

## Funding Account Setup – For Large Groups 2022

### 1 Employer Information (filled in by employer's contact representative)

**Check one:**

We are setting up new funding account(s).

We are renewing.

*If you are a renewing employer, please contact your sales representative for a summary document and a pre-populated form from the previous year.*

**Employer group number is:** \_\_\_\_\_

Employer's legal name (same name that is used on the health plan)		Tax ID number
Street address		
City	State	ZIP
Mailing address (if different than street address)		
Employer type Sole proprietor    LLC    S-Corporation    Other:		
Number of eligible employees	Plan effective date	Plan end date
Employer contact or representative name		Title
Phone Number	Fax Number	Email address

### 2 Choose the accounts you will offer your employees

Discuss with your sales representative or producer the type(s) of accounts that will best fit your company's needs, and then indicate your choices below.

As you proceed to the next sections, you will be asked for detailed information about your integrated funding account options. You only need to complete the checked sections.

**Note:** You must complete this form electronically.

#### Health Flexible Spending Account (FSA)

Estimated number of FSA participants:

#### Dependent Care FSA (DCFSA)

This choice can only be selected if you are offering a Health FSA.

Estimated number of DCFSA participants:

### Health Savings Account (HSA)

The HSA must be paired with a **qualified** high-deductible health plan. Both employers and employees may contribute to an HSA, and the employee owns the account.

Estimated number of HSA participants:

### HSA On Demand® – Only available for Self-funded groups

Please consult your Sales representative prior to selecting this option. Additional lead time is required.

### Health Reimbursement Arrangement (HRA)

Only the employer may contribute to an HRA, and the employer determines how much, if any, of the balance carries over from year-to-year.

Estimated number of HRA participants:

## Funding Account Combinations

This grid shows the combinations of accounts an employee is allowed to select.

	Full Purpose Health FSA	Limited Purpose Health FSA*	Dependent Care FSA
HRA	Yes	No	Yes
HSA	No	Yes	Yes

\*The Limited Purpose Health FSA covers Vision and Dental only.

### 3 Contribution Method for:      Health FSA                      Dependent Care FSA                      HSA

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We will upload contribution amounts online using the employer dashboard. (The employer dashboard is the web portal where the Group Admin can upload contributions.)

We will submit contribution amounts in a flat file. (A flat file is a text file containing contribution amounts. Additional time is required for testing of flat file specs.) Your sales representative will provide the file layout and work with you to set this up.

### 4 FSA & DCFSA Information

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If the box above is checked, complete this section. If not, continue to the next section.

The runout period automatically gives participants 90 days after the end of the plan year to submit receipts for expenses incurred during the plan year.

#### Full Purpose FSA (May be paired with an HRA, but not an HSA)

Covers eligible health plan expenses

#### Full Purpose Health FSA Rollover and Grace Period (choose one)

Rollover of \$570 will be offered

Rollover will be offered up to \$\_\_\_\_, but not over \$570

We will offer 2½ month grace period

We will not offer a rollover or grace period

**Limited Purpose Health FSA** (May be paired with an HRA or HSA)

Covers eligible dental and vision expenses

**Limited Purpose Health FSA Rollover and Grace Period** (choose one)

Rollover of \$570 will be offered

Rollover will be offered up to \$\_\_\_\_, but not over \$570

We will offer 2½ month grace period

We will not offer a rollover or grace period

**Dependent Care FSA**

**Grace Period** (choose one)

We will offer 2½ month grace period

We will not offer a grace period

**Spend-down** (Allows expenses incurred after termination date to be submitted through end of plan year against any funds remaining in the account).

We will offer spend-down

We will not offer spend-down

Special notes for FSA (including multiple paysites, custom product codes, etc.):

**5 HSA Information**

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**HSA On Demand Details** – (Complete only if HSA On Demand will be offered.) It is recommended to match the elections from which funds will be made available and the contributions from which they will be repaid.

HSA On Demand funds will be available in the amount of (choose one):

The annual Employer election

The annual Employee election

The annual Employer + Employee election

Contributions that will repay any HSA On Demand funds used (choose one):

Employer contributions

Employee contributions

Both Employer and Employee contributions

Will Employees be able to use HSA On Demand funds without liquidating their existing investments?

Yes

No

Please use the box below for any additional information you would like to share regarding the HSA.

Special notes for HSA (including multiple paysites, custom product codes, etc.):

## 6 HRA Information

If the box above is checked, complete this section. If not, continue to Section 7.

*The runout period automatically gives participants 90 days after the end of the plan year to submit receipts for expenses incurred during the plan year.*

### HRA Allocation

**Timing of Allocation Funding** (choose one)

**Annual** – one (1) allocation is available at the start of the Plan or Calendar year

**Semi-annual** – two (2) allocations are available, one (1) at the start of the Plan or Calendar year, and one (1) six (6) months later

**Quarterly** – four (4) allocations are available, one (1) at the start of each quarter

**Monthly** – twelve allocations are available, one (1) at the start of each month

### HRA Eligible Expenses

We will allow the HRA to pay for the following types of qualified expenses (choose one):

Medical plan expenses that apply to health plan medical deductible only

Medical and pharmacy plan expenses that apply to health plan medical deductible only

Medical plan expenses (deductible, copays, and coinsurance)

We will offer the following HRA option (choose one):

**Member Pays First** - Member to pay for a set amount of expenses before HRA funds are available

**Aggregate** –when expenses for any family member or combination of family members meet the Member Pays First amount for the family, HRA funds become available to all family members

**Enter amounts for all three (3) Member Pays First levels below**

**Embedded** –when expenses for a family member meet the Member Pays First amount, the HRA funds become available only to that family member **Enter amounts for all three (3) Member Pays First levels below**

**Set the Member Pays First Levels:**

Employee Only: \$ \_\_\_\_\_

Employee +1: \$ \_\_\_\_\_

Employee + family: \$ \_\_\_\_\_

Once the Member Pays First requirement is met, you can choose to split the next coverage between the HRA and member:

We will offer Member Pays First, followed by no additional restrictions

We will offer Member Pays First, followed by Split Coverage - \_\_\_\_\_% HRA, \_\_\_\_\_% Member

**HRA Pays First** – HRA funds are available for eligible costs immediately. The full balance can be used by any one or combination of family members

**Split First Dollar Coverage** – eligible costs are split between the member and HRA, and the full balance can be used by any one or combination of family members

\_\_\_\_\_ % HRA, \_\_\_\_\_ % Member

### HRA Allocation Tiers

**Aggregate Allocation** – the total allotted HRA funds available to family members covered under the HRA

**Embedded Allocation** – the maximum allotted HRA funds available to each family member covered under the HRA

### Allocation Tier Amounts for each Allocation: Enter amounts for all three Allocation Tiers

Employee Only: \$\_\_\_\_\_ total allocation

Employee +1: \$\_\_\_\_\_ total allocation

\$\_\_\_\_\_ per person maximum allocation (for embedded only)

Employee + family: \$\_\_\_\_\_ total allocation

\$\_\_\_\_\_ per person maximum allocation (for embedded only)

### HRA Rollover

We will allow HRA funds to be carried forward to the next plan year as follows (choose one):

No rollover

Entire balance rolls over to the next plan year

A maximum of \$\_\_\_\_\_ is allowed to roll over to the next plan year for the "employee only" tier (recommended cap is the annual deductible or annual out-of-pocket maximum for each tier)

A maximum of \_\_\_\_\_% of the balance is allowed to roll over to the next plan year

Special notes for HRA (including multiple paysites, custom product codes, etc.):

## 7 Healthcare Claims Submission

Choose how your employees will access the funds:

### HSA

Check one option:

Payment Card with streamlined claims for payment

Claims will be click-to-pay only with payment made to the Employee or Provider

Payment Card only

### HRA

Streamlined claims for payment

#### Payment Method

Claims will be auto-pay only

#### Payee (choose one)

Payment for medical, dental, and vision made to the Provider only (Pharmacy pays to the Employee)

Payment made to the Employee only

Claims will be click-to-pay with auto-pay option

*The information in this box is for Internal Use Only. If you complete the form electronically, this box prepopulates with your selections from Section 6. If you complete a paper version of the form, the selection in this box needs to match the selection from Section 6.*

### HRA Eligible Expenses

We will allow the HRA to pay for the following types of qualified expenses (choose one):

Medical plan expenses that apply to health plan medical deductible only

Medical and pharmacy plan expenses that apply to health plan medical deductible only

Medical plan expenses (deductible, copays, and coinsurance)

### FSA

Check one option:

Payment Card with streamlined claims for payment

Claims will be click-to-pay only with payment made to the Employee or Provider

Payment Card only - No Streamlined Claims

Streamlined Claims only - No Payment Card

### Funding Account Stacking Order (for an HRA paired with an FSA)

Expenses that are eligible for reimbursement from both accounts will be processed in the following order:

If HRA and FSA elected, select which account will be used first for paying eligible expenses

HRA first, FSA second

Special notes for Health Claims Submission:

## Disclaimer

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This document and information contained within is not intended to be tax or legal advice. Employers should consult with their own tax advisor to determine the tax implications of purchasing the products discussed herein. Advice, if any, included in this material was not intended or written by Premera to be used, and it cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer.

Group Representative must review this document to ensure that it accurately reflects the accounts and services that the group has requested Premera to administer on behalf of the group(s), as expressly agreed to in the signed contract with Premera. Any changes to these accounts or services requested after the plan year effective date above may result in additional charges.

## Electronic Funding Authorization

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The [Electronic Funding Authorization form](#) is mandatory for new group setups. Without the form, group setup will be delayed until the required information has been provided.

## TO BE COMPLETED BY PREMERA

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Please update this section for any Full Purpose Health FSA, Limited Purpose Health FSA, or HRA where a Payment Card option has been selected. (This is NOT applicable for products without a Payment Card.)

This information affects auto-substantiation and must be completed for each new group and/or at plan year renewal.

### *Medical Plan Copay Amounts*

Office visit copay:

Hospital copay:

Prescription copay:

### *Dental Plan Copay Amounts*

Dental office copay:

### *Vision Plan Copay Amounts*

Vision office copay:

Glasses/contact lens copay:

Prescription copay:

Pharmacy Plan Copay

Amounts Retail copay:

Mail order copay:

**Product Codes** –Sales, please ensure the Product Code marked on the form and the Code selected in Edge match.

Product	Fully Insured	ASC	ASO/TP	Min. Premium	Re-funding
<i>FSA</i>					
<i>Full Purpose Health FSA</i>	<i>ACFP0001</i>	<i>ACFP0002</i>	<i>ACFP0003</i>	<i>ACFP0004</i>	<i>ACFP0005</i>
<i>Limited Purpose Health FSA</i>	<i>ACLP0001</i>	<i>ACLP0002</i>	<i>ACLP0003</i>	<i>ACLP0004</i>	<i>ACLP0005</i>
<i>Dependent Care FSA</i>	<i>ACDC0001</i>	<i>ACDC0002</i>	<i>ACDC0003</i>	<i>ACDC0004</i>	<i>ACDC0005</i>
<i>HRA</i>					
<i>Medical Deductible Only</i>	<i>ACHR0003</i>	<i>ACHR0013</i>	<i>ACHR0014</i>	<i>ACHR0015</i>	<i>ACHR0016</i>
<i>Medical/Rx on Medical Deductible Only</i>	<i>ACHR0004</i>	<i>ACHR0017</i>	<i>ACHR0018</i>	<i>ACHR0019</i>	<i>ACHR0020</i>
<i>Medical Plan Expenses (deductible, copay, coinsurance)</i>	<i>ACHR0001</i>	<i>ACHR0005</i>	<i>ACHR0006</i>	<i>ACHR0007</i>	<i>ACHR0008</i>
<i>HSA Account</i>	<i>ACHS0001</i>	<i>ACHS0002</i>	<i>ACHS0003</i>	<i>ACHS0004</i>	<i>ACHS0005</i>
<i>Retirement Reimbursement Account</i>	<i>ACRR0001</i>	<i>ACRR0002</i>	<i>ACRR0003</i>	<i>ACRR0004</i>	<i>ACRR0005</i>