



HealthEquity Employer Portal Guide

HealthEquity
Building Health Savings™

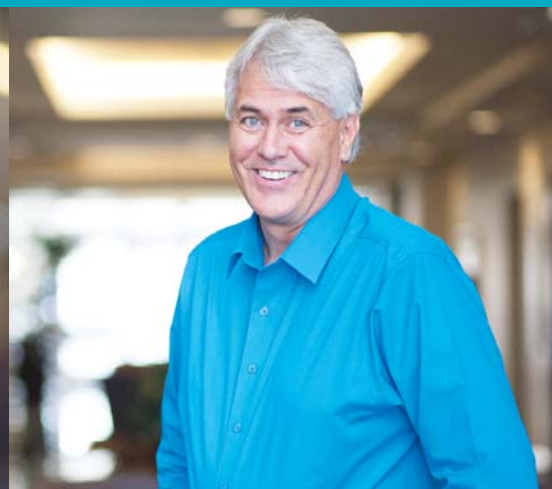


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Introduction

Welcome to the HealthEquity® Employer Portal Guide—your one-stop resource for easily managing your health savings account (HSA) program for your company and its employees. The guide is organized by topic, so you can use it as both an introductory reference and an ongoing tool as you become acquainted with and use your online employer portal.



Important Note!

If you're associated with one of HealthEquity's integrated health plan partners, some sections of this guide won't apply to you. For example, if your group has coverage with one of HealthEquity's integrated health plan partners, eligibility information for your group and your employees will be sent from your partner to HealthEquity in an electronic file rather than as outlined here. Also, administration fees may not apply if you're sponsored by a partner or if your employees pay these fees directly. Please contact Employer Services at 866.382.3510 or employerservices@healthequity.com to confirm your group's specific setup and options if you have questions.

Enrollment Process

Welcome to HealthEquity! We are looking forward to working with you and your health plan to deliver a fully integrated approach to consumer-driven health care. To enroll your group at HealthEquity, follow the steps to our simple enrollment process to get started. If you are associated to an integrated health plan that has already sent your information, please proceed to the next page.

1. Go to <https://my.healthequity.com/Signup/Employer.aspx> and click Next on the Introduction page.
2. Verification – Enter the code shown on the screen and click Continue.
3. Employer Information – Enter your company's information and click Next. Note: All light yellow fields are required.
4. Broker/Agency – By assigning a broker, you are allowing them to access your employer portal. Rights can be assigned to a broker and ranges from access to basic information about your group to full HealthEquity Employer Portal access. If your broker is not registered with HealthEquity, they can register at <https://www.healthequity.com/Signup/RegistrationWizard.aspx>. Note: A broker can be assigned to your group at any time and is not required to continue.
5. Contact Person – Create a company contact and assign a login and password for one or multiple individuals. Note: Additional logins can be created at any time.
6. And, that's it! Your group has now enrolled with HealthEquity. Look for your personalized welcome email, which provides helpful tools and resources available to you and your employees. After you have enrolled, you may continue on and add insurance coverage and enroll employees.

The screenshot shows the 'Signup Employer' page with the 'Employer Information' tab selected. The page includes the HealthEquity logo and a navigation bar with links: Introduction | **Employer Information** | Broker/Agency | Contact Person. The 'Company General Information' section contains fields for: Company Full Legal Name, Doing Business As Name (DBA), Tax ID, Phone Number, Fax Number, Owner/Executive Officer, Total Number of Employees (0), Total Eligible for Benefits (0), Estimated Number of Accounts (0), Business Type (Unknown), and Industry Code. The 'Primary Physical Address' section includes fields for Street 1, Street 2, City, State (dropdown), and ZIP/Postal Code. The 'Mailing/Billing Address' section has a checkbox for 'Use same address as above?' and a 'Next' button.

Employer Information page screenshot

The screenshot shows the 'Signup Employer' page with the 'Broker/Agency' tab selected. A green box contains instructions: 'Please designate your Broker/Agency by either Name or their HealthEquity Broker/Agency ID. If you do not designate a Broker/Agency at this time, this information can be provided at a later time via the HealthEquity Employer Portal.' Below this, there are radio buttons for 'I have a Broker/Agency' (selected) and 'I do not have a Broker/Agency'. The 'Find your Broker/Agency' section includes fields for 'Enter the Broker/Agency Name', 'OR Enter the Broker/Agency ID', 'Verified Broker/Agency ID', and 'Broker/Agency Name', with a 'Search' button. A checkbox 'Allow your Broker/Agency to have access to your Employer Portal' is checked. Below this, a table lists roles with checkboxes: Manage Users, Manage Employees, Manage Company Info, Make Contributions, View Reports. A section 'Select which emails to receive regarding your employer account.' includes checkboxes for: Receive 'Contribution Reminder', Receive 'Payment Due', Receive 'Payment Received', Receive 'Scheduled EFT', Receive 'Notification of Funds Returned', Receive 'Notice of Incomplete Verification', and Receive 'PPD Account Added for Employee(s)'. 'Previous' and 'Next' buttons are at the bottom.

Broker/Agency page screenshot

Login Process

1. Go to www.myhealthequity.com.
2. Enter your user ID and password.
3. Select “Log In” to go to your employer portal’s home page.

If you have not yet established a user ID or password, please call Employer Services at 866.382.3510.

Adding Insurance Information

Plan setup must be completed before you can fully enroll employees in a health care account. For those groups with our integrated partners, this step will be completed via the eligibility file.

Plan Setup

1. To start plan setup, log in to your employer portal.
 - If your group hasn’t defined its health plan, you’ll see a green dialog box on the home page indicating such.
2. Select “Begin.”
3. Complete all fields.
 - If the insurance carrier your group is covered by isn’t listed in the “Insurance Company” drop down menu, click “Add New” to add your carrier.
4. Select “Save Plan.”

Note: If the health plan selected is an integrated partner with HealthEquity, a screen will appear after selecting “Save Plan,” explaining that HealthEquity receives eligibility information from your health plan. Select “Return” to go back to the employer portal home page.

5. The system automatically assigns a Plan File ID and a Coverage File ID when a new plan is created. These can be customized if you do not want to use the system generated IDs. If enrolling employees via the file upload method, you will reference the Plan File ID and Coverage File ID on the enrollment file.

Note: You may be responsible for fees associated with setup and administration of your employees’ accounts. You can review information on the monthly administration fee on the bottom of the Plan Summary screen.

Fee Type	Employee Amount	Employer Amount
Paper Statement Fee	\$0.00	\$0.00
Paper Enrollment Fee	\$0.00	\$0.00
HSA Admin Fee	\$0.00	\$0.00

6. Select “Save Plan” when finished.

7. If your group offers multiple HSA plans, follow the steps again to create a “New Plan” on the Insurance Info page.

8. When finished adding insurance plans, begin enrolling employees by selecting “Add Employee” (see Employee Enrollment section for instructions).

To review the insurance information you entered, select the blue “plan” link.

.....

Employee Enrollment

HSAs for participants are created automatically for groups with our integrated partners. This section applies to groups who will use the employer portal to manage eligibility for their employees.

Enrolling Employees (One at a time)

1. To enroll employees one at a time, go to the home page and select “Enroll Employee” or select “Employee Listing” and then “Add Employee.”
2. Complete all fields in the Employee Info and Address sections (fields with a red asterisk are required) then click the blue **+HSA** button.
3. To define your employees' coverage, select the appropriate Plan, coverage level, month of effective coverage and select **“Add Account”**.

Note: The effective date will always be the first of the month. This date drives billing and is not necessarily an employee's high deductible health plan effective date, but is rather the first of the month of their HealthEquity HSA coverage.

4. To add another employee:

- Click the “Add Employee” button and repeat steps two and three above.

Enrolling Employees Using File Upload (Recommended for 25+ Employees)

Note: Successfully uploading an enrollment file requires the HealthEquity® template. To download the template, go to the home page and select “Employee Info” and then “HSA Employee Upload” and select “Download HSA Employee Template” to download the appropriate sample file. Don't change, add to, or otherwise modify the template. If you do, it won't upload successfully. You may also click “View Template Instructions” to be provided with information on how each field in the file should be populated.

Insurance Info

Creating a new plan will allow you to enroll employees in HSAs only. For HRA/FSA enrollment assistance, please contact HealthEquity.

PLAN | Insurance 11-2007 : 11/1/2007 - 12/31/9999

Description	# Employees
SmartSaver Self 2900 SmartSaver	6
SmartSaver Family 5800 SmartSaver	13

PLAN | 01-2011 : 1/1/2011 - 1/1/2012

PLAN | HRA/FSA 11-2007 : 11/1/2007 - 12/31/9999

Description	# Employees
SmartSaver HRA/FSA Self 2900 SmartSaver HRA/FSA	6

New Plan → Add Employee →

Enroll Employee

Employee Info

* First Name, Middle Name, * Last Name, Suffix, * SSN, Employee ID, * Gender (Male/Female), * Date of Birth, Email Address, * Personal Phone, Work Phone, Category/Department.

Physical Address

* Street 1, Street 2, * City, * State, * Zip Code.

Mailing Address

☒ Use physical address as mailing address

Accounts

Add Account
+ HSA

Enroll Employee Cancel

Add HSA

☒ HSA Plan 1
☐ HSA Plan 2

Coverage Level: Self

Coverage Effective Beginning: December 2014

Employee Contribution: \$0.00
Employer Contribution: \$0.00

Add Account Cancel

1. To enroll multiple employees at the same time, create your file by entering the required info for each participant on the enrollment file.

Note: The Coverage and Plan File IDs data must match those set up for the plan. You can view your group's available Plan and Coverage File IDs by selecting the "View Plan IDs" button.

2. Select "Employee Info" and then "HSA Employee Upload."

3. Select "Select File" to browse for and navigate to your Excel file and select "Open" and then "Upload."

- The upload will be batched for processing at a later time (within an hour).

4. An e-mail will be sent to the address associated with your login ID that confirms your upload.

- You can view the status of your upload by selecting "Employee Info" and then "Employee Upload Status."

Modifying an Employee's Coverage

You can change an employee's coverage information through your employer portal unless you're associated with an integrated partner of HealthEquity, in which case, HealthEquity receives that information directly from your carrier.

Note: Some fields are not editable. For example, employee demographic data can only be changed by the account owner.

1. Select "Employee Listing" from under "Employee Info."
2. Select the employee(s) you want to make changes for by selecting the checkbox to the left of the employee's name.
3. Select "Update HSA Coverage" from the Select the Action toolbar
4. Edit appropriate fields either by changing each member individually or using the master auto fill option in the green bar and clicking "Select for All."
5. Select "Update."

Enrollment Upload: HSA Employee

Download Template

Download the HSA Employee Template Excel (.xls) file and complete it with new or updated employee information. (You will need you plan IDs to complete the file.)

[Download HSA Employee Template](#)
[View Template Instructions](#)
[View Plan IDs](#)

Upload Completed File

[Select File...](#)

Review Results

(You haven't uploaded anything yet.)

Dept	Name	Employee ID	Verification (What is Best?)	Current Products	Current Coverage Start	Current Coverage End	Future Coverage Start	Future Coverage End	Insurance	Plan Name
1	0000019500000	Jill, Taylor	534	Complete	HSA	01/01/12	Ongoing		Self	Integrated HSA
2	0000019500000	Berrios, Susan C.	546879213	Complete	HSA	01/01/13	Ongoing		Self	Integrated HSA
3	0000019500000	Chavez, Ella	841	Complete	HSA	04/01/12	Ongoing		Self	Integrated HSA
4	0000019500000	Davis, Greg	100114	Complete	HSA	01/01/12	Ongoing		Family	Integrated HSA
5	0000019500000	Davis, John	100499	Complete	HSA	01/01/12	Ongoing		Family	Integrated HSA
6	0000019500000	Dynamis, Nageswar	100119	Complete	HSA	01/01/12	Ongoing		Family	Integrated HSA
7	0000019500000	Faria, Tanya	100470	Complete	HSA	01/01/12	Ongoing		Family	Integrated HSA
8	0000019500000	Glick, Judy Green	100081	Complete	HSA	01/01/12	Ongoing		Family	Integrated HSA
9	0000019500000	Guy, Dennis	100353	Complete	HSA	01/01/12	Ongoing		Self	Integrated HSA
10	0000019500001	Hendriksen, The	100221	Complete	HSA	01/01/12	Ongoing		Self	BSC Integrated HSA
11	0000019500000	Hess, Bob	837	Complete	HSA	03/01/12	Ongoing		Self	Integrated HSA
12	0000019500002	Hogans, Mark M.	820	Complete	HSA	03/01/12	Ongoing		Family	Integrated HSA

This section will allow you to update the Insurance Coverage for your Employees. If you have any questions, please contact our Employer Services Department at 866-382-3310				
Department/Category Filter: <input type="text" value="All"/> Apply Filter				
View per page: <input type="text" value="100"/> Clear All				
<div> <div> <div> <div> <div>Select Plan</div> <div>▼</div> </div> <div> <div>Select the Option</div> <div>▼</div> </div> </div> <div> <div>Effective Date</div> <div>11</div> </div> </div> </div>				
Employee ID	Name	Select the Plan	Select the Option	Effective Date
100499	Doe, John	Aetna 01-2013	Aetna HealthFund HSA Self 3250 Aetna	5/22/2013
Cancel Previous Update				

Using the Employee Listing

1. To access your Employee Listing, select “Employee Info,” then “Employee Listing.”

2. Use your Employee Listing to:

- Verify which employees are enrolled in an HSA.
- See your active and inactive employees (use the radio buttons).
- An inactive employee is one who has been terminated or voluntarily dropped coverage.
- Use the search or filter features to easily find an employee. You can also sort rows by clicking on a column header.
- See if any enrollees have incomplete identity verification.
- HealthEquity is required by the USA Patriot Act to verify the identity of each person enrolled in an HSA.
- See coverage start and end dates as well as any future coverage for employees.
- Perform a search using different parameters such as: first name, last name, employee ID, start date, end date, etc.
- Export your Employee Listing to Excel by selecting the green and white Excel icon.

3. Use the checkboxes (to the left of all employees with active HSA coverage) to make updates to one or more employees’ HSAs, including:

- Terminate one or more employees with active HSA coverage when an employee is no longer employed by you or has changed or dropped insurance coverage. This only applies if your group is not sponsored by a HealthEquity integrated health plan.
 - Select “Employee Listing” from under “Employee Info.”
 - Select one or more employees you need to terminate from under the Employee Listing by selecting the checkbox to left of the employee’s name.
 - Select the “Terminate” button.
 - Enter the last date of coverage.
 - Select “Update.”
- Update the category/department for one or more employees.
 - Select applicable employee(s) using the checkbox(es).
 - Select “Update Category/Department” under the Select the Action toolbar.
 - Click the “Go” button.
- Update the saved contributions values for one or more employees.
 - Select applicable employee(s) using the checkbox(es).
 - Select “Update Saved Contribution Values” under the Select the Action toolbar.
 - Click the “Go” button.

Employee Listing

Show the Active Employees: 25 ☒ Filter Employees By: All Search For: Employee Last Name

Show the Inactive Employees: 0 ☐

Show All of the Employees: 25 ☐

Views per page: 100

☐ Select/Deselect All

Dept	Name	Employee ID	ID Verification (What is this?)	Current Products	Current Coverage Start	Current Coverage End	Future Coverage Start	Future Coverage End	Insurance	Plan Name	Account ID (What is this?)
<input checked="" type="checkbox"/>	1 Location Benson, Brad	892-82-7638	Complete	HSA	11/01/07	Ongoing			Family	ACME Insurance 11-2007	Open
<input checked="" type="checkbox"/>	2 Location Brinkerhoff, Ted	283-96-7342	Not Applicable		11/01/07	Ongoing			Self	ACME HRA/PSA 11-2007	No Cover
<input checked="" type="checkbox"/>	3 Location Brown, James	938-74-0476	Not Applicable		11/01/07	Ongoing			Self	ACME HRA/PSA 11-2007	No Cover
<input type="checkbox"/>	4 Dean, Demo	928-27-3645	Complete	HSA	11/01/07	Ongoing			Self	ACME Insurance 11-2007	Open
<input type="checkbox"/>	5 Dean, James	839-48-4727	Complete	HSA	11/01/07	Ongoing			Family	ACME Insurance 11-2007	Open
<input type="checkbox"/>	6 Dean, Demo D.	639-39-9481	Complete	HSA	11/01/07	Ongoing			Self	ACME Insurance 11-2007	Open
<input type="checkbox"/>	7 Dean, John	234-56-7777	Not Applicable		11/01/07	Ongoing			Self	ACME HRA/PSA 11-2007	No Cover

Employee Listing

Show the Active Employees: 25 ☒ Filter Employees By: All Search For: Employee Last Name

Show the Inactive Employees: 0 ☐

Show All of the Employees: 25 ☐

Views per page: 100

☐ Select/Deselect All

Dept	Name	Employee ID	ID Verification (What is this?)	Current Products	Current Coverage Start	Current Coverage End	Future Coverage Start	Future Coverage End	Insurance	Plan Name	Account ID (What is this?)
<input type="checkbox"/>	1 Location Benson, Brad	892-82-7638	Complete	HSA	11/01/07	Ongoing			Family	ACME Insurance 11-2007	Open
<input type="checkbox"/>	2 Location Brinkerhoff, Ted	283-96-7342	Not Applicable		11/01/07	Ongoing			Self	ACME HRA/PSA 11-2007	No Cover
<input type="checkbox"/>	3 Location Brown, James	938-74-0476	Not Applicable		11/01/07	Ongoing			Self	ACME HRA/PSA 11-2007	No Cover
<input type="checkbox"/>	4 Dean, Demo	928-27-3645	Complete	HSA	11/01/07	Ongoing			Self	ACME Insurance 11-2007	Open
<input type="checkbox"/>	5 Dean, James	839-48-4727	Complete	HSA	11/01/07	Ongoing			Family	ACME Insurance 11-2007	Open

HSA Contributions

Making Contributions

To make HSA contributions to an employee's account:

1. Select "Make HSA Contributions" from under "Manage Money" to access the contribution wizard.
2. Select one of the following:
 - a) "Use employee listing and saved contribution values" to use the amounts previously stored in the Saved Contributions Values page.
 - If this is the first time you're making contributions, you can create saved contribution values on this page (these fields can also be modified for future contributions).
 - b) "Search for specific employees" to search for up to three employees to make contributions to by entering their first and last name.
 - c) "Upload a file" (explained on page 8). When finished, select "Next."
3. On the Make HSA Contributions page, select the Tax Year relative to the contribution being made, enter or modify contribution amounts in the table, and select "Next." You can make contributions for the future tax year as early as 12/1 and for the prior tax year until 4/15.
4. On the Check for Errors page, review and correct any errors displayed by clicking "Previous." If there are no errors, click "Next."
5. On the Warnings page, review and determine whether to correct any warnings and select "Next."
6. The Contribution Summary page shows contribution totals. Rows display based on employees with the same contribution amount and type. Review the information for accuracy, and select "Next."
7. Outstanding fees are displayed on the Invoices page. Check appropriate boxes designating the fees you want to pay, and select "Next."

Note: To view the invoice details, click the dollar amount to open the invoice in a separate window.

Employee ID	Name	Employer Contribution	Employee Contribution	Open Accounts
777-88-9999	Bar, Lilly	\$50.00	\$150.00	HSA
888-99-0000	Guru, Van V.	\$50.00	\$150.00	HSA
111-22-3333	Hammer, Manny A.	\$50.00	\$75.00	HSA
222-33-4444	John, Sean	\$50.00	\$25.00	HSA
999-00-1111	Lee, Sadie A.	\$50.00	\$100.00	HSA
333-44-5555	Morgan, Angela			HSA
555-66-7777	Prasad, Adrienne			HSA

Employee ID	Name	Employer Cont	Employee Cont	Status
777-88-9999	Lilly Bar	\$50.00	\$150.00	Verification In Progress
999-00-1111	Sadie A. Lee	\$50.00	\$50.00	Verification In Progress

Employee ID	Name	Contributions this Year
888-99-0000	Van V. Guru	\$0.00

8. On the Payment Method page, designate your payment method-check or electronic funds transfer (EFT).

- If EFT, select the account you want funds pulled from under the drop down box and then enter the date the funds will be debited from that account. Funds will be made available in full on that date to the employees.

Note: Only verified EFT accounts are displayed in the drop down box. (See the section titled “EFT Setup” on page 12 for details.)

- If check, funds must be received by HealthEquity within 15 business days. If funds are not received, your pending payment will be deleted. Checks are processed within two business days of receipt and funds are made available after another two business days.

9. Select “Finish” to complete your contribution allocation. You’ll see the Confirmation page.

- Print or save this page for your records.
- If you chose check as your payment method, the mailing address shows on the Confirmation page. Please include your confirmation number on the memo line of your check.
- If you chose EFT as your payment method, the confirmation page will display the date and the bank the account funds will be withdrawn from.

Make HSA Contributions

Contribution Method ☒ Pending Payments ☒ **Make Contributions** ☒ Check For Errors ☒ Warnings ☒ Contribution Summary ☒ Invoices ☒ Payment Method ☒

Please review and confirm the total dollar amounts below and indicate your method of payment.

Please note: EFT payments are fully available on the date for which you have scheduled your payment. For payments received via check, allow two business days for processing and then another two business days for funds to be available to your employees.

How Would you like to Pay this Invoice?
☒ Mail a Check ☐ Electronic funds transfer

EFT Information

EFT Account: (Choose an EFT Account)
 Funds Transfer Date: 05/16/2013

Contributions:	\$750.00
Fees & Adjustments:	\$0.00
Total Amount Due:	\$750.00

Funds sent less than the above amount will not be applied. The entire amount will be returned to the originating sender within 14 days if no further instruction is provided to HealthEquity as to how to allocate the underpayment.
 Funds sent in excess of the above amount will be returned to the originating sender within 60 days if no further instruction is provided to HealthEquity regarding the overpayment.

Cancel Previous **Finish**

Make HSA Contributions

Thank you!
 Your request has been received.

Your electronic funds transfer will be completed on 05/16/2013.

Company Name (Full Legal Name): BCBSMA - Demo Group [09515]
 Total Amount: \$750.00
 Confirmation Number: 4qf9t0

Fund Transfer Details:

Name: B of A
 Financial Institution: Bank of America
 Account Number: *****4623

Please print this page for your records and if mailing a check, attach a copy of this page to your check before mailing to HealthEquity.

PRINT SAVE

Make HSA Contributions

Contribution Method ☒ Pending Payments ☒ **Make Contributions** ☒ Check For Errors ☒ Warnings ☒ Contribution Summary ☒ Invoices ☒ Payment Method ☒

Choose a Tax Year: 2013

Click Browse to locate the file you would like to upload then click Next. Please ensure that the file is in the correct format - either Microsoft Excel or .csv (comma separated values).

To have us create a file using the information for your active employees, please click [here](#).

For sample contribution files and instructions go [here](#).

Choose a File Browse...

Cancel Previous **Next**

Uploading a File

To make HSA contributions by uploading a file:

1. Select “Make HSA Contributions” from under “Manage Money” to access the contribution wizard.
2. Select “Upload a File.”
3. Select “Next” until you reach the “Make Contributions” screen.
4. Choose a tax year from the “Choose a Tax Year” drop down. You can make contributions for the future tax year as early as 12/1 and for the prior tax year until 4/15.
5. Click the “Browse” button to browse to a file on your desktop or another location.
6. Select “Next.”
 - If any errors are found in the file, the “Check for Errors” screen will list those errors and recommend needed action(s).

7. If any discrepancies are found in the file, the “Warnings” screen will list those and recommend needed action(s).

- If desired, make recommended edits.

8. Select “Next.”

9. On the “Contributions Summary” screen, review the information for accuracy.

10. Select “Next.”

11. On the “Payment Method” screen, select your payment method (check or EFT) and follow the onscreen instructions.

12. When done, click “Finish.”

Saved Values

Contribution defaults are optional and offered for your convenience and information. Saved values are designed to facilitate the contribution process and should be the amount you’ll send each time a contribution is made.

To change saved contribution values:

1. Select “Saved Contribution Values” from under the “Manage Money” tab.

2. Add/modify employee and/or employer contribution amounts and select “Save.”

3. To calculate total contributions listed, select “Calculate Totals.”

Contribution Calculator

1. To calculate contribution maximums, select “Contribution Calculator” under “Manage Money.”

2. Select the relative tax year from the drop down list (contributions are calculated on the calendar year per the IRS).

3. From the drop down list, select employee and verify that the correct coverage type for the employee (i.e. family or individual) is selected.

4. The age of the employee as of the end of the year will pre-populate based on their date of birth.

The screenshot shows the "Contribution Defaults" screen. At the top, there is a "Department/Category Filter" dropdown set to "All" and an "Apply Filter" button. Below this are two links: "Clear Employer" and "Clear Employee". The main part of the screen is a table with the following columns: "Employee ID", "Name", "Employer Contribution", "Employee Contribution", and "Open Accounts". The table lists 20 employees with their respective contribution amounts. At the bottom, there is a "Calculate Totals" button and a "Save" button.

Employee ID	Name	Employer Contribution	Employee Contribution	Open Accounts
892-82-7638	Bennion, Brad	\$200.00	\$200.00	HSA
928-27-3645	Deary, Demo	\$100.00		HSA
839-48-4737	Deary, James	\$200.00	\$150.00	HSA
839-39-9481	Demo, Demo D.			HSA
987-65-4321	Doe, James	\$200.00	\$150.00	HSA
989-99-9898	Doe, John D.	\$200.00	\$150.00	HSA
528-71-2281	Doe, John M.	\$200.00	\$100.00	HSA
223-45-3425	Doe, Jon	\$100.00		HSA
102-91-0008	Doe, Matt	\$200.00	\$100.00	HSA
910-26-9253	Guekes, Gill	\$200.00		HSA
749-47-3648	Guekes, William	\$100.00		HSA
829-27-3635	Gull, Matt	\$100.00	\$100.00	HSA
939-30-3749	Hall, Dave	\$200.00	\$100.00	HSA
663-82-9283	Hall, Max	\$200.00	\$200.00	HSA
829-83-8476	Hutchings, Jared	\$100.00		HSA
928-29-3836	Jones, Marlene	\$200.00		HSA
099-78-3475	Jones, Mike	\$200.00	\$200.00	HSA
830-94-3846	King, James	\$200.00		HSA
393-84-7645	Malone, Karl	\$200.00	\$150.00	HSA

5. Enter the number of months the employee is eligible to make HSA contributions, only if an employee wants to prorate their contribution amount due to eligibility changes.

6. Select “Calculate.”

7. Three totals are displayed.

- Annual Maximum Contribution is the total based on IRS-allowable contributions determined by coverage type.
- Allowed Catch-Up Contribution is the total based on the employee's age as of the last day of the selected tax year.
 - The IRS allows for additional catch-up contributions for employees 55 and older.
- Total Maximum Contributions is the total based on combining the Annual Maximum Contribution with the Allowed Catch-Up Contribution.

Contribution Calculator

Tax Year: 2013
 Employee: Bell, Tinker
 Coverage Type: Family
 Age as of last day of tax year: 30
 Months eligible for contributions:
 Calculate

Annual Maximum Contribution: \$6,450.00
 Allowed Catch-up Contribution: \$0.00
 Total Maximum Contributions: \$6,450.00

Pay Invoices

1. Select “Invoices” from under the “Manage Money” tab. Invoices for amounts due are listed on this page.

2. Check the box designating which invoices should be paid and select “Next.”

Note: To view fee invoice details, click the dollar amount to open the invoice in a separate window.

3. On the Payment Method page, designate your payment method: check or electronic funds transfer (EFT).

- If EFT, select the account you want funds debited from under the drop down box. Only verified EFT accounts are displayed in the drop down box. See the section titled “EFT Setup” on page 12 for details.
- If check, funds must be received within 15 business days. If funds are not received, your pending payment will be deleted.

4. Select “Finish.” You’ll see the confirmation page.

- Print or save this page for your records.
- If you chose check as your payment method, the mailing address shows on the confirmation page. Please include your confirmation number in the memo line on the check.
- If you chose EFT as your payment method, the confirmation page will display the bank account funds will be withdrawn from.

Invoices

Contribution Method | Pending Payments | Make Contributions | Check For Errors | Warnings | Contribution Summary | **Invoices** | Payment Method

The following fees and/or credits are outstanding on your account. Please select the fees you would like to pay, and/or the credits you would like to use:

To view the invoice details, please click on the blue dollar amount.

☒ \$25.65 4/1/2012 Monthly Fees for Sep 2012 **PAST DUE**

Cancel Previous Next

How Would you like to Pay this Invoice?

☐ Mail a Check ☒ Electronic funds transfer

EFT Information

EFT Account: (Choose an EFT Account)
 Funds Transfer Date: 01/11/2011

Accessing Past Payments

To access past payments and verify previous transactions:

1. Select “Past Payments” from under “Manage Money.”
2. Select a payment based on the date the transaction was recorded.
 - Dates are listed in the “Payment Date” column.
 - Select a date to view payment details in a separate window.
 - For funds withdrawn by EFT, the last four digits of the bank account that the funds were withdrawn from will show in the description column.
 - To perform a search on completed transactions by type, use the available filters.

Past Payments

Filter Payment by Type: All

All

Pending

Past

Display Payments of Type: Past

Payment Date	Contributions	Deductions	Fees	Other	Total	Description	Status	Reference ID
5/28/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	3rg525-P
5/13/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	q7td34-P
4/29/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	47wnrp-P
4/15/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	6nr636-P
4/1/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	jw3c2q-P
3/18/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	smjn2w-P
3/4/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	b9119d-P
2/19/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	2xtnmb-P
2/4/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	zcm84f-P
1/22/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	s7xmv1-P
1/7/2013	\$895.55	\$0.00	\$0.00	\$0.00	\$895.55	ACH: #2540	Complete	2qh96x-P
12/24/2012	\$681.13	\$0.00	\$0.00	\$0.00	\$681.13	ACH: #2540	Complete	d72v4n-P
12/10/2012	\$681.13	\$0.00	\$0.00	\$0.00	\$681.13	ACH: #2540	Complete	5xpf7-P
11/23/2012	\$681.13	\$0.00	\$0.00	\$0.00	\$681.13	ACH: #2540	Complete	xc3df6-P
11/13/2012	\$681.13	\$0.00	\$0.00	\$0.00	\$681.13	ACH: #2540	Complete	30fk2-P
10/29/2012	\$681.13	\$0.00	\$0.00	\$0.00	\$681.13	ACH: #2540	Complete	5jw943-P
10/15/2012	\$681.13	\$0.00	\$0.00	\$0.00	\$681.13	ACH: #2540	Complete	c80c8m-P
10/1/2012	\$796.74	\$0.00	\$0.00	\$0.00	\$796.74	ACH: #2540	Complete	b5z3df-P
9/25/2012	\$796.74	\$0.00	\$0.00	\$0.00	\$796.74	ACH: #2540	Complete	hbmjt8-P
9/5/2012	\$796.74	\$0.00	\$0.00	\$0.00	\$796.74	ACH: #2540	Complete	470wsp-P

Accessing Pending Payments

To access pending payments:

1. Select “Pending Payments” from under “Manage Money.”
2. Select a payment based on the date the transaction was recorded.
 - Dates are listed in the “Payment Date” column.
 - Select a date to view payment details in a separate window.
 - For funds withdrawn by EFT, the last four digits of the bank account that the funds were withdrawn from will show in the description column.

Pending payments can be deleted since they are not yet complete. To delete a payment, click the “Delete” button.

Modifying Employer Information

In order to edit/add information to the Employer Information page, your account must be enabled with permissions to “Manage Company Info.” If you have these permissions, to make changes:

1. Select “Employer Information” from under “Company Detail.”
2. Edit, add, or change any of the following information:
 - Employer Information
 - Contact Information
 - Invoice receipt method—paper or electronic
3. Select “Save.”

Employer Information

Please update your employer information and click on the save button at the bottom of the page.

EMPLOYER INFORMATION

Company Name (Full Legal Name):

Acme Corp

Doing Business As Name (DBA):

Company Tax ID:

05-8774114

Business Legal Status:

C Corporation

Main Company Address:

1 Main St

City:

Boston

State:

MA

Zip Code:

12345

Billing Address (if different):

City:

State:

Zip Code:

CONTACT INFORMATION

Owner/Executive Officer:

Jane Doe

Contact Person Name:

Dane Doe

Contact Person Title:

CEO

Email Address:

jane@acme.com

Phone:

(413)555-5444

Fax:

☒ Receive monthly invoices electronically

EFT Setup

You can set up an external business bank account for Electronic Funds Transfer (EFT) payments for contributions and fees. EFT simplifies and improves the turn-around time and availability of funds when making payments. In order to add your bank account information, your account must be enabled with permissions to “Manage Company Info.” You can add up to four accounts.

To enable EFT:

1. Select “Company Detail” and then “EFT Information.”
2. Select “Add/Update.”
3. Select “Add New.”
4. Complete all fields (shaded fields are required) and select “Authorize.”
5. A dialog box will ask you to select “OK” in order to authorize the EFT. Select “OK” only if you authorize the account to be used for EFT for both credit and debit transactions.
6. HealthEquity needs to verify that the account entered is valid and that you, as the employer contact, have access to the account. To do this, HealthEquity will deposit a small amount into the account within one to two business days. Check the specified bank account to verify the transaction was successfully received.
7. After you’ve verified the deposit was made, log back in to your employer portal. On your home page, there will be a reminder to verify your external bank account. Select “Verify” to return to the EFT Information section, enter the amount deposited in your external account, and select “Verify.”

EFT Information

Active Electronic Funds Transfer (EFT) Accounts

Account Name	Account Number	Status		
Corporate Account	#####9123	Verified	Edit	Delete

[Add/Update](#) →

EFT Information : Information for Electronic Funds Transfer (EFT)

ACCOUNTS SET UP FOR ELECTRONIC FUNDS TRANSFER (EFT)

Name	Bank Information	Type	Account Number	Date Added	Status		
Corporate Account	Health Bank	Checking	#####9123	7/14/10	Verified	Edit	Delete

← [Return](#) [Add New](#) →

Enter Reference Name for the Account: (Example: My Checking)

Enter Routing Number (9 digits):

Re-enter Routing Number:

Enter Account Number:

Re-enter Account Number:

Account Type: (Most are Checking)

Financial Institution:

Address:

City:

State, Zip Code:

← [Return](#) ← [Account List](#) [Authorize](#) →

Employer Information : Information for Electronic Funds Transfer (EFT)

ACCOUNT VERIFICATION

To verify that the account information you provided is correct, a small deposit has been made to the account you entered below. This deposit should be reflected in this account within the next 2-3 business days. To verify the account you must perform the following steps:

1. First, contact the financial institution of the account you entered below to confirm the deposited amount
2. Next, enter the amount of that deposit by entering it in the amount field within this green box
3. Finally, after entering the deposited amount, click the “verify” button

This will verify that the account information was entered correctly and that you have access to the account. You do not need to return the deposit. If you do not see this deposit within the next 2-3 business days, call for assistance or delete the account and try again.

Enter the Amount: [Verify](#) →

Enter Reference Name for the Account: (Example: My Checking)

Enter Routing Number (9 digits):

Enter Account Number:

Account Type: (Most are Checking)

Financial Institution:

Address:

City:

State, Zip Code:

Employer Information : Information for Electronic Funds Transfer (EFT)

ACCOUNT VERIFICATION

A small Amount (less than \$0.50) has been placed in this account to verify that the account is valid and that you have access to it. If you do not see this transaction after two or three business days you may call for assistance.

Enter the Amount (less than \$0.50): [Verify](#) →

Enter Reference Name for the Account: (Example: My Checking)

Enter Routing Number (9 digits):

Enter Account Number:

Account Type: (Most are Checking)

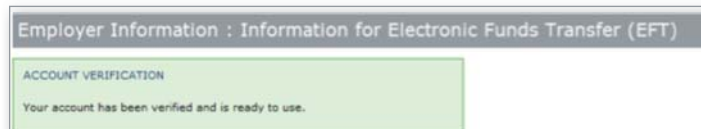
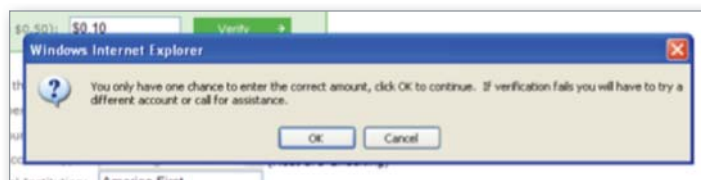
Financial Institution:

Address:

City:

State, Zip Code:

8. A message will display to alert you to ensure the amount entered in the green box was entered correctly. Verify the entry and select “OK.”
9. A green box will show that you have verified the account. You can now schedule payments from this account.



Manage Users

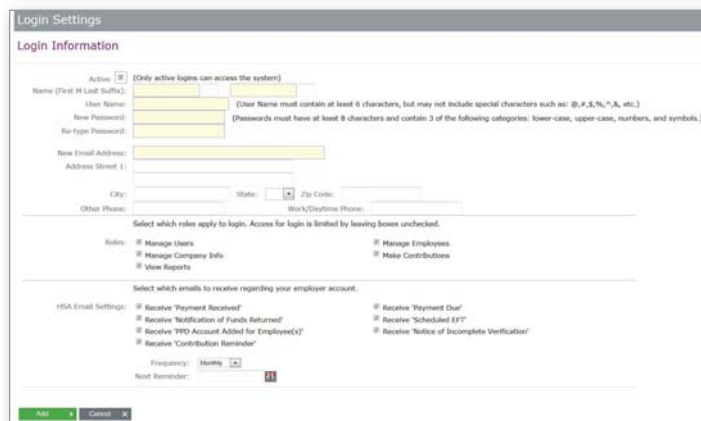
Those who have the “Manage Users” role or HealthEquity® Client Services can create additional employer portal logins. Each login can be assigned specific roles to give or deny individual users access to select areas or functions within the portal.

Adding Logins

To add logins within your employer portal:

1. Select “Manage Users,” from the “Company Detail” menu.
2. Select “Add Login.”
3. Complete all required (shaded) fields to designate roles and e-mail preferences.
4. Select “Add.”

Note: New logins won’t be effective until the user’s email address is verified by the associated user. To verify the address, the user will receive an email from HealthEquity requiring email address verification. The user ID and password you created for them will be needed to complete the verification process.



User Roles

Five user roles are available in your employer portal.

1. **Manage Users** -- users with this role can change any user’s login settings and add and remove user logins.
2. **Manage Company Info** -- users with this role can change company information, including contact info, EFT info, broker assignments, paperless invoice option, etc.

3. **View Reports** -- users with this role can view reports available on the "Reports" page.
 4. **Manage Employees** -- users with this role have access to employee info and can update editable employee information, enroll employees, change coverage, terminate employees, etc.
 5. **Make Contributions** -- users with this role have access to the Manage Money tab where they can make contributions and view and pay fee invoices.
-

Email Settings

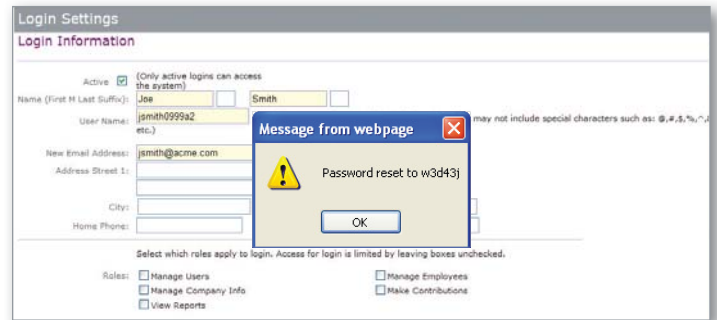
Seven email settings are available in your employer portal.

1. **Contribution Reminder** -- sent based on the preferences set in the login setting screen.
 2. **Payment Due** -- sent after monthly invoices are created to remind the group that the invoice is available online and monthly fees are due.
 3. **Payment Received** -- sent the day any payment is processed; whether by HealthEquity when a check is received or by the employer via EFT.
 4. **Scheduled EFT** -- sent three business days prior to when an EFT has been scheduled to withdraw funds. If the EFT is scheduled less than three days out, an e-mail will not be sent.
 5. **Notification of Funds Returned** -- sent after funds have been held for 60 days for a member who isn't enrolled, or if you've asked for funds to be returned to you.
- Note:** HealthEquity will return the funds in the same manner the funds were received.
6. **Notice of Incomplete Verification** -- sent when the process to verify the identity of the enrollee was not successful. The employee will need to furnish documentation to verify their identity.
 7. **PPD Account Added for Employee(s)** -- this report provides routing and account number information for your employees' HSAs, so that you may make direct deposit contributions to their accounts.
 - This report applies only to employers who have selected the PPD option.

Reset User Password

On occasion, an employer portal user will need his/her password reset. To reset a password:

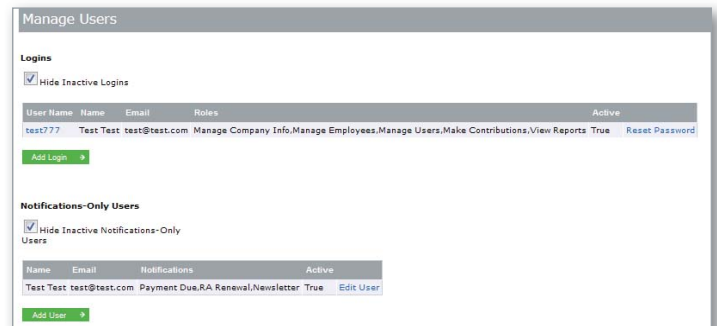
1. Select “Manage Users” from under “Company Detail.”
2. Select “Reset Password,” from the last column.
 - This creates a temporary password.
3. Tell the user to log in with his/her username and temporary password. He/she will be prompted to change the password when logging in.



Modify a Login

Users with the “Manage Users” role enabled can modify others user’s login information. To modify a login:

1. Select “Manage Users” from under “Company Detail.”
2. Select the blue link associated with the user whose login you want to modify (located within the username column).
3. On the user’s “Login Information” page, add or modify fields and update login roles and email options if needed.
4. Select “Save.”



Inactivate a Login

To inactivate a login:

1. Select “Manage Users” from under “Company Detail.”
2. Select the blue link associated with the user whose login you want to inactivate (located in the username column).
3. On the user’s “Login Information” page:
 - Uncheck the box to the right of “Active;” only user logins with the box check can access the employer portal.
 - Click Save to save these changes.

Notifications Only Users

Employers may wish to request certain notifications for individuals who do not have a login to the HealthEquity employer portal. These notifications include payment due reminders, FSA/HRA plan renewal reminders and employer newsletters.

1. Select “Manage Users” from the “Company Detail” menu.
2. Click the green “Add User” button under the Notification Only Users section.
3. Complete all required (shaded) fields to designate contact information and email preferences.
4. Select “Add.”

To inactivate a notifications-only user, simply select “Edit User” from the list of users, de-select the “Active” check box and then click “Save”.

Notifications User Information

Active ☒ (Only active users receive notifications)

Name (First M Last Suffix): [Shaded Field]

Email Address: [Shaded Field]

Contact Type: [Shaded Field]

Select which emails to receive regarding your employer account.

Email Settings:

- ☒ Receive 'Payment Due'
- ☒ Receive 'FSA/HRA Renewal Notification'
- ☒ Receive 'Employer Newsletters'

Add Cancel

Reports

For employers with HSAs, the following reports are available in your employer portal.

1. Employee Account Summary.
2. HSA Account Status.
3. Contribution (Tax Year).
4. Contribution (Calendar Year).
5. Potential Over Contributions.
6. PPD Account Numbers (optional for those clients set up for PPD).

Employee Account Summary Report

- Available only if your group has at least five employees enrolled.
- Allows you to view information, such as number of employees with applicable accounts and/or features and employees with a zero balance, an average balance, the maximum dollar amount within any employee's account, and employees with balances greater than \$2,500.00.
- Can be exported to Excel by selecting the green and white Excel icon.
- This report will return data as of current date, however, you can change the “as of” date to retrieve selected data.

Account	Employees	0 Balance	0-2500 Balance	Average Balance	Maximum	\$1-\$500 Balance	\$501-\$1000 Balance	\$1001-\$2500 Balance	\$2501-\$5000 Balance	> \$5000 Balance
HSA	28	8	4	\$1,132.67	\$4,267.47	6	5	15	4	0

HSA Account Status Report

- This report shows info related to the date on which employees were enrolled in an HSA and whether they have taken action to activate their account at HealthEquity. Activation is defined as having activated their HSA debit card, logged into the account online and accepted the terms of the online agreement, or paid a claim.
- This report also shows whether an employee's HSA is closed. To reopen an employee's closed HSA:
 - Select the "Include Inactive" checkbox to view any employees with a closed account.
 - Click the hyperlink on the word "Closed" to reopen the account.
 - On the next screen, click the "Reopen" button.

HSA Account Status

☒ Apply Custom Filter/Search
This report shows information related to the date on which employees were enrolled in an HSA and whether they have taken action to activate their account at HealthEquity. Activation is defined as having activated their HSA debit card, or logged into the account online and accepted the terms of the online agreement, or paid a claim).

☒ Include Inactive

Views per page: 100

Reopen Account

This employee's account is currently closed per their prior request. By selecting 'Yes', you as the employer can re-open their account. By clicking "yes", you authorize that you have spoken with the employee prior to re-opening the account, and that you have their permission to do so. Would you like to re-open this employee's closed account?

[Reopen](#) [Cancel](#)

Contribution (Tax Year and Calendar Year) Reports

- The Contribution (Tax Year) report displays total contributions made by the employer to employees' HSAs for the specified tax year.
- The Contribution (Calendar Year) report lets you specify a date range relative to when the contribution was posted.
- Calendar reports include employee ID, name, and total contributions for the period selected.
- Run either report based on different years and date ranges.
- Export reports to Excel by selecting the green and white Excel icon.
- Drill down into each employee's contribution history by selecting a name to see the date and amount of each contribution for that employee facilitated by the employer. This information can also be exported to Excel.

Contribution (Tax Year)

Tax Year: 2011 This report reflects contributions made for the indicated tax year

Employee Last Name SEARCH FOR [Search](#) [Clear](#) [Export Summary](#) [Export Details](#)

View per page: 20 ☐ Hide Inactive Employees

Click on the Employee Name in order to see the details of their Contribution Total.

Employee ID	Dept	Name	ER Cont	EE Cont	Pending ER	Pending EE	Status
892-82-7638		Bennion, Brad	\$0.00	\$0.00	\$0.00	\$0.00	Verification Complete
283-94-7362		Brinkerhoff, Tad	\$0.00	\$0.00	\$0.00	\$0.00	Not Applicable
938-74-0476		Brown, Jamie	\$0.00	\$0.00	\$0.00	\$0.00	Not Applicable
928-27-3645		Dean, Demo	\$0.00	\$0.00	\$0.00	\$0.00	Verification Complete
839-48-4737		Dean, James	\$0.00	\$0.00	\$0.00	\$0.00	Verification Complete
839-39-9481		Demo, Demo D	\$0.00	\$0.00	\$0.00	\$0.00	Verification Complete
234-56-7777		Denver, John	\$0.00	\$0.00	\$0.00	\$0.00	Not Applicable
987-65-4321		Doe, James	\$0.00	\$0.00	\$0.00	\$0.00	Verification In Progress
989-99-9898		Doe, John D	\$0.00	\$0.00	\$0.00	\$0.00	Verification Complete
999-99-9999		Doe, John D	\$0.00	\$0.00	\$0.00	\$0.00	Not Applicable

Contribution (Calendar Year) : Employer Contributions : [For

InvoiceID	Date Paid	Tax Year	Contribution Type	Contribution Amount
k9rgp6	12/5/08	2008	Employee Contribution	100.00
k9rgp6	12/5/08	2008	Employer Contribution	22.06
p6f8t0	12/19/08	2008	Employee Contribution	100.00
p6f8t0	12/19/08	2008	Employer Contribution	22.06
196p4k	1/2/09	2009	Employee Contribution	100.00
196p4k	1/2/09	2009	Employer Contribution	22.06
4f0r5d	1/16/09	2009	Employee Contribution	100.00
4f0r5d	1/16/09	2009	Employer Contribution	22.06
pr6zhn	2/13/09	2009	Employee Contribution	100.00
pr6zhn	2/13/09	2009	Employer Contribution	22.06
c0m4md	2/27/09	2009	Employee Contribution	100.00
c0m4md	2/27/09	2009	Employer Contribution	22.06
chb66q	3/13/09	2009	Employee Contribution	100.00
chb66q	3/13/09	2009	Employer Contribution	22.06
f55d3w	3/27/09	2009	Employee Contribution	100.00
f55d3w	3/27/09	2009	Employer Contribution	22.06
k9rgp6	4/10/08	2008	Employee Contribution	100.00

Potential Over Contributions Report

- For the tax year selected, shows employees that received HSA contributions that may be higher than allowed based on coverage type and age. This may include contributions that the employee made directly to HealthEquity.
 - A 6% penalty applies to excess contributions per the IRS. The penalty may be up to 10% if the account is funded in full and employee does not remain eligible.
 - Have employees listed contact HealthEquity® Member Services to distribute the excess amount and avoid IRS penalties.

PPD Account Numbers Report

- You can access the account and routing numbers for your employees' HSAs to facilitate direct deposits.
- This report is available once an employer has been set up for PPD.

Note: Contributions made by our PPD solution will always post as employee contributions.

Employee Alerts

You can add custom messages to your employees' member portal from within your employer portal. To place up to a 500-character message on the front page of your employee's member portal:

1. Select "Employee Alerts" from under "Resources."
2. Select "New Message."
3. Compose the message, selecting applicable recipients.
4. Select "Submit."

Note: Your message will be sent to HealthEquity for review before displaying on your employees' member portal.

.....

HSA Payroll Deduction

Process Message

To place information on the front page of your employees' member portal about how they can update their HSA payroll deductions:

1. Select "HSA Payroll Deduction Process" from under "Resources."
2. Upload and/or enter information on how an employee can update their HSA payroll deductions by:
 - Uploading up to three applicable forms/documents.
 - Entering a web site address.
 - Entering notes and/or additional instructions about the process.
3. Enter an effective date range-the dates when the information displays.
4. Select "Add/Update."

Note: Information placed here will stay on the member portal until it's removed or deleted. If the effective date range has passed the information will show as expired.

Contact HealthEquity® Client Services

If you have any questions about using your employer portal, feel free to contact HealthEquity Client Services at 866.382.3510 or employerservices@healthequity.com.

A photograph of a modern, multi-story office building with a tan facade and large windows. The HealthEquity logo is mounted on the upper part of the building. The sky is blue with some clouds.

HealthEquity

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HealthEquity®

Building Health Savings™



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