

# PAYFLEX®

## Health savings account (HSA) employer portal guide



# Get started

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

1. Go to **payflex.com**.
  2. Click **Sign In**, then select the Employer tab to log in.
  3. Once you log in, you can change your password within the Your Profile section.
- If you need assistance, contact your PayFlex account manager.

## Update your profile

- Under Portal Administration, select **Your Profile**.
- You can enter your name, email 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. Then select **Apply Filter**.



## Quick tip

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



## Available for users with a Web Administrator role

### Manage users of the employer portal

1. Under Portal Administration, select **Portal User Management**.
2. On the User Maintenance page, you can view, update or remove any user by clicking on the user's name.
3. To add a new user, click **Add User** and complete the required fields.
4. 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:

**Benefits billing eligibility** — Only for clients who offer direct billing service to employees.

**Billing** — Receives monthly administrative invoices and has access to invoice information.

### Additional user roles (and what each person does)

- **Broker** — Receives important communications specific to PayFlex and your plans, and more generic regulatory and legislative updates.
- **Communication** — Included on important communications specific to PayFlex and your plans, and more generic regulatory and legislative updates.

- **Electronic data** — Serves as the point of contact for any eligibility files exchanged with PayFlex (if applicable).
- **Executive** — Receives renewal information annually.
- **Flex eligibility** — Serves as the point of contact regarding eligibility matters and has access to participant benefits and account information.
- **Funding** — Receives funding reports and notifications and has access to the archived funding information.
- **HealthHub HSA** — Has access to HSA information specific to funding and eligibility data.
- **Primary** — Serves as the point of contact regarding general client account matters.
- **Reporting** — Receives scheduled reports and has access to archived reporting information.
- **Website administrator** — Can add new contacts, edit existing contact information and change access rights.



# HSA dashboard

The dashboard provides a summary of your HSA program.

## Contributions profile

- **Total employer contributions year to date (YTD)** — This is the 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.

## Company profile

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

## Recent transactions

This displays the 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 from the deposit file as well as 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; that is, the ones pending the customer identification program (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 description also appears if the funds received are greater than the amount processed.
- **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., when an employee contributes funds over the Internal Revenue Service limit or when an employee contributes funds but is not 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**.

## Employer 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 a PayFlex plan.
- **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 a PayFlex plan.
- **Queued contributions** — This is the total contribution amount that we are waiting to deposit into the HSAs that are not yet open (that is, the ones pending the CIP).
- **Contributions awaiting funding** — This is the total contribution amount received on a file and currently awaiting employer funding.
- **Balance** — This amount can be made up of:
  - Funds that PayFlex is holding for contributions that we couldn't post (errors)
  - Any returns of excess contributions that your employees asked us to return to you
  - Contribution reversals for any employees who didn't pass the CIP after 90 days
  - Overfunding of a file

This doesn't include contributions posted to open HSAs, queued contributions for employees vetting the CIP and contributions waiting for funding. Only employers that initiate their HSA funding ("push" funding) will have a cash balance.

# View completed reports

Under HSAs on the left side, select View Completed Reports. This page houses the following types of 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 to Friday.)
- **Daily Account Status** — Employee demographic information and status of the HSA for each employee. (Created daily, Monday to 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.)



## Quick tip:

If you have contributions that should be applied to the prior tax year, we need to receive them in the current year by the tax filing deadline. We can then apply the contributions to the total contribution amount for the prior tax year.

# Create on-demand reports

Under HSAs on the left side, select **Create Reports**. Select a report from the drop-down menu. Note that some reports allow you to mask employees' Social Security numbers (SSNs).

The following reports types are available:

## Status Report

This report provides a list of employees in your HSA program and includes the account status for each. You can use this report to keep track of pending accounts, to periodically identify accounts that were once opened but are now closed and to open accounts. Only accounts with an "Open" status will receive contributions.

If you want to see only 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 held ("queued") for this account for 90 days, but funds won't be available until the account opens. If, after 90 days from the first queued contribution, the employee doesn't pass the CIP and the account doesn't open, we'll reverse the queued contributions. We'll return the funds to the bank account that we have on file for you. If you initiate funding to PayFlex ("push" funding), we'll return the funds to your cash balance.

**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:** The Status Report also includes employee demographic information such as first name, last name, date of birth, SSN (if not masked), address, type of coverage, email address and open date (if applicable).



## Quick tip

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



## Termination Report

This report helps identify employees you asked us to remove from your program. These employees were moved to our retail environment, where they have their HSAs directly with PayFlex. You can also use this report to verify submitted data and reconcile any account invoicing.

1. If you only want to see the last four digits of your employees' SSNs, check the box next to Mask SSN.
2. Enter a start and end date to view terminations during a specific date range.
3. Select a status (e.g., all, queued and processed) and click **Submit**.

## Contributions Report (Detail and Summary)

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.

1. If you want to see only the last four digits of your employees' SSNs, check the box next to Mask SSN.
2. 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 completed the settlement process.

**Pending** – The contribution is available to spend in the member's account and will complete (settle) in our next daily processing cycle.

**Pending on Hold** – We have received the funding transaction but have not yet received the funds.

**Processing** – The contribution is in the daily settlement process and will be completed by the end of the day; the member is still able to use the funds.

**Scheduled** – We have received the contribution for a future date.

**Queued** – We have received the contribution but the member is in a vetting state for the CIP.

After selecting a status option, 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 has been outstanding.



# Manage Employees

You can view whether an employee's HSA is open, pending or closed. You can also view the total number of employees as well as the number of employees with active Investment Accounts.

1. Under HSAs on the left side, select **Manage Employees**.
2. 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 whose account is still pending. Keep mind that these may include folks who haven't yet passed the customer identification program (CIP).

# Calendar

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

1. Under HSAs on the left side, select **Calendar**.
2. Select a month and year. Then click **Refresh**.

## Number of employees with closed HSAs

Select the number to view a list of employees who no longer have an HSA under your plan.

1. Under Find Employees, search for employees by account status (open, pending or closed).
2. 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).
3. Click **Find**.

# View Batches

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

1. Under HSAs on the left side, select **View Batches**.
2. 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 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 or awaiting 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 we batched.
- **Reverse of mistaken contribution** — This is the total amount that was reversed back to the employer or employee because the contributions were identified as excess or mistaken contributions (e.g., an employee contributes funds over the IRS limit or the employee contributes funds but is not eligible for an HSA).

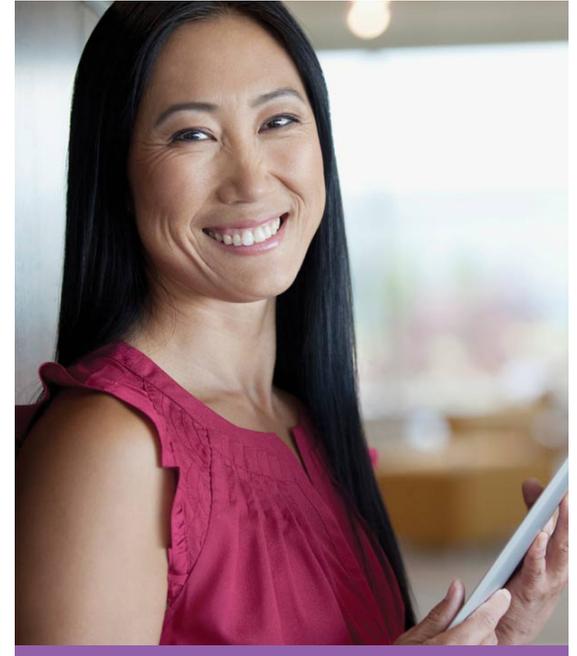
To narrow your search, enter a start and end date. Then select a status from the drop-down menu.

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 that have been sent to the bank and await end-of-day completion.
- ✓ **Scheduled** — The transactions scheduled to occur in the future.
- ✓ **Queued** — Requests sent to an employee account that isn't open.

After selecting a status, 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.



## Quick tip:

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.

# Terminations

View a list of employees who received a termination date on your eligibility file.

1. Under HSAs on the left side, select **Terminations**.
2. You can view the employee name, last four digits of their SSN, termination date and status.
3. 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.

1. Under HSAs on the left side, select **Add Employee**.
2. Complete the required fields. 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.
3. Confirm the employee information and click **Next**. To make changes, click **Previous**. To cancel the entire request, click **Cancel**.
4. To complete the request, click **Submit**. To make changes, click **Previous**. To cancel the entire request, click **Cancel**.
5. 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 customer identification program (CIP).



## Quick tip

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



# View Reporting Dashboard

1. Go to HSAs on the left side.
2. Select **View Reporting Dashboard**. The dashboard is available if you have (or ever had) ten 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.

# View Reporting Dashboard

## Contributions

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

## 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
- Prescription
- Dental
- Other
- Vision

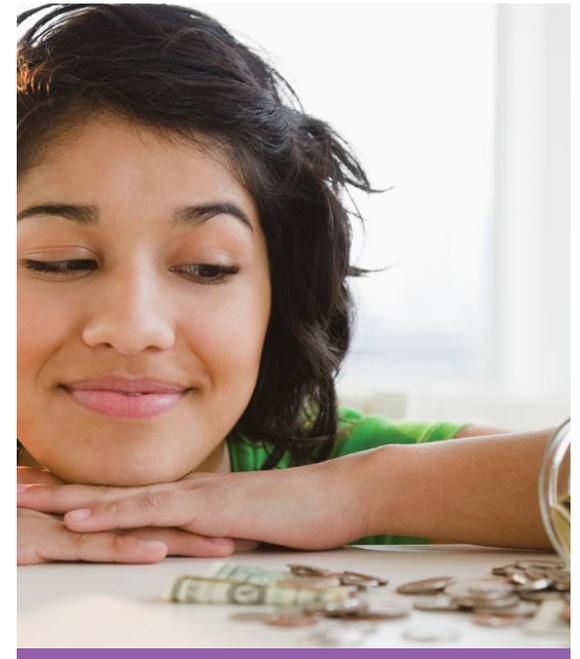
## Investment analysis

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 spend **70 percent** or more of their HSA contributions.
- **Savers** — Mostly save **30 percent** or more of their HSA contributions.
- **Adapters** — Sometimes spend/save HSA contributions (spend between 31 percent to 69 percent).



## Quick tip: exporting report data

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



## Questions?

Visit **payflex.com** or call us directly at **1-844-PAYFLEX (1-844-729-3539)**.

We're here to help Monday – Friday, 7 AM to 7 PM CT,  
and Saturday, 9 AM to 9 PM CT.

PayFlex Systems USA, Inc.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

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