MANAGE YOUR FUNDING ACCOUNTS

Funding Account Employer Administration Guide

Small Group

PREMERA BLUE CROSS BLUE SHIELD OF ALASKA

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

- Review eligibility and enrollment
- Understand the Customer Identification Program process
- Access and view the Employer Dashboard
- Manage contributions
- View and manage reports
- Understand the termination and orphan process

Eligibility and Enrollment

A welcome letter is generated upon receipt of enrollment and the Health Savings Account (HSA) opening. Healthcare payment cards and welcome letters are mailed within five (5) business days of the account opening.

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.

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.

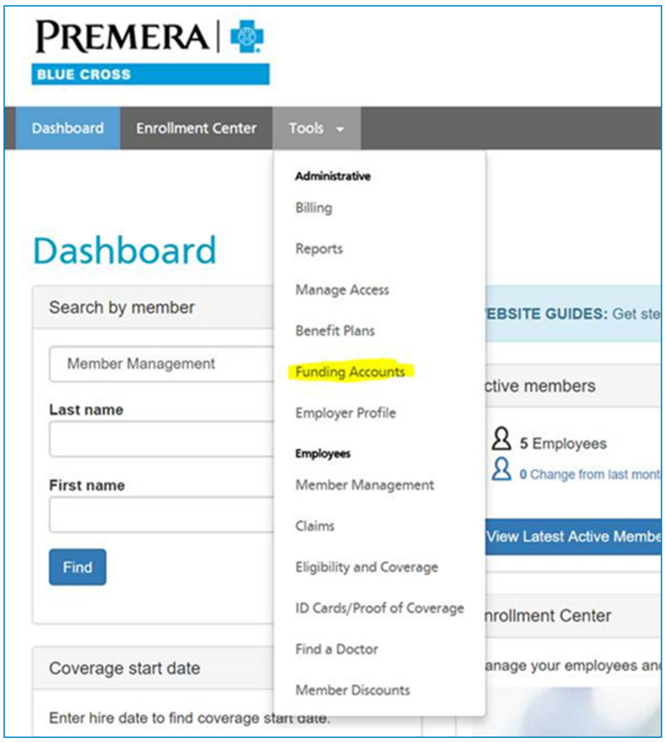
You can view CIP status online via the CIP Dashboard to monitor your

Access and View the Employer Dashboard

Contributions to employee's HSA accounts are manage 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 products.



Manage Contributions

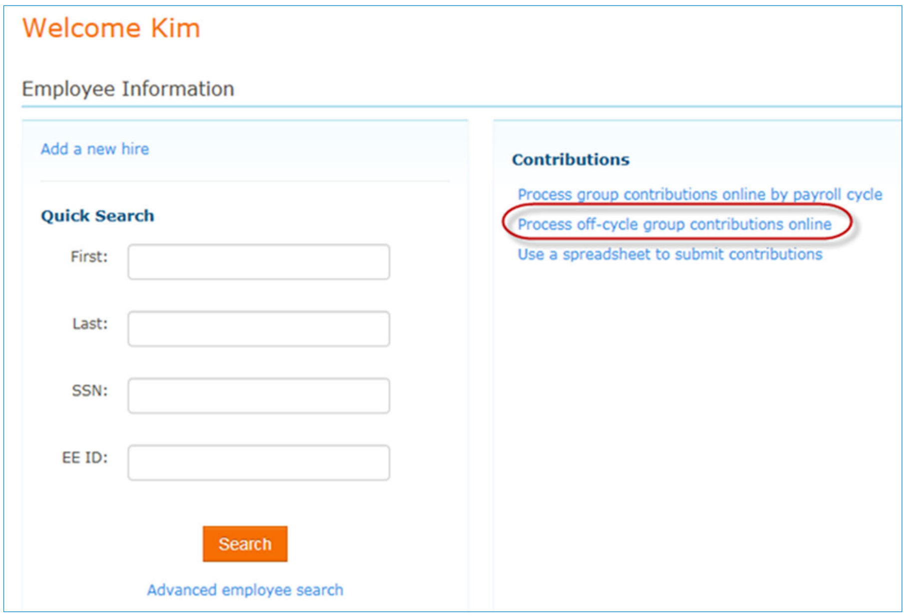
Contributions are managed via the employer dashboard which is the web portal where the group administrator can upload contributions.

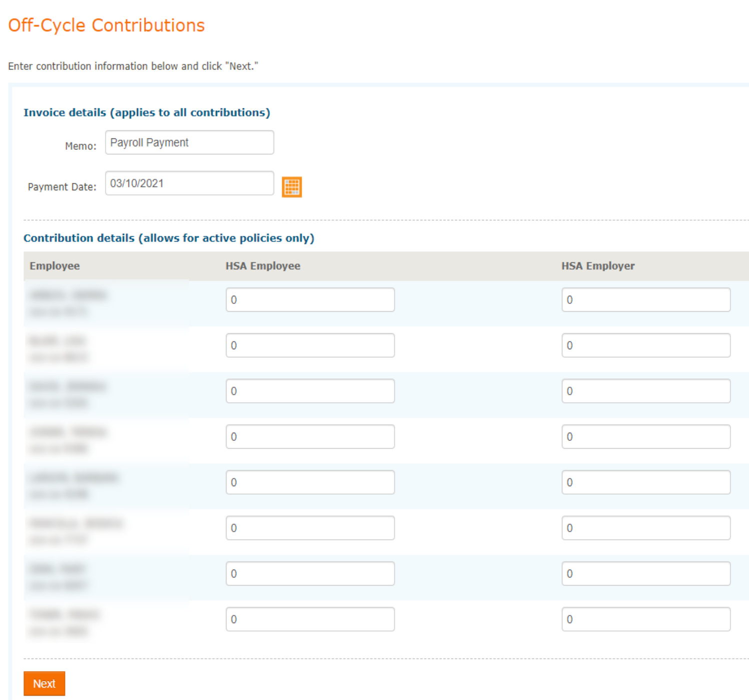
Employer Dashboard Contributions

Off-cycle (*recommended*)

An off-cycle contribution is an ad-hoc option that allows online submission of contributions for multiple employees with active policies.

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

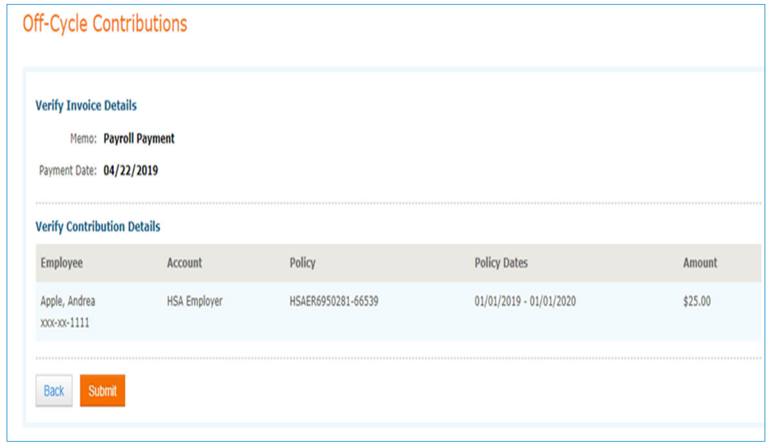




Steps to follow

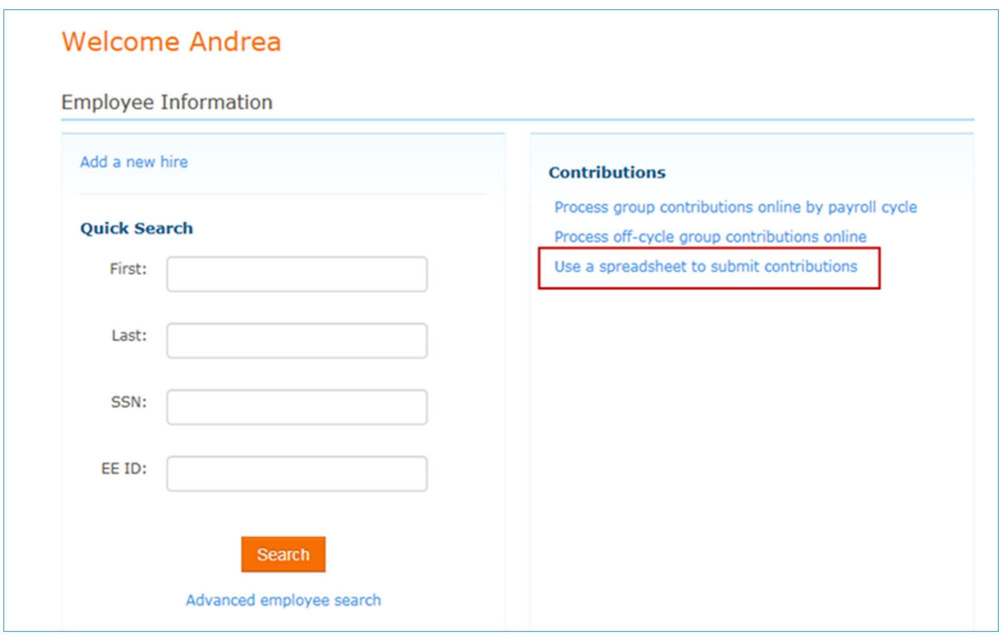
- Enter the HSA contributions for each employee listed.
- HSA Employer —If you are making an employer contribution, enter the amount in this column.
- HSA Employee—If your employee is making a contribution, enter the payroll deduction amount in this column.

- Select the Next button when complete.
- Verify the contribution details and select Submit to finalize the contributions.



Via Spreadsheet

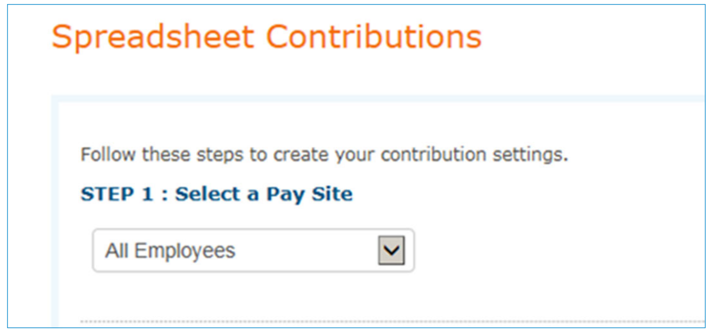
Once you have accessed the home page of the employer dashboard, click on "Use a spreadsheet to submit contributions" under "Contributions."



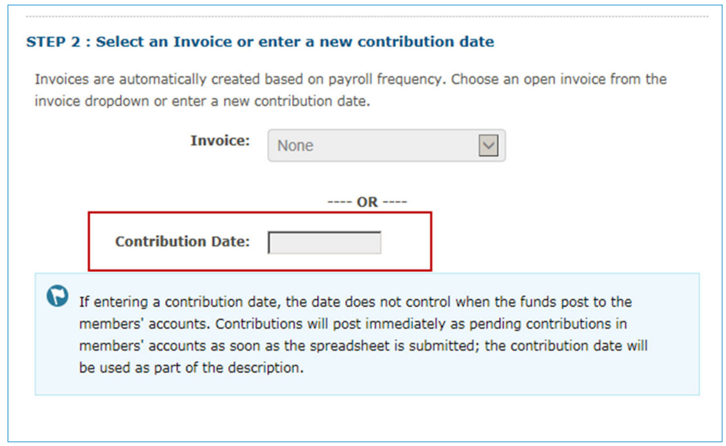
Steps to follow

(Before you are able to upload your contributions, you need to go to "Step 4" on the portal and download the Excel template to complete prior to entering into the system.)

- 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.

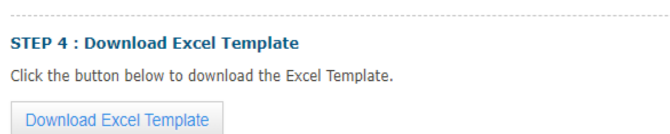


- Step 2 enter your payroll date in the Contribution Date Field.
  - ◊ Be sure to read the flagged message.

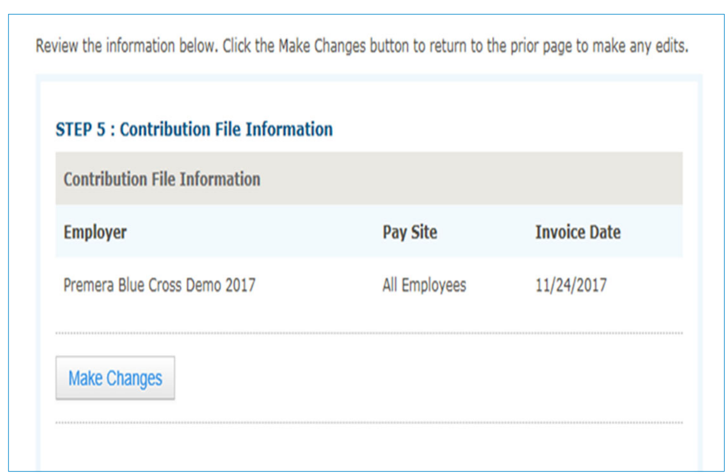


- Step 3 the payroll identifiers generate once step 2 is completed. *These will be used in column B of the excel template. EE = Employee and ER = Employer.

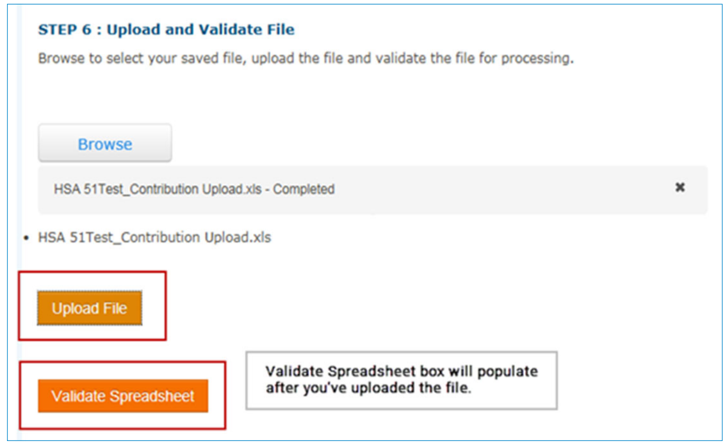
- Step 4 download Excel template. Populate column A with SSN (No dashes), column B payroll identifier(s), and column C contribution amount. Employee and Employer contributions need to be on separate rows. Upon completion, save this template to your desktop for upload (step 6).



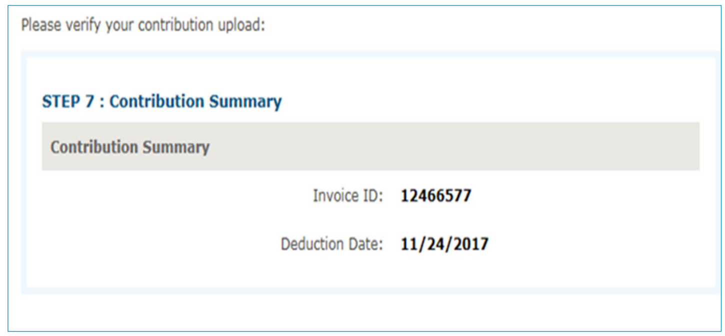
- Step 5 contribution file recap—Review to ensure the right pay site and pay date have been selected.



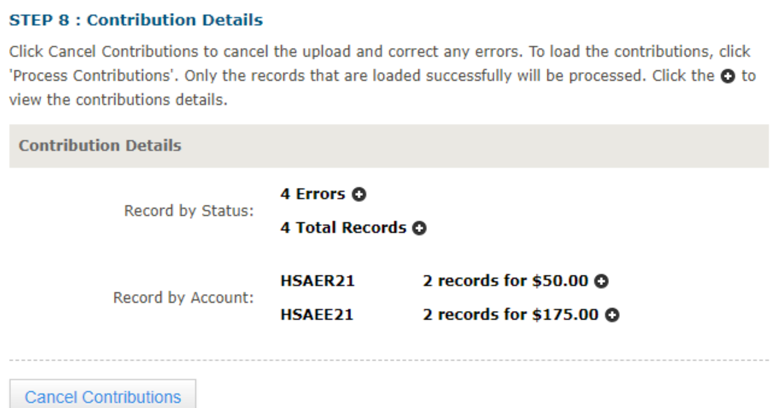
- Step 6 upload and validate the file.
- Click Browse to select the saved spreadsheet you want to upload.
- Click Validate Spreadsheet. If there are no errors, click Submit Contributions.



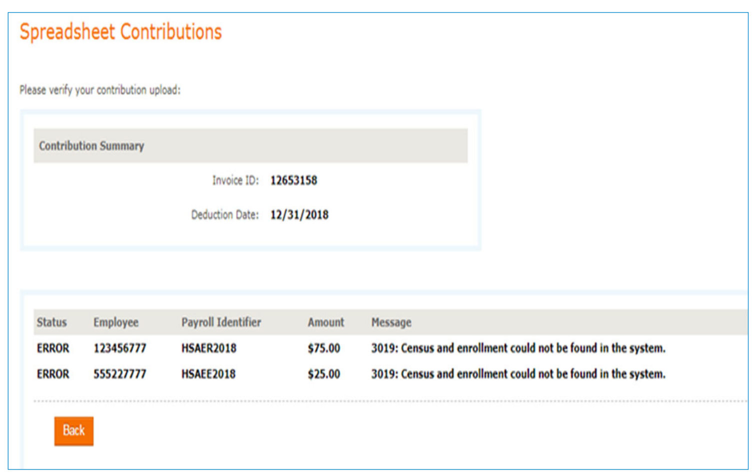
- Step 7 Review the contribution summary.



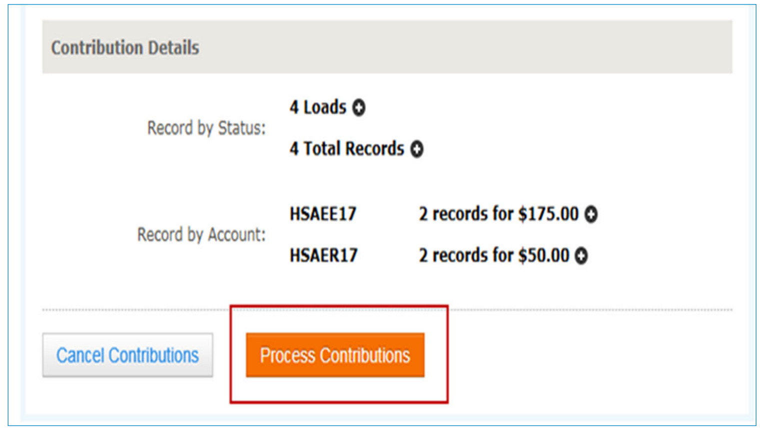
- Step 8 contribution details, click Cancel Contributions to cancel the upload and correct any errors. If no errors were identified, proceed to Process Contributions.



- 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.

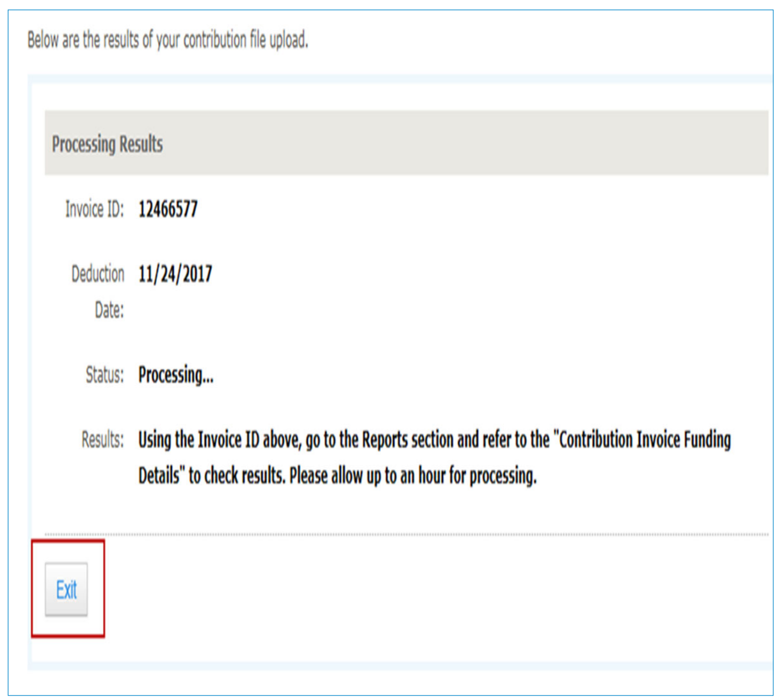


The most common error for a Social Security Number is “Census and enrollment could not be found in the system.” This means enrollment from Premera to Optum Financial has not had enough time to process.



- 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 steps to upload again.
- To load contributions, click Process Contributions. Only the records that are loaded 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.

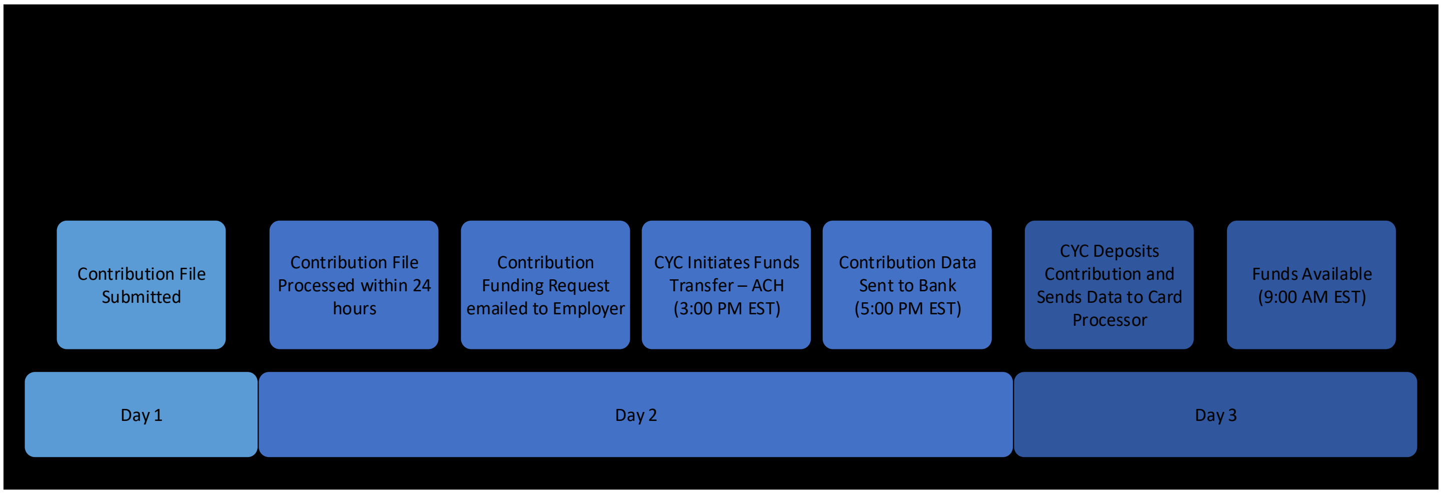
NOTE: Status of “processing” does not change. This is the final screen and you can simply click Exit as soon as you land on this page.



Contribution and Invoice Processing

Contribution files will be processed for Health Savings Account (HSA) funding within 24 hours of receipt.

After the contribution file is processed, funds are only debited from your specified bank account for the amount of the successful HSA contributions.



Business Banking Day 1 by 9 a.m. 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, Optum Financial needs to be notified before 12:00 p.m. Pacific Standard Time the day the CFR invoice is generated. To initiate outreach to Optum Financial, please contact your Optum Financial liaison 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.

Business Banking Day 2 afternoon

- ACH debit is initiated to your bank 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.

View and Manage Reports

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

Account Balance and Administrative Reports

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

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.

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.