Funding Account Employer Administration Guide

Large Group

PREMERA | ✚

BLUE CROSS

To help you get the most from your funding accounts, use this Guide to:

- Review enrollment and Funding
- Understand the Customer Identification Program (CIP)
- Access and view the Employer Dashboard
- Manage contributions
- View and manage reports
- Understand streamlined claims
- Understand the termination and orphan process

Enrollment and Funding

Once enrollment has been received and processed, timing for availability of funds varies by type of funding account. Healthcare payment cards are mailed within five (5) business days.

- Flexible Spending Account (FSA)—Funds are available immediately.
- Dependent Care Flexible Spending Account (DCFSA) - Funds are available once contributions have been submitted.
- Health Reimbursement Arrangement (HRA) - Funds are available immediately.
- A welcome letter is generated upon receipt of enrollment and the Health Savings Account (HSA) opening. Funds will be available for use within three (3) business days once contributions have been submitted.

Customer Identification Program Process

CIP is a validation process for bank accounts that is required under the USA PATRIOT Act. The Act mandates that all financial institutions obtain, verify, and record information identifying each person who opens an account. For detailed information on the CIP process, please use the link below: Customer Identification Program

How the CIP Process Works:

The CIP process typically takes three (3) days to complete. If CIP is not passed automatically, the employee will receive a request via email or USPS for additional information (e.g. Driver's License, Social Security cards) needed to complete their validation.

You can view CIP status online via the CIP Dashboard to monitor your employees' accounts.

Access and View the Employer Dashboard

Access to administrative tasks for funding accounts is managed through the Premera Employer portal. Your authorized group administrator must contact the Premera Help Desk at 800-722-9780 to request a registration link to access the Premera Employer portal.

To grant additional access to the Funding Account Employer Dashboard, your group administrator will need to grant access on the Premera.com Employer portal with the role of either Admin or Financial User. Appropriate access will be assigned based on a user's role.

Once on the Premera Employer portal, select "Tools" on the main navigation bar at the top of your screen and then select "Funding Accounts" to access your Employer Dashboard and manage HSA, FSA, DCFSA, and HRA products.
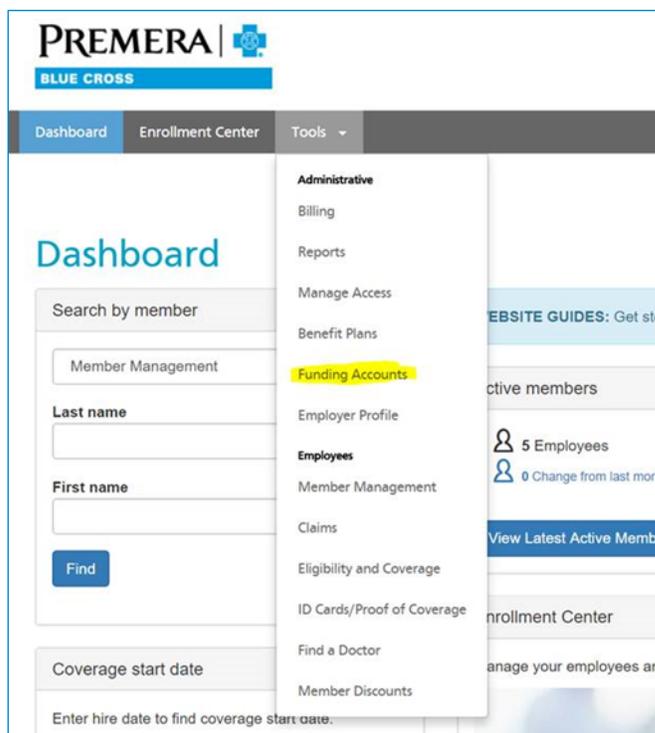
Manage Contributions

You will manage your contributions in one of two ways:

- Employer dashboard—The employer dashboard which is the web portal where the group administrator can upload contributions.

- Flat File—A flat file is a text file containing amounts. You should work with your Account Manager on information needed if you have chosen the flat file option.

Employer Dashboard Contributions

Via Spreadsheet

Once you have accessed the home page of the employer dashboard, click on "Use a spreadsheet to submit contributions" under "Contributions."

Steps to follow

- Step 1: select a pay site: Choose the option that will be in the dropdown box for your group. The pay site for most groups will be All Employees (as shown). If you have multiple pay sites, select the appropriate site. The contribution process must be completed separately for each pay site.

- Step 2: enter your payroll date in the Contribution Date Field.

  ◊ Be sure to read the flagged message.

- Step 3: the payroll identifiers generate once step 2 is completed. *These will be used in column B of the excel template. EE = Employee and ER = Employer.

STEP 3 : Payroll Identifier

Below is a list of Payroll Identifiers you will need to enter into the spreadsheet prior to uploading.

Payroll Identifiers		
Account Type	**Plan Year**	**Payroll Identifier**
HSA: HSA-EE	2020	HSAEE2020
HSA: HSA-ER	2020	HSAER2020

- Step 4: download Excel template. Populate column A with SSN (No dashes), column B payroll identifier(s), and column C contribution amount. Employee and Employer contributions need to be on separate rows. Upon completion, save this template to your desktop for upload (step 6).

STEP 4 : Download Excel Template

Click the button below to download the Excel Template.

Download Excel Template

Review the information below. Click the Make Changes button to return to the prior page to make any edits.

STEP 5 : Contribution File Information

Contribution File Information

Employer	Pay Site	Invoice Date
Premera Blue Cross Demo 2017	All Employees	11/24/2017

Make Changes

- Step 5: contribution file recap—Review to ensure the right pay site and pay date have been selected.

STEP 6 : Upload and Validate File

Browse to select your saved file, upload the file and validate the file for processing.

Browse

HSA 51Test_Contribution Upload.xls - Completed   ✕

- HSA 51Test_Contribution Upload.xls

Upload File

Validate Spreadsheet   Validate Spreadsheet box will populate after you've uploaded the file.

- Step 6: upload and validate the file.
- Click Browse to select the saved spreadsheet you want to upload.
- Click Validate Spreadsheet. If there are no errors, click Submit Contributions.

Please verify your contribution upload:

STEP 7 : Contribution Summary

Contribution Summary

Invoice ID: **12466577**

Deduction Date: **11/24/2017**

- Step 7: Review the contribution summary.

- Step 8: contribution details, click Cancel Contributions to cancel the upload and correct any errors. If no errors were identified, proceed to Process Contributions.

STEP 8 : Contribution Details

Click Cancel Contributions to cancel the upload and correct any errors. To load the contributions, click 'Process Contributions'. Only the records that are loaded successfully will be processed. Click the ⊕ to view the contributions details.

Contribution Details

| Record by Status: | 4 Errors ⊕ |
| | 4 Total Records ⊕ |

| Record by Account: | HSAER21 | 2 records for $50.00 ⊕ |
| | HSAEE21 | 2 records for $175.00 ⊕ |

Cancel Contributions

- If you receive an error once the contribution file has validated, you can expand the + indicator to see the Social Security Number(s) that caused the error.

Spreadsheet Contributions

Please verify your contribution upload:

Contribution Summary

Invoice ID: 12653158

Deduction Date: 12/31/2018

Status	Employee	Payroll Identifier	Amount	Message
ERROR	123456777	HSAER2018	$75.00	3019: Census and enrollment could not be found in the system.
ERROR	555227777	HSAEE2018	$25.00	3019: Census and enrollment could not be found in the system.

Back

The most common error for a Social Security Number is "Census and enrollment could not be found in the system." This means enrollment from Premera to the funding account has not had enough time to process.

- If the Social Security Number displayed was a mistype on your file, click Cancel Contributions, return to the Excel spreadsheet to make the correction, and initiate the step to upload again.

- To load contributions, click Process Contributions. Only the records that are load ed successfully will be processed.

- If the Social Security Number is valid and needs time to be set up in the Premera system, you can elect to keep the SSN on the file and proceed with processing the contribution file. When the SSN has been confirmed as contribution-ready, you can refer to the Contribution Invoice Rejection Report to complete.

Contribution Details

| Record by Status: | 4 Loads ⊕ |
| | 4 Total Records ⊕ |

| Record by Account: | HSAEE17 | 2 records for $175.00 ⊕ |
| | HSAER17 | 2 records for $50.00 ⊕ |

Cancel Contributions   Process Contributions

Below are the results of your contribution file upload.

Processing Results

Invoice ID: **12466577**

Deduction Date: **11/24/2017**

Status: **Processing...**

Results: **Using the Invoice ID above, go to the Reports section and refer to the "Contribution Invoice Funding Details" to check results. Please allow up to an hour for processing.**

Exit

NOTE: Status of "processing" does not change. This is the final screen and you can simply click Exit as soon as you land on this page.

Off-cycle

An off-cycle contribution is an ad-hoc option that allows online submission of contributions for multiple employees with active accounts. This is the preferred method when there is a smaller population to enter contributions for.

Once you have accessed the home page of the employer dashboard, click on Process off-cycle group contributions.

Welcome Kim

Employee Information

Add a new hire

Quick Search

First:

Last:

SSN:

EE ID:

Search

Advanced employee search

Contributions

Process group contributions online by payroll cycle

Process off-cycle group contributions online

Use a spreadsheet to submit contributions

Off-Cycle Contributions

Enter contribution information below and click "Next."

Invoice details (applies to all contributions)

Memo: Payroll Payment

Payment Date: 03/10/2021

Contribution details (allows for active policies only)

Employee	HSA Employee	HSA Employer
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
	0	0

Next

Steps to follow

- Enter the HSA contributions for each employee listed.

- HSA Employer —If you are making an employer contribution, enter the amount in this column.

- HSA Employee—If your employee is making a contribution, enter the payroll deduction amount in this column.

- Select the Next button when complete.

- Verify the contribution details and select Submit to finalize the contributions.

Off-Cycle Contributions

Verify Invoice Details

Memo: **Payroll Payment**

Payment Date: **04/22/2019**

Verify Contribution Details

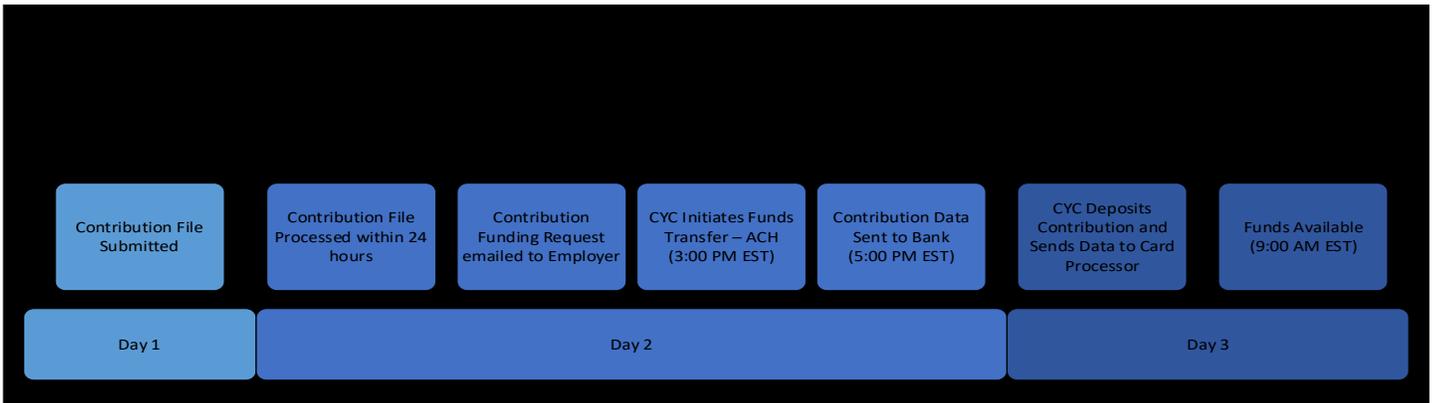| Employee	Account	Policy	Policy Dates	Amount
Apple, Andrea xxx-xx-1111	HSA Employer	HSAER6950281-66539	01/01/2019 - 01/01/2020	$25.00

Back   Submit

Off-Cycle Contributions

✔ Thank you. Your contribution(s) has been submitted.

Contribution and Invoice Processing

Health Savings Account (HSA) and Dependent Care Flexible Spending Account (DCFSA) contributions require transmission via a contribution method. Flexible Spending Account (FSA) contribution amounts can also be included if the dashboard reports will be used for reconciliation.

After the contribution file is processed, funds are only debited from the bank account on file for the amount of the successful HSA contributions. Funds are debited on a separate weekly claim pull from the four percent (4%) impressed balance for FSA, HRA and DCFSA claims as they are incurred.

Contribution File Submitted	Contribution File Processed within 24 hours	Contribution Funding Request emailed to Employer	CYC Initiates Funds Transfer – ACH (3:00 PM EST)	Contribution Data Sent to Bank (5:00 PM EST)	CYC Deposits Contribution and Sends Data to Card Processor	Funds Available (9:00 AM EST)
Day 1	Day 2				Day 3	

Business Banking Day 1 by 9 a.m. Pacific Standard Time (PST)

- Submission via Employer Dashboard

    ◊ The contributions are processed immediately once submitted.

        ♦ The invoice (Contribution Funding Report or CFR) for the HSA contributions is generated and sent to the group via email, and includes all HSA contributions that processed without error.

        ♦ The CFR will show the amount of funds that will be debited through ACH from your

          specified bank account, and the debit can take place as early as the next banking day.

            * Please Note: In order to stop a CFR pull, your Vendor Account Specialist needs to be notified before 12:00 p.m. Pacific Standard Time the day the CFR invoice is generated. To initiate outreach, please contact your Vendor Account Specialist at OpsSysPersonalFundAcctSupp@PREMERA.com.

        ♦ Once the contributions are processed all funds are viewable in the member's accounts on the member portal. HSA funds will show as pending contributions.

    ◊ .

- Submission via flat file

    ◊ Upload the contribution file to Premera's secure file transfer protocol (SFTP) server.

    ◊ Premera will forward on for set up.

Regardless of the submission method, if the file is received after 9 a.m. PST, add an additional banking day to the timeline above.

Business Banking Day 2 afternoon

- ACH debit is initiated to your bank account on file for HSA contributions. Funds are pulled from the bank overnight, and can be seen in the bank account activity the next banking business day.

- There is no notification of a successful transaction. You will be notified by email of any failed transactions with detail of the reason for the failure and next steps.

Business Banking Day 3 by 6 a.m. PST

- The contribution file is sent at 11:30 a.m. PST; funds are available on payment cards later that day. HSA funds show as settled transactions in the members' accounts and in the available balance section on the member portal.

Notional Accounts—HRA and FSA Elections

HRA, FSA, and DCFSA are notional accounts, meaning no funds are debited from the bank account on file until the funds allocated to each eligible employee with an election are used. HRA and FSA elections are sent on the nightly census and enrollment file from Premera and are available and ready for member use the next day. The employer will be invoiced once the members use the funds (see "Invoicing for HRA, FSA, and DCFSA Notional Accounts" for timing).

Initial Required Minimum Funding (RMF) and Recalculating RMF

Required Minimum Funding occurs when the employer agrees to advance benefit payments on behalf of the plan by transferring monies to the funding account. The standard RMF amount is equal to 4% of the annual enrollments, but not less than $250. This initial deposit is made prior to the effective date of the plan year and will be used by to pay claims.

Fourteen days prior to the plan year effective date, an RMF invoice will be auto-generated based on the current enrollment. An email notification will be sent to the designated recipient(s) An ACH equal to the amount of the RMF invoice is initiated to pull funds from the bank account on the following business day.

The RMF will recalculate daily over the 14-day period to account for any increased in enrollments. An invoice will generate to pull additional funds if the newly calculated RMF amount is greater than 25% of the current RMF balance. The initial RMF must be secured prior to the effective date.

The RMF balance is reviewed on the 15th of each month and an automated recalculation of the enrollment totals is run to ensure adequate RMF balance percentages are maintained. When the recalculated amount is greater than 25% of the current RMF balance an invoice is generated for the additional funding and an email notification with the new amount is sent to the designated recipients.

An ACH to pull the additional funds is initiated on the 22nd of the month (or the first banking business day thereafter) to allow sufficient time to fund the bank account. An email notification is generated on that same day to remind you that funds will be pulled from the bank account the following business day.

The RMF balance will be reviewed for all active participants quarterly. When a recalculated RMF amount is 25% or less than the current RMF balance, a refund of the surplus funding is initiated via ACH to the bank account on file. The refund process is completed over a month period and an email notification is generated to communicate the refund to you.

Invoicing for HRA, FSA, and DCFSA Notional Accounts

Claims submitted by employees during the prior week are paid by using the RMF funds. On a weekly basis, a debit via ACH from the bank account on file necessary to return the existing deposit balance to the RMF. The invoice for these funds, called the Electronic Weekly Funding Report (EWFR), is set to cycle once a week and captures claims that were processed between the previous Tuesday through Monday. An email notification is generated—usually on Tuesdays—one (1) business day prior to the ACH debit.

View and Manage Reports

There are reports to help you manage your funding accounts. Below are examples:

Account Balance and Administrative Reports

- "Participant Accounts" –employee-level detail of health savings account contributions for the selected plan year.

- "Participation Accounts Utilization and Forfeitures" - employee-level data on savings accounts and remaining balances.

Funding and Contribution Reports

- "Contribution Invoice Funding Details" – details on contributions successfully posted for the selected funding invoice.

- "Employee Contribution" – a listing of contributions for a particular employee for a given date range.

- "Contribution Invoice Discrepancies" – contribution details needed to reconcile a specific Contribution Funding Request.

- "Contribution Invoice Rejections" - when contributions are not loaded due to a lack of census or enrollment records, displayed rejected records can be resubmitted through this report once census and enrollment has been corrected.

- *Claims Reports – (Reports for your notional accounts)*

    ◊ "Paid Claims" – identifies all claims paid for a specific time period.

Understanding Streamlined Claims

Streamlined claims can be set up in one of two ways — auto-pay or click-to-pay.

- Auto-pay—claims will automatically pay without the need for the member to intervene manually.

- Click-to-pay—member can select which claim(s) that are in ready for action status in their portal to pay.

There are exceptions when a claim will not be allowed to pass through for payment. A claim that falls under any of these exceptions will not streamline:

- There is a Non-disclosure Request on file

- Claims that require Coordination of Benefits

- The expense is not eligible per the plan design

- Claim is for a domestic partner or child of a domestic partner

- Claims for a spouse who was covered prior to marriage as an opposite sex domestic partner within the same year
- Sensitive diagnosis claims for dependents beyond a certain age, which varies by state (ex., for Washington, the age is 13; for Alaska, the age is 18).
    - ◊ Member-level permission is granted by the member through the Premera member portal or by submission of the Benefit and Claim Information Authorization Release Form.

If a claim falls under one of the above exceptions, the member can submit a manual claim through the online member portal or the mobile app.

Premera processes claims weekly, sending them each Tuesday. Claims will be visible on the member portal by Thursday.

Understanding the Termination and Orphan Process

When a member with a HSA is terminated from their account in the Premera system they are sent a communication to let them know:

- You no longer provide their account.

- How to access their account online

- They are responsible for the monthly maintenance fee and other applicable fees

- They will receive a new payment card to access their funds.