If you only want to see the last four digits of your employees' SSNs, check the box next to **Mask SSN**.

> Select a contribution year, start and end date, and status. Here are the status options:

All — Includes any contributions that are completed, pending, processing, scheduled and queued.

Completed — The transaction has been completed and the funds have posted to the HSA.

Pending — The transaction has been loaded into the system and will process with our next daily processing cycle.

Processing — The transaction request has been sent to the bank and will be completed by the end of the day.

Scheduled — The transaction has been scheduled to occur in the future.

Queued — The request has been sent but the employee doesn't have an open account.

> Then click **Submit**.

Note: You may also use the **View Contributions** section to assist with reconciling payroll contributions.

• **Failed Account Verification Report** — This report shows those employees who failed the CIP. This also includes the date(s) we sent verification letters, and the number of days a verification request is outstanding.

Note: When a report is available, we will send an e-mail to the individual who requested the on-demand report. The completed reports are housed under **View Completed Reports**.

CALENDAR

The calendar is another way to find out when we processed your contribution files.

• Under HSAs on the left side, select **Calendar**.

• Select a month and year. Then click **Refresh**.

• A piggy bank is displayed on the day(s) we processed your contribution file(s). If more than one transaction occurs on the same day, this could represent a combination of transactions.

MANAGE EMPLOYEES

You can view whether an employee's HSA is open, pending or closed.

- Under *HSAs* on the left side, select **Manage Employees**.
- Under *Active Employee Summary*, you can view:
  - **Number of employees with open HSAs**
    > Select the number to view a list of employees who have an active HSA.
  - **Number of employees with pending HSAs**
    > Select the number to view a list of employees who haven't yet passed the account verification process (i.e., CIP).
    > If the member's account is in a pending status, you can generate a new welcome letter to the employee. Next to Action, select **Resend Welcome Letter** from the drop-down menu. Then choose which members you want to receive the letter. Click **Complete Action**.
  - **Number of employees with closed* HSAs**
    > Select the number to view a list of employees who no longer have an HSA under your plan.
- Under *Find Employees*, search for employees by account status (open, pending or closed). Under *Account Status Search*, select a status from the drop-down menu. Or search by first name, last name, SSN or Employee ID (if applicable). Then click **Find**.

Note: The employee is responsible for the account fees. They can view the Fee Schedule online. If the employee would like to close the retail account, a final disbursement of their HSA funds is required.

VIEW CONTRIBUTIONS

View the status of the contribution files sent to us. This includes the dollar amount deposited into the HSAs and whether it's an employee or employer contribution. This doesn't include after-tax contributions made by the employee.

Note: The funding that PayFlex receives goes into the Employer Funding Account. This could be funds we pull from a designated employer account or funds the employer pushes to us.

- Under *HSAs* on the left side, select **View Contributions**.
- You will see the date, total contribution amount, description of the contribution and status. Here are the descriptions you may see:

  - **Created from batch contribution file on (date)** — This includes contributions received per employee from the deposit file. This includes funds posted and funds queued. The funds posted include payroll deductions and any employer contributions that go into the HSA. The funds queued are for HSAs that aren't opened yet (i.e., pending the CIP).
  - **Incorrect deposit amount** — This value appears when an employer sends funds to PayFlex (i.e., ACH push) for contributions, but we haven't yet received an associated deposit file. This also appears if the funds received are greater than the amount in the file.
  - **Reverse of mistaken contribution** — This is the total amount that was reversed back to the employer because the contributions were identified as excess or mistaken contributions (e.g., employee contributes funds over the IRS limit or the employee contributes funds and was never eligible for an HSA).

- To narrow your search, enter a start and end date. Select a status from the drop-down menu. Here are the status options:
  - **All** — Includes any contributions that are completed, pending, processing, scheduled and queued.
  - **Completed** — When transactions are completed and funds are posted to the HSAs.
  - **Pending** — The transactions that are loaded into the system and scheduled to process with our next daily processing cycle.
  - **Processing** — The transactions sent to the bank and will be completed by the end of the day.
  - **Scheduled** — The transactions scheduled to occur in the future.
  - **Queued** — The requests sent but the employees don't have an open account.
- Then click **Filter**.
- To view individual contribution amounts for each employee, select a row and click on the **magnifying glass**. This will take you to the *Fund Schedules* page. You'll see your employees' names, employee and employer contribution amounts, and status of the contributions.

*When an account is closed, the employee will no longer receive payroll or employer contributions. If we receive a termination date for the member, the HSA moves to a retail environment. The account remains open unless we receive a request from the employee to close it. This allows the employee to continue to use their HSA funds.

TERMINATIONS

View a list of employees that we received a termination date for on your eligibility file.

- Under *HSAs* on the left side, select **Terminations**.
- You can view the employee name, last four digits of their SSN, termination date and status.
- You can use the drop-down menu to search by name, SSN and termination date. Or simply type in the search field and click **Search**.

ADD EMPLOYEE

Establish an HSA on behalf of an employee. If you do this, you don't need to send an eligibility file to PayFlex for that employee's HSA.

- Under *HSAs* on the left side, select **Add Employee**.
- Complete the required fields. **Note**: You'll need the employee's name, SSN, mailing address, birth date and the start date of their high-deductible health plan (HDHP). If an employee uses a PO box for their mailing address, provide a residential address as well, so we can verify the account.
- Confirm the employee information and click **Next**. To make changes click **Previous**. To cancel the entire request, click **Cancel**.
- To complete the request, click **Submit**. To make changes, click **Previous**. To cancel the entire request, click **Cancel**.
- After you submit the request, you'll see the following confirmation message:

  Employee Successfully Added.
  The HSA will be opened in accordance with the employee's HDHP start date and upon completion of the employee verification process.

Note: View the status of an employee's HSA on the **Manage Employees** page.

HSA REPORTING DASHBOARD

Under *HSAs* on the left side, select **HSA Reporting Dashboard**. The dashboard is available if you have (or ever had) 10 or more pending or open HSAs. This feature provides monthly online report views across the following reporting categories:

• Program Summary (home page)
• Account Balances
• Contributions
• Distributions
• Expense Analysis
• Investment Analysis
• Spender/Saver Analysis

Program summary

This view includes the following sections:

• Account Status Summary
• Program Feature Utilization
• Self-Service Tool Utilization

Account balances

This section provides an analysis of account balances across two categories — **Account Balances** and **Account Growth**.

• Each category includes the following three tables: Health Savings Accounts, Investment Accounts and Combined HSA/Investments.
• Each table captures the total number of accounts, total balance and average balance.

Contributions

Within this section, contributions are displayed by **This Period** and **Year to Date**.

• For each section, the total number, total amount and average amount of contributions are displayed for the following contribution types:
  – Employer Contributions
  – Employee Payroll Deductions
  – Non-Payroll Deposits

Note: Only completed contributions are shown. Pending, scheduled or queued contributions are excluded.

Distributions

This section provides transactions and payments analysis for **This Period** and **Year to Date**.

• The total number, total amount and average amount of distributions are displayed for the following distribution types:
  – Debit Card Transactions
  – Connected Claims Payments
  – Other Withdrawals

Expense analysis

Within this section, expense types are viewed by **This Period** and **Year to Date**.

• Each section includes the total number, total amount and average amount of transactions. Transactions are displayed for the following expense types:
  – Medical
  – Dental
  – Vision
  – Prescription
  – Other

Investment analysis

This view displays the total number of accounts, total dollar amounts and average dollar amounts associated with each investment option being offered.

Spender/saver analysis

This view categorizes employees based on the percentage of contributions spent in a specific time period. Employees are categorized as:

• **Spenders** — Mostly spends 70 percent or more of their HSA contributions.
• **Savers** — Mostly saves 30 percent or less of their HSA contributions.
• **Adapters** — Sometimes spends/saves HSA contributions (spends between 31 percent to 69 percent).

EXPORTING REPORT DATA

You may elect to export a specific report view or all report views for a selected month. **Note**: When multiple report views are selected in an Excel format, each report is displayed as a separate sheet in the Excel Workbook.

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