Health Savings Account

Employer Guide

For additional information, visit **mycdh.optum.com**.

Version 1.3

Contents

Introduction to Your New Benefits Program

Our Consumer-Driven Healthcare (CDH) program helps your employees make smart benefit decisions by giving them resources to help them manage their healthcare spending.

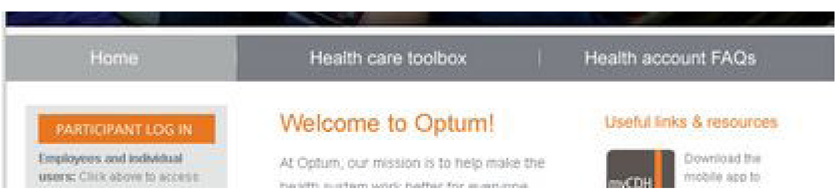
You can use this document as you implement your program using the Employer Portal.

In this guide, you will learn how to:

- Log in, log out, manage your password, and navigate the portal
- Add an account
- Import and upload a file
- View employee details
- Upload contribution files
- Run reports
- Understand employee forms and guides
- Troubleshoot import files
- Understand portal requirements

Frequently Asked Questions

For answers to frequently asked questions (FAQs) on Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs), go to the Employer Portal.



Product Features

This program helps your employees control their spending by offering them:

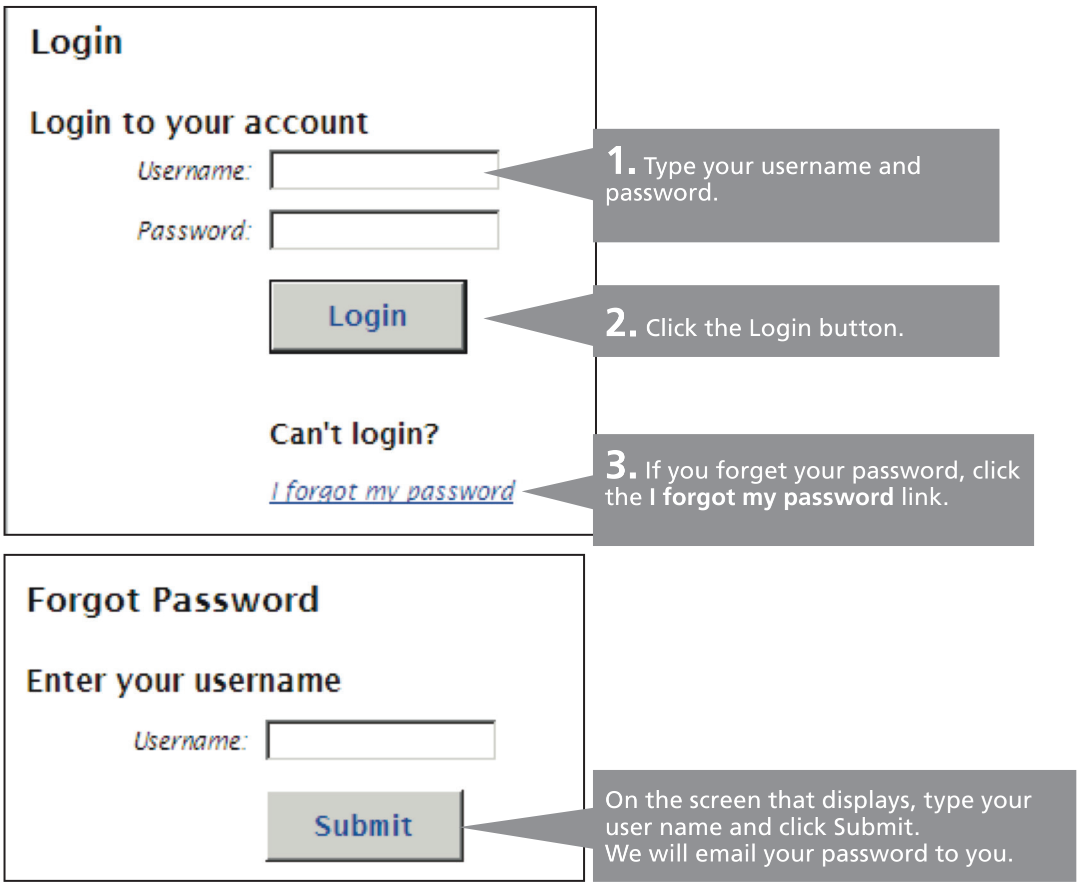
- FDIC-insured, interest-bearing accounts
- An intuitive user interface to manage their accounts
- Familiar and easy-to-use payment cards and other online distribution options
- Healthcare decision support tools to help them make informed healthcare decisions
- Integrated HSA investment options*, if applicable
- Monthly account summaries
- Tax report forms 5498 and 1099 available online

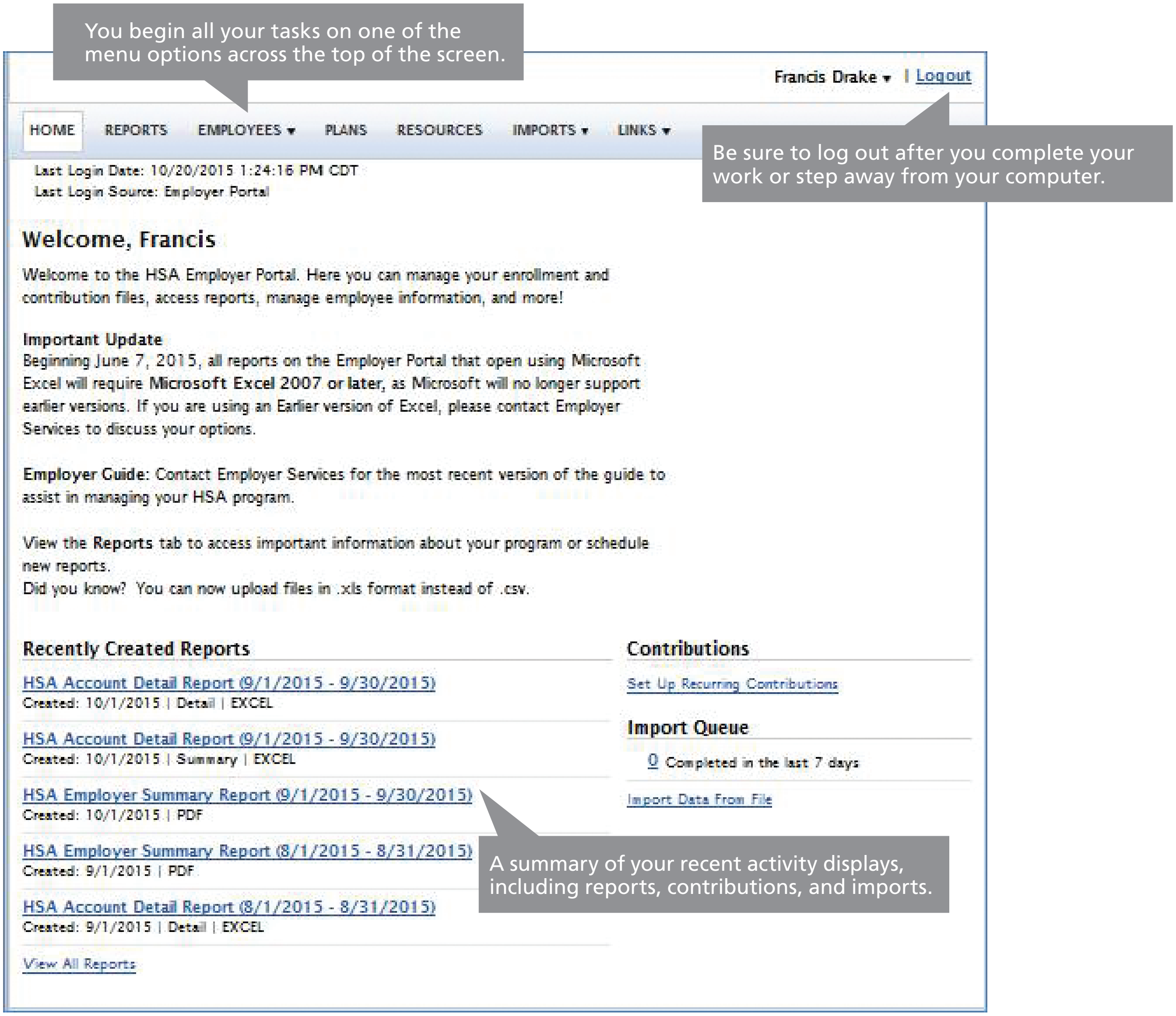
*** Investments are not FDIC-insured, are not guaranteed by Optum Bank and may lose value.**

Getting Started

Log In and Log Out

We will provide you with your initial username and password. If you need to change your password, contact us and we can help you change your password.




You begin all your tasks on one of the menu options across the top of the screen.
Francis Drake ▾ | Logout
HOME REPORTS EMPLOYEES ▾ PLANS RESOURCES IMPORTS ▾ LINKS ▾
Be sure to log out after you complete your work or step away from your computer.
Last Login Date: 10/20/2015 1:24:16 PM CDT
Last Login Source: Employer Portal
Welcome, Francis
Welcome to the HSA Employer Portal. Here you can manage your enrollment and contribution files, access reports, manage employee information, and more!
Important Update
Beginning June 7, 2015, all reports on the Employer Portal that open using Microsoft Excel will require Microsoft Excel 2007 or later, as Microsoft will no longer support earlier versions. If you are using an Earlier version of Excel, please contact Employer Services to discuss your options.
Employer Guide: Contact Employer Services for the most recent version of the guide to assist in managing your HSA program.
View the Reports tab to access important information about your program or schedule new reports.
Did you know? You can now upload files in .xls format instead of .csv.
Recently Created Reports
HSA Account Detail Report (9/1/2015 - 9/30/2015)
Created: 10/1/2015 | Detail | EXCEL
HSA Account Detail Report (9/1/2015 - 9/30/2015)
Created: 10/1/2015 | Summary | EXCEL
HSA Employer Summary Report (9/1/2015 - 9/30/2015)
Created: 10/1/2015 | PDF
HSA Employer Summary Report (8/1/2015 - 8/31/2015)
Created: 9/1/2015 | PDF
HSA Account Detail Report (8/1/2015 - 8/31/2015)
Created: 9/1/2015 | Detail | EXCEL
View All Reports
Contributions
Set Up Recurring Contributions
Import Queue
0 Completed in the last 7 days
Import Data From File
A summary of your recent activity displays, including reports, contributions, and imports.

Add and Maintain Accounts

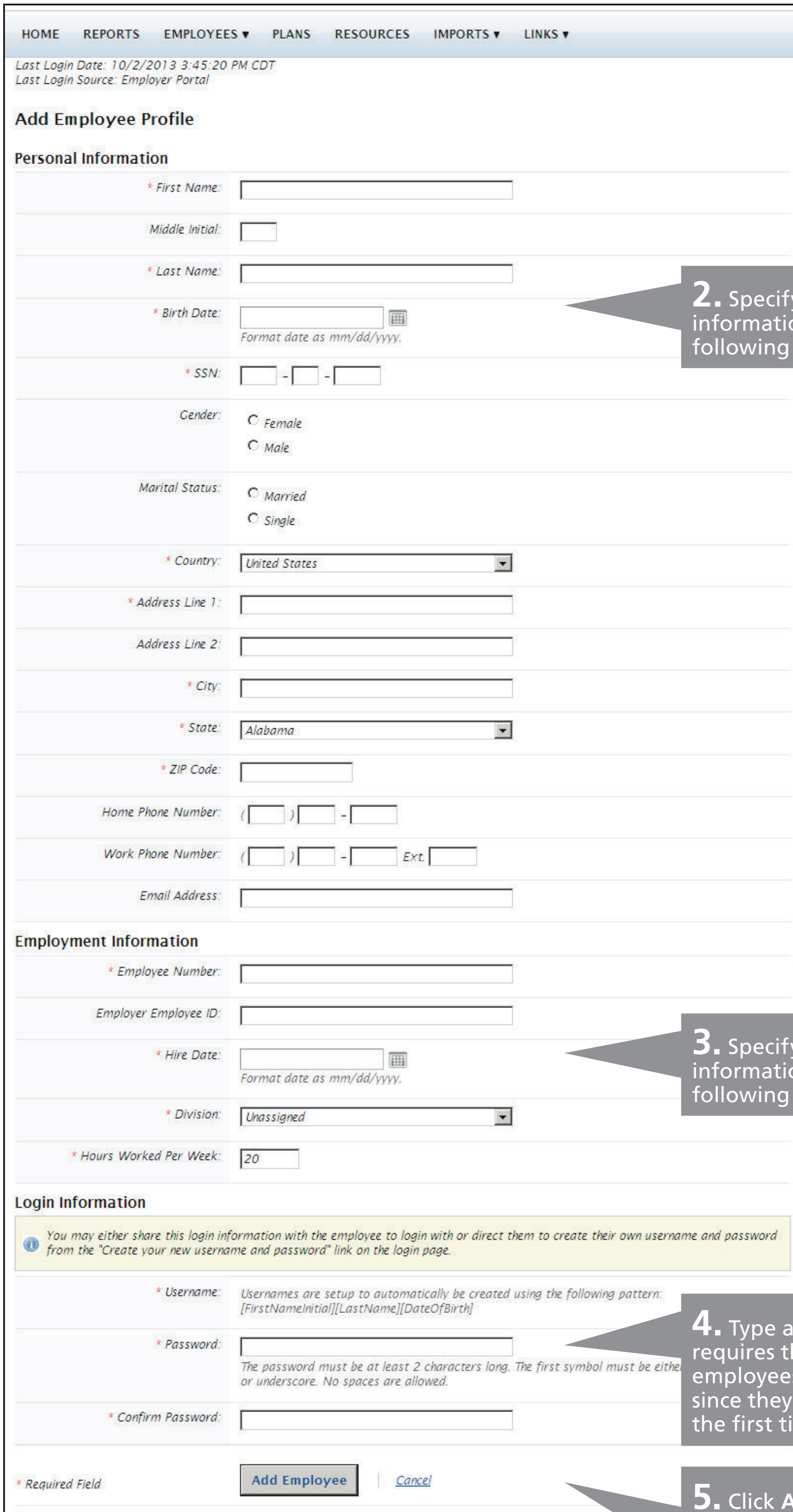
You have three options for adding, enrolling and contributing to your employees' accounts. They are:

- Self-service direct enrollment—Use this option if you have a small number of employees to enroll, since you need to enter each one individually in the Employer Portal.
- Self-service file upload—Use this option to upload a completed spreadsheet template to the Employer Portal.
- Automated file transfer process—Use this option to directly transmit enrollment and demographic files to our services using secure file transfer protocol (SFTP). Use this option only if you have IT resources available to perform the task. If you want to use this option, contact us to work with you and your IT staff.

Use Self-service Direct Enrollment

To ensure the employee is completely enrolled, you must specify:

- Profile information
- Enrollment information


HOME REPORTS EMPLOYEES ▾ PLANS RESOURCES IMPORTS ▾ LINKS ▾

Last Login Date: 10/2/2013 3:45:20 PM CDT
Last Login Source: Employer Portal

Add Employee Profile

Personal Information

* First Name:
Middle Initial:
* Last Name:
* Birth Date: Format date as mm/dd/yyyy.
* SSN: - -
Gender: Female Male
Marital Status: Married Single
* Country: United States
* Address Line 1:
Address Line 2:
* City:
* State: Alabama
* ZIP Code:
Home Phone Number: ( ) -
Work Phone Number: ( ) - Ext.
Email Address:

Employment Information

* Employee Number:
Employer Employee ID:
* Hire Date: Format date as mm/dd/yyyy.
* Division: Unassigned
* Hours Worked Per Week: 20

Login Information

You may either share this login information with the employee to login with or direct them to create their own username and password from the "Create your new username and password" link on the login page.

* Username: Usernames are setup to automatically be created using the following pattern: [FirstNameInitial][LastName][DateOfBirth]
* Password: The password must be at least 2 characters long. The first symbol must be eithe[r] or underscore. No spaces are allowed.
* Confirm Password:

* Required Field Add Employee | Cancel

2. Specify the employee personal information. Refer to the table on the following page for details.

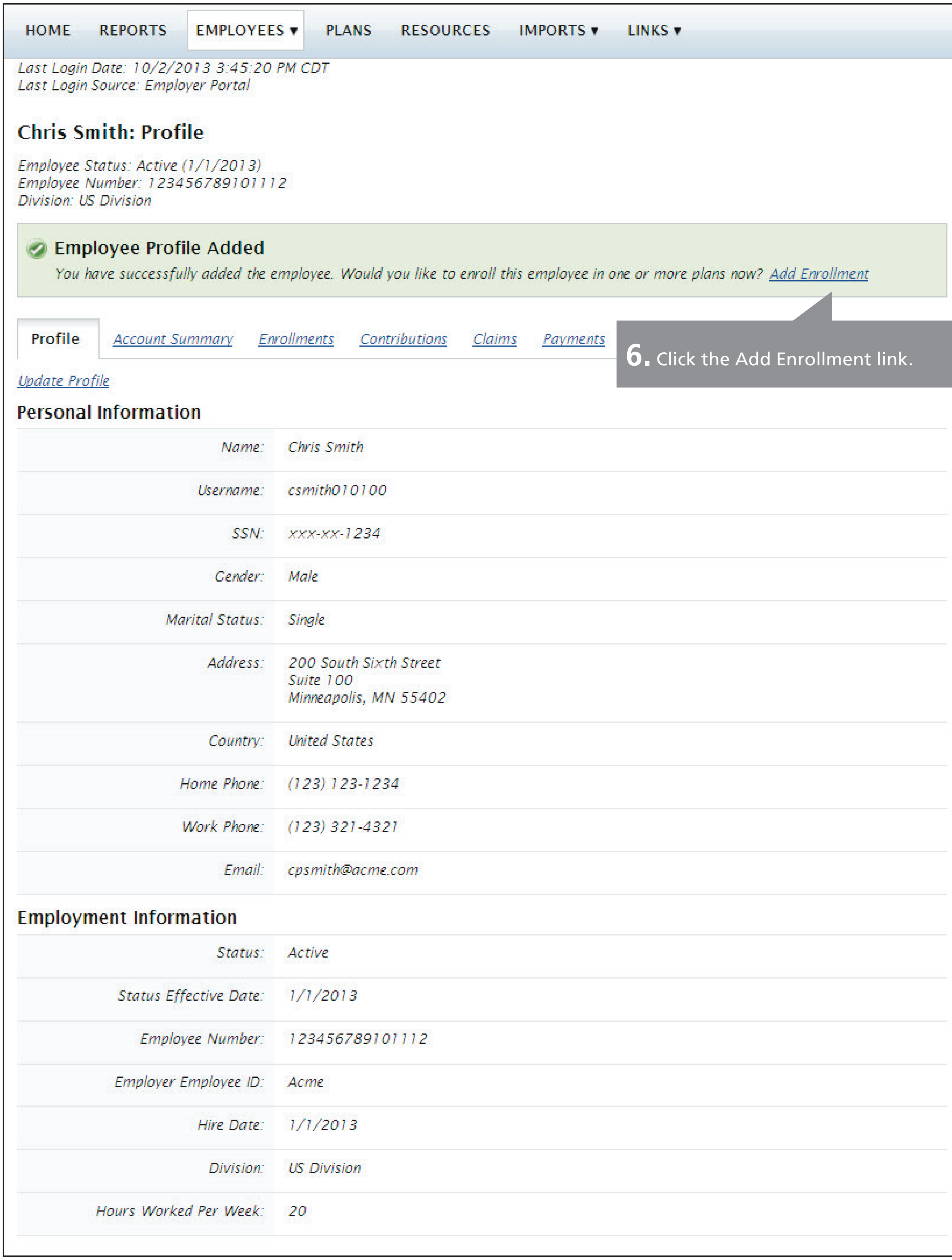
3. Specify the employee employment information. Refer to the table on the following page for details.

4. Type a password twice since the system requires the fields, but keep in mind that employees will not need this password since they will create their own passwords the first time they log in.

5. Click **Add Employee.** The system saves the profile information and displays a link.

Complete the process!

Field	Required?	Field Parameters
Personal information		
First name	Yes	Cannot contain special characters, except (‘) or a hyphen (-)
Middle initial		Must be only one character long
Last name	Yes	Cannot contain special characters, except a single quotation mark (‘) or a hyphen (-)
Birth date	Yes	Must be in MM/DD/YYYY auto-fill 0s)
SSN	Yes	Formatted as three text fields in **NNN-NN-NNNN**
Gender		Female or Male (no default)
Marital status		Married or Single (no default)
Country	Yes	Defaults to United States
Address line 1	Yes	If you do not select United States as the country, then information text displays: “Enter the first line of the international address in the format required by the selected country.”
Address line 2		If you do not select United States as the country, then information text displays: “Enter the second line of the international address in the format required by the selected country.”
City	Yes	If you do not select hides this field.
State	Yes	
ZIP code	Yes	
Email address	Yes	
Employment information		
Employee number	Yes	Must be unique. You can use a unique employee ID, the last four digits of the SSN, or another unique value (e.g., Last NameFirstNameBirthYear).
Hire Date	Yes	Must be MM/DD/YYYY
Division	Yes	You may enter a division from pre-defined divisions on the system. If you need to add a new division, contact your account manager.
Hours worked per week	Yes	Must be 40
Login Information		
Autogenerates based on your configuration		Specify a password in these required fields, but keep in mind that employees will not need this password because they will create their own passwords the first time they log in.



HOME REPORTS EMPLOYEES ▾ PLANS RESOURCES IMPORTS ▾ LINKS ▾

Last Login Date: 10/2/2013 3:45:20 PM CDT
Last Login Source: Employer Portal

Chris Smith: Profile

Employee Status: Active (1/1/2013)
Employee Number: 123456789101112
Division: US Division

Employee Profile Added
You have successfully added the employee. Would you like to enroll this employee in one or more plans now? Add Enrollment

Profile | *Account Summary* | *Enrollments* | *Contributions* | *Claims* | *Payments*

Update Profile

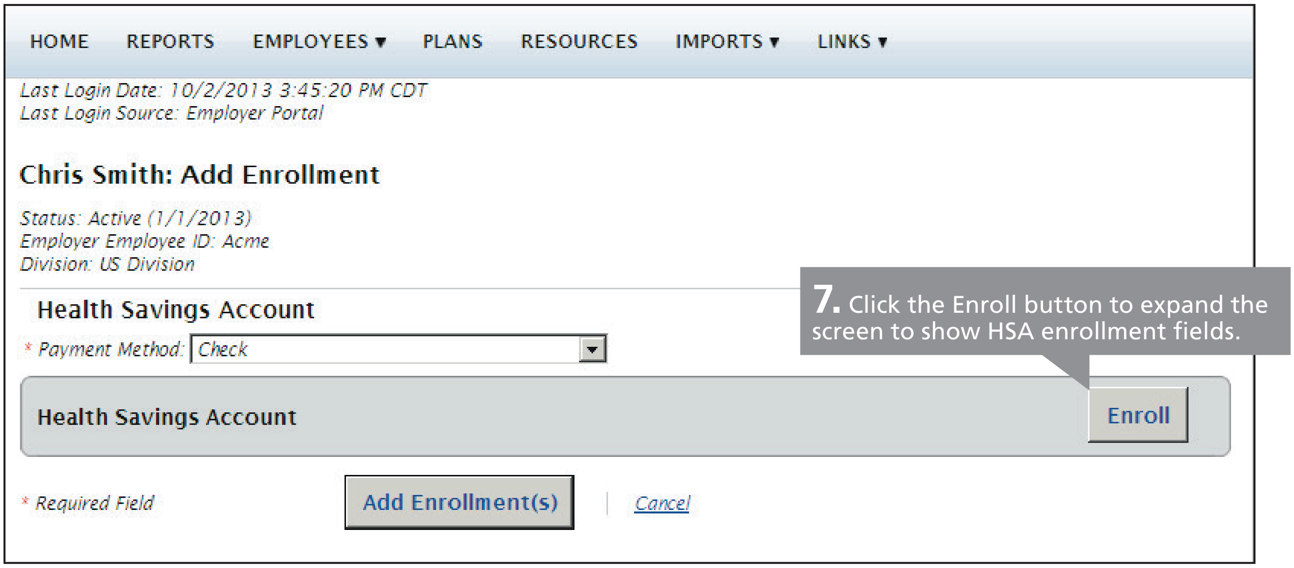
Personal Information

Name:	Chris Smith
Username:	csmith010100
SSN:	xxx-xx-1234
Gender:	Male
Marital Status:	Single
Address:	200 South Sixth Street Suite 100 Minneapolis, MN 55402
Country:	United States
Home Phone:	(123) 123-1234
Work Phone:	(123) 321-4321
Email:	cpsmith@acme.com

Employment Information

Status:	Active
Status Effective Date:	1/1/2013
Employee Number:	123456789101112
Employer Employee ID:	Acme
Hire Date:	1/1/2013
Division:	US Division
Hours Worked Per Week:	20

6. Click the Add Enrollment link.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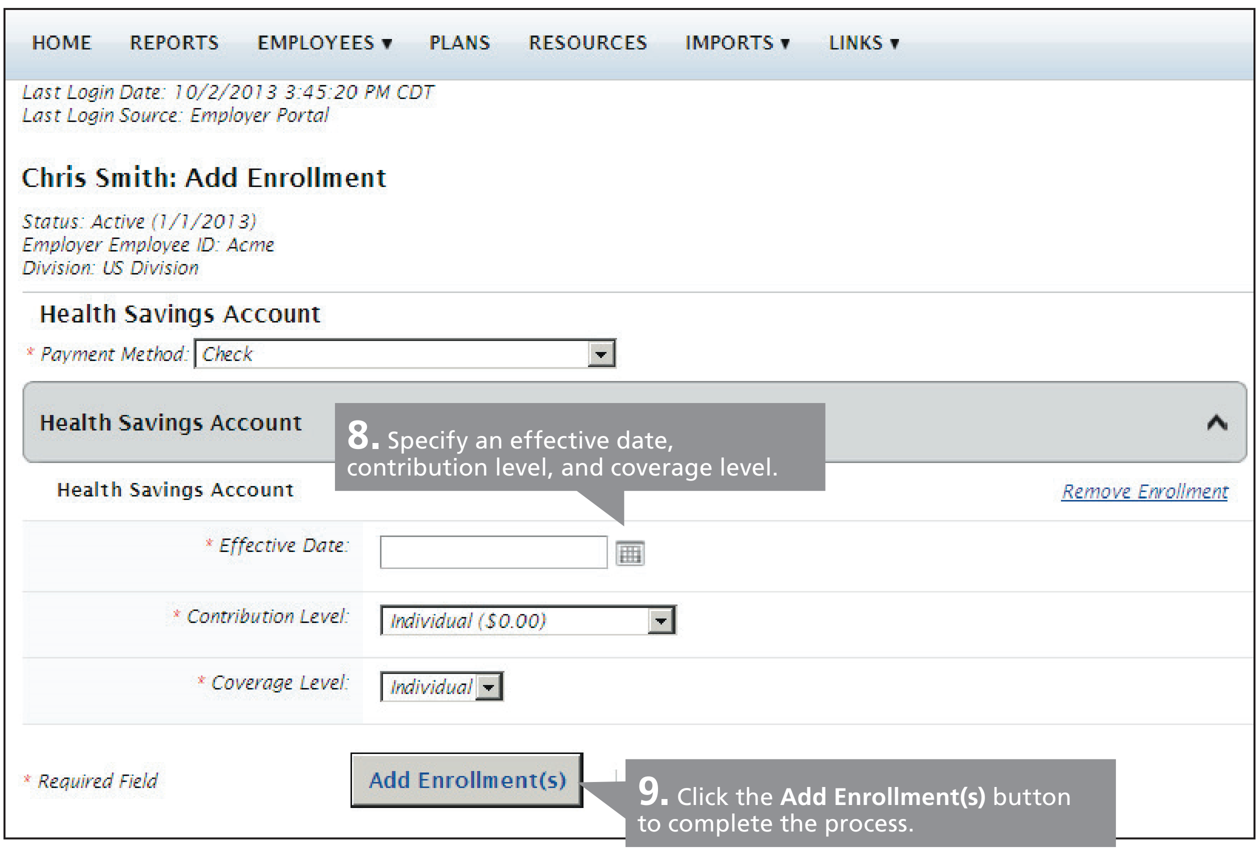
LINKS ▾
Last Login Date: 10/2/2013 3:45:20 PM CDT
Last Login Source: Employer Portal
Chris Smith: Add Enrollment
Status: Active (1/1/2013)
Employer Employee ID: Acme
Division: US Division
Health Savings Account
* Payment Method: Check
Health Savings Account
Enroll
* Required Field
Add Enrollment(s)
Cancel
7. Click the Enroll button to expand the screen to show HSA enrollment fields.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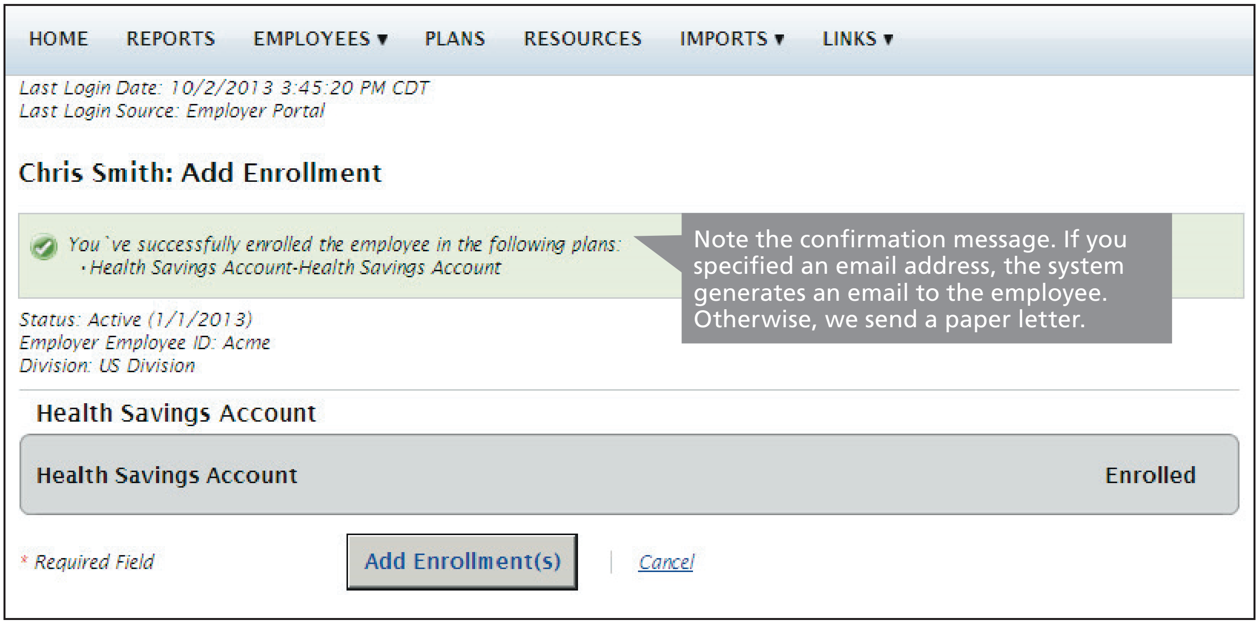
Last Login Date: 10/2/2013 3:45:20 PM CDT
Last Login Source: Employer Portal
Chris Smith: Add Enrollment
Status: Active (1/1/2013)
Employer Employee ID: Acme
Division: US Division
Health Savings Account
* Payment Method: Check
Health Savings Account
8. Specify an effective date, contribution level, and coverage level.
Health Savings Account
Remove Enrollment
* Effective Date:
* Contribution Level: Individual ($0.00)
* Coverage Level: Individual
* Required Field
Add Enrollment(s)
9. Click the Add Enrollment(s) button to complete the process.


HOME
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EMPLOYEES ▾
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RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 10/2/2013 3:45:20 PM CDT
Last Login Source: Employer Portal
Chris Smith: Add Enrollment
You`ve successfully enrolled the employee in the following plans:
• Health Savings Account-Health Savings Account
Note the confirmation message. If you specified an email address, the system generates an email to the employee. Otherwise, we send a paper letter.
Status: Active (1/1/2013)
Employer Employee ID: Acme
Division: US Division
Health Savings Account
Health Savings Account
Enrolled
* Required Field
Add Enrollment(s)
Cancel

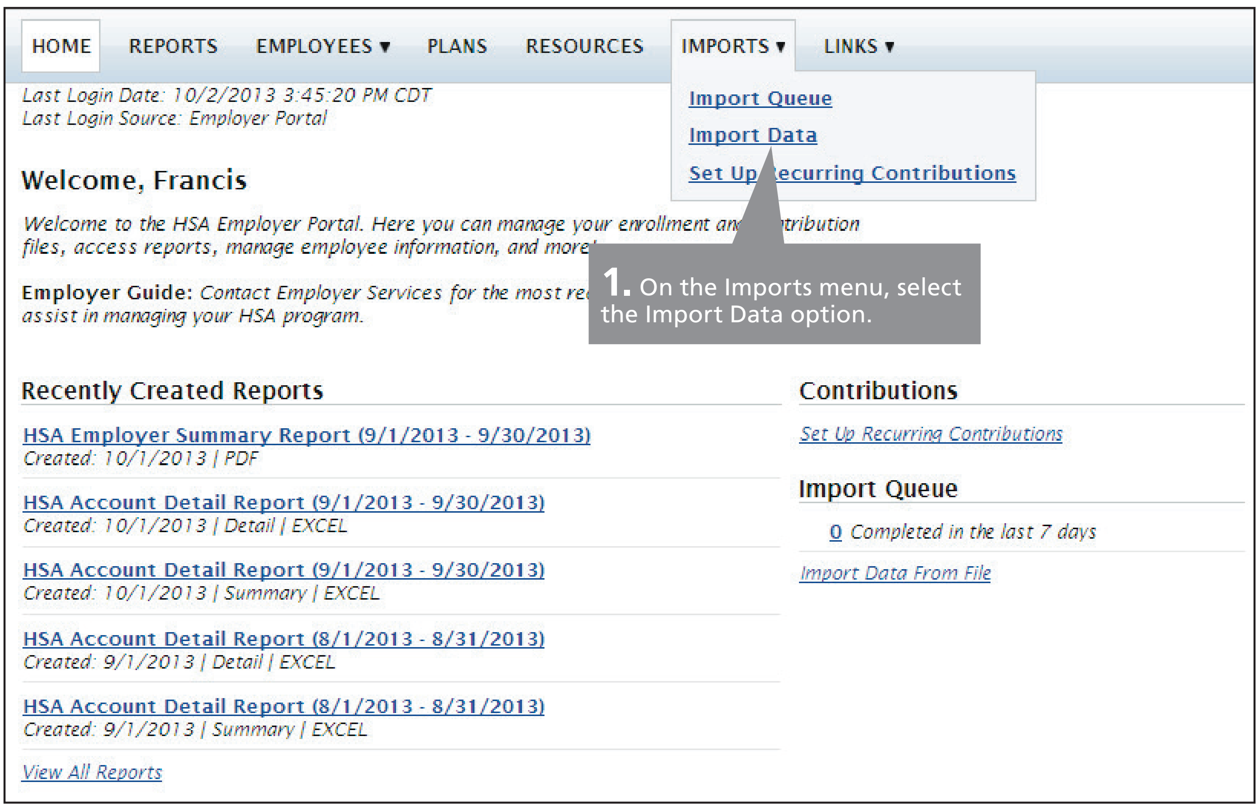
Use Self-service File Upload

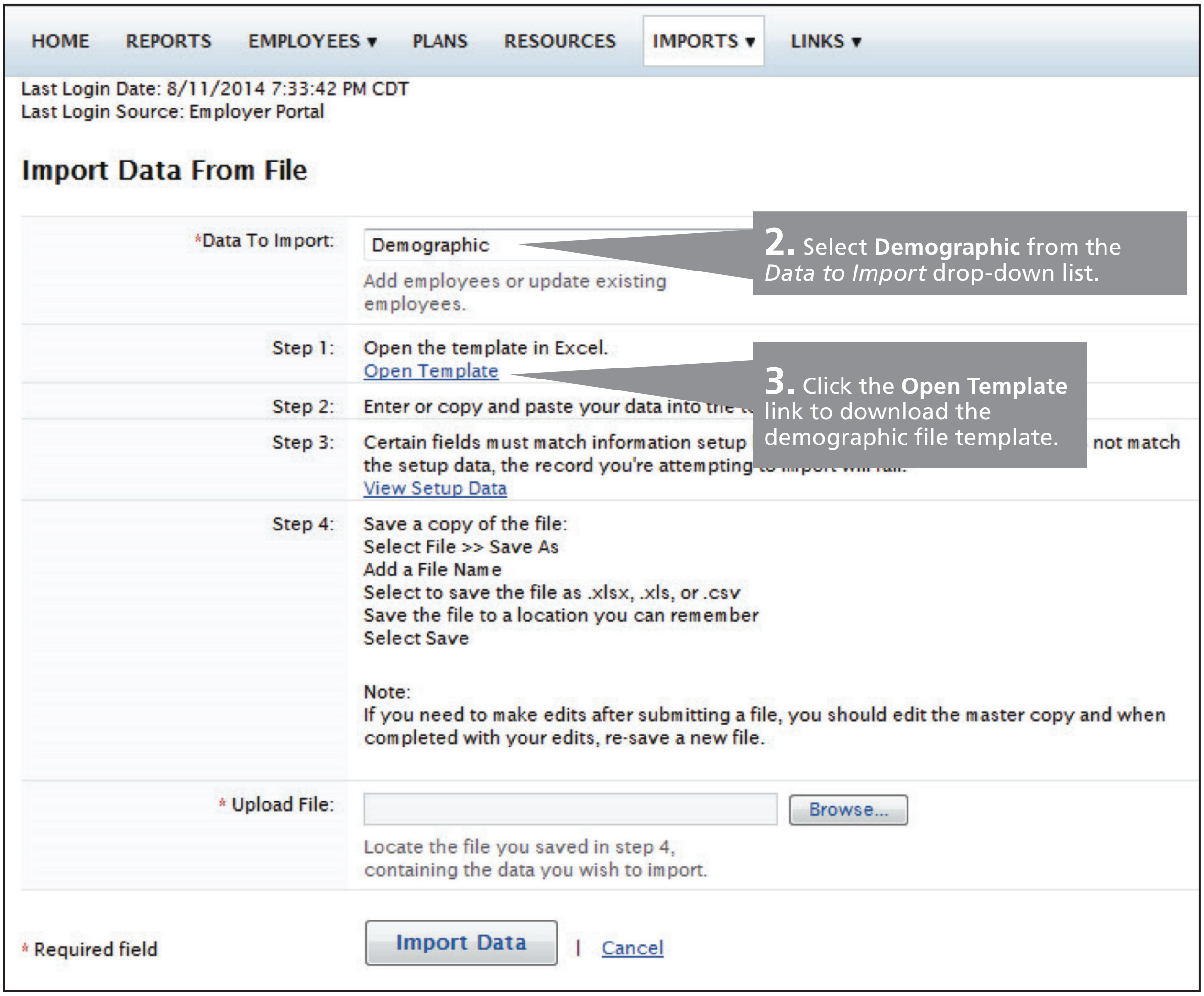
For this option, you need to prepare and upload two files, in order:

- **Step 1:** Demographic file. This file contains basic employee demographic information including name, date of birth, address, gender, and email address.
- **Step 2:** Enrollment file. After you successfully upload the demographic file, and correct any mistakes (see Trouble-shoot Import Files on page 24), you can prepare and upload the enrollment file. This file contains plan enrollment information, including an effective date and high-deductable health plan (HDHP) coverage level.

Tip! We generate and send debit cards to your employees within 10–14 business days after you successfully enroll the employees. We send a welcome email with account activation instructions. If we do not have an email address, we mail a paper letter with activation instructions.

Import the Demographics File

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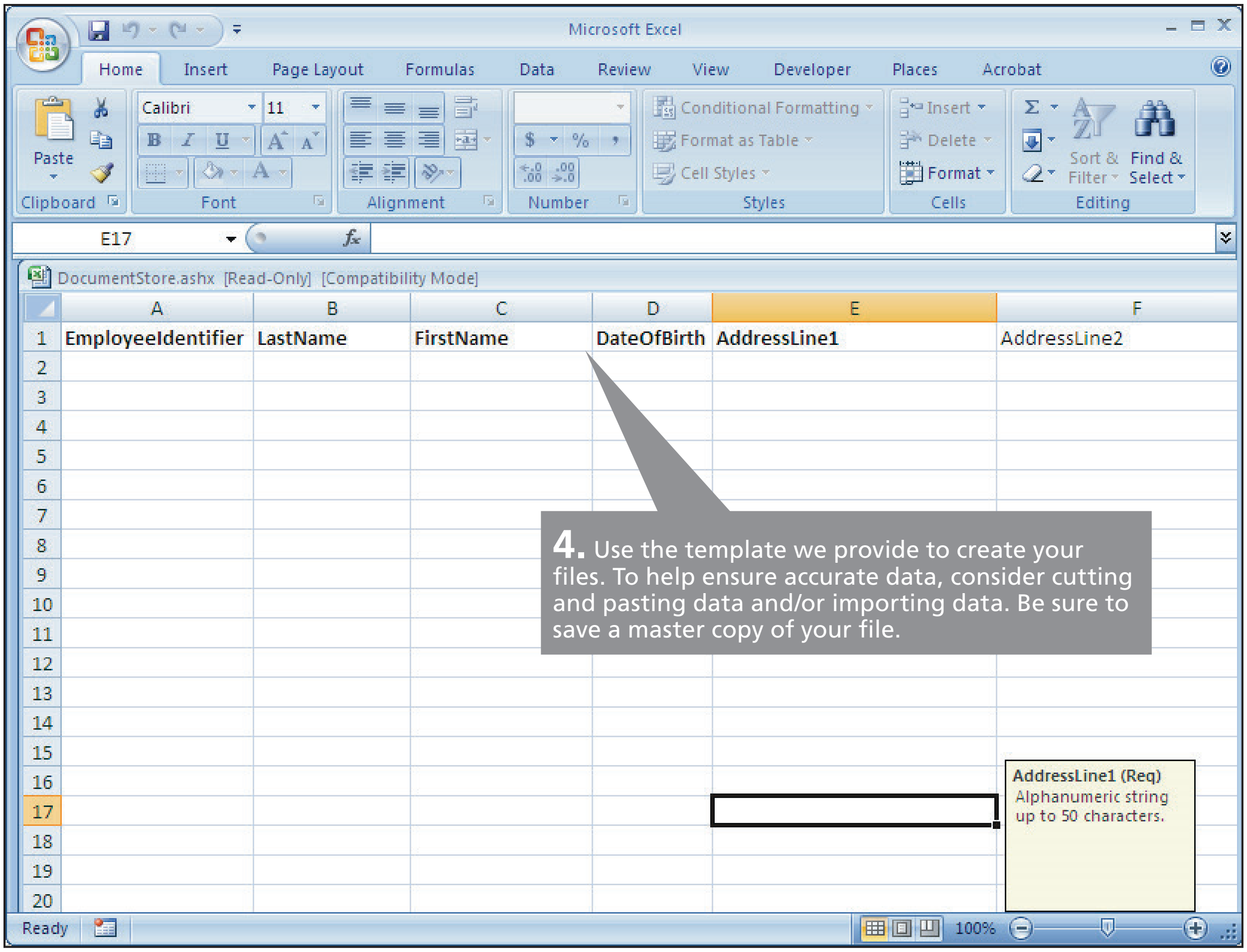
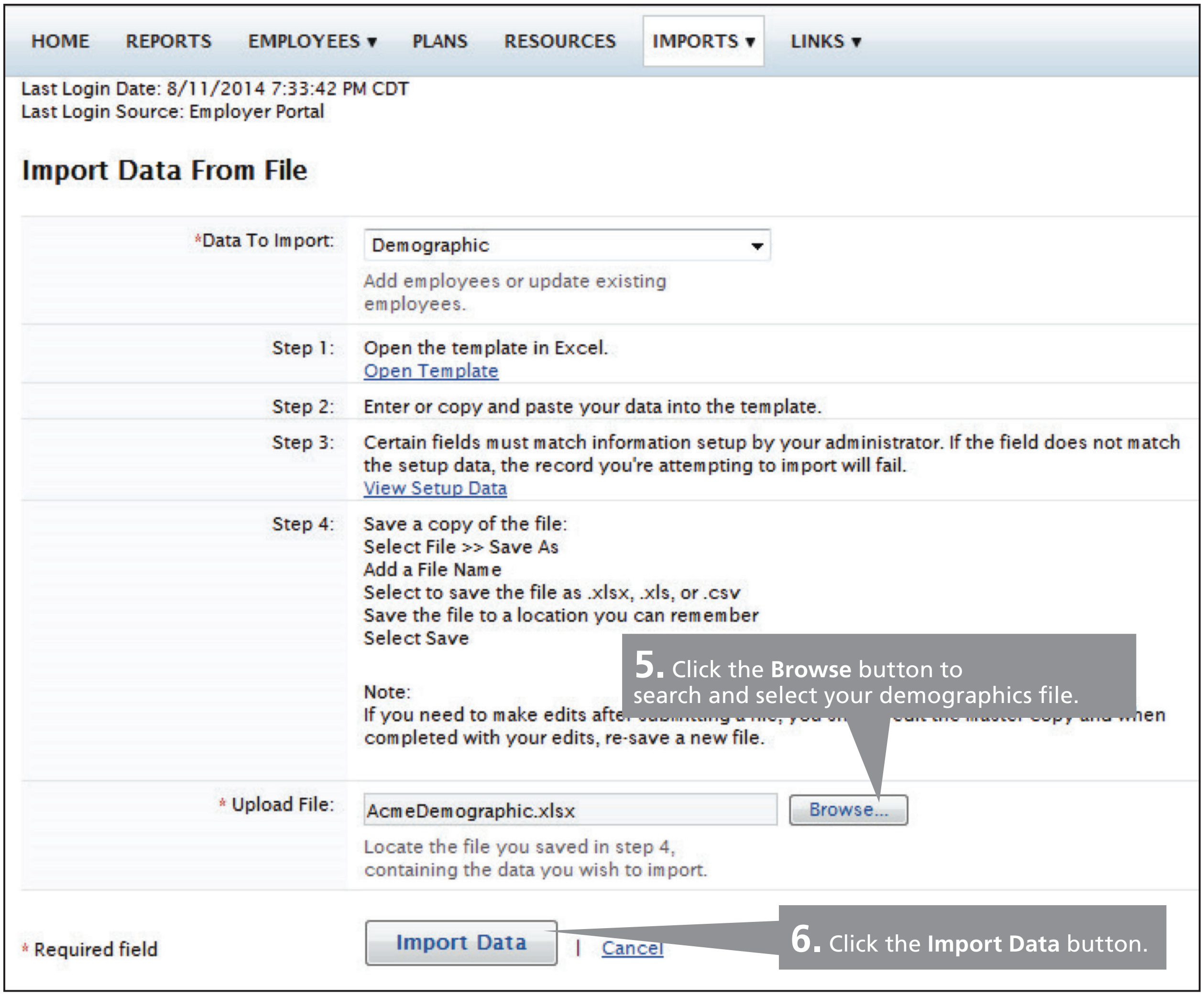
Last Login Date: 8/11/2014 7:33:42 PM CDT
Last Login Source: Employer Portal
Import Data From File
*Data To Import:
Demographic
Add employees or update existing employees.
2. Select Demographic from the Data to Import drop-down list.
Step 1:
Open the template in Excel.
Open Template
3. Click the Open Template link to download the demographic file template.
Step 2:
Enter or copy and paste your data into the
Step 3:
Certain fields must match information setup
not match
the setup data, the record you're attempting
View Setup Data
Step 4:
Save a copy of the file:
Select File >> Save As
Add a File Name
Select to save the file as .xlsx, .xls, or .csv
Save the file to a location you can remember
Select Save
Note:
If you need to make edits after submitting a file, you should edit the master copy and when completed with your edits, re-save a new file.
* Upload File:
Browse...
Locate the file you saved in step 4, containing the data you wish to import.
* Required field
Import Data
|
Cancel


Microsoft Excel
Home
Insert
Page Layout
Formulas
Data
Review
View
Developer
Places
Acrobat
Paste
Clipboard
Calibri
11
Font
Alignment
Number
Conditional Formatting
Format as Table
Cell Styles
Styles
Insert
Delete
Format
Cells
Sort & Filter
Find & Select
Editing
E17
DocumentStore.ashx [Read-Only] [Compatibility Mode]
EmployeeIdentifier
LastName
FirstName
DateOfBirth
AddressLine1
AddressLine2
4. Use the template we provide to create your files. To help ensure accurate data, consider cutting and pasting data and/or importing data. Be sure to save a master copy of your file.
AddressLine1 (Req)
Alphanumeric string up to 50 characters.
Ready
100%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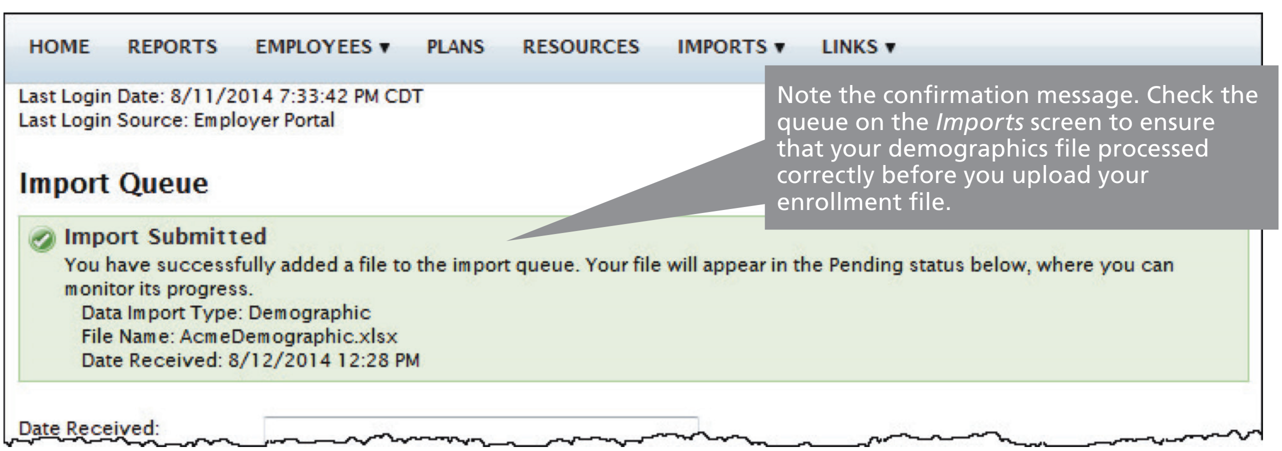
Last Login Date: 8/11/2014 7:33:42 PM CDT
Last Login Source: Employer Portal
Import Data From File
*Data To Import:
Demographic
Add employees or update existing employees.
Step 1:
Open the template in Excel.
Open Template
Step 2:
Enter or copy and paste your data into the template.
Step 3:
Certain fields must match information setup by your administrator. If the field does not match the setup data, the record you're attempting to import will fail.
View Setup Data
Step 4:
Save a copy of the file:
Select File >> Save As
Add a File Name
Select to save the file as .xlsx, .xls, or .csv
Save the file to a location you can remember
Select Save
Note:
completed with your edits, re-save a new file.
5. Click the Browse button to search and select your demographics file.
* Upload File:
AcmeDemographic.xlsx
Browse...
Locate the file you saved in step 4, containing the data you wish to import.
* Required field
Import Data
Cancel
6. Click the Import Data button.


HOME
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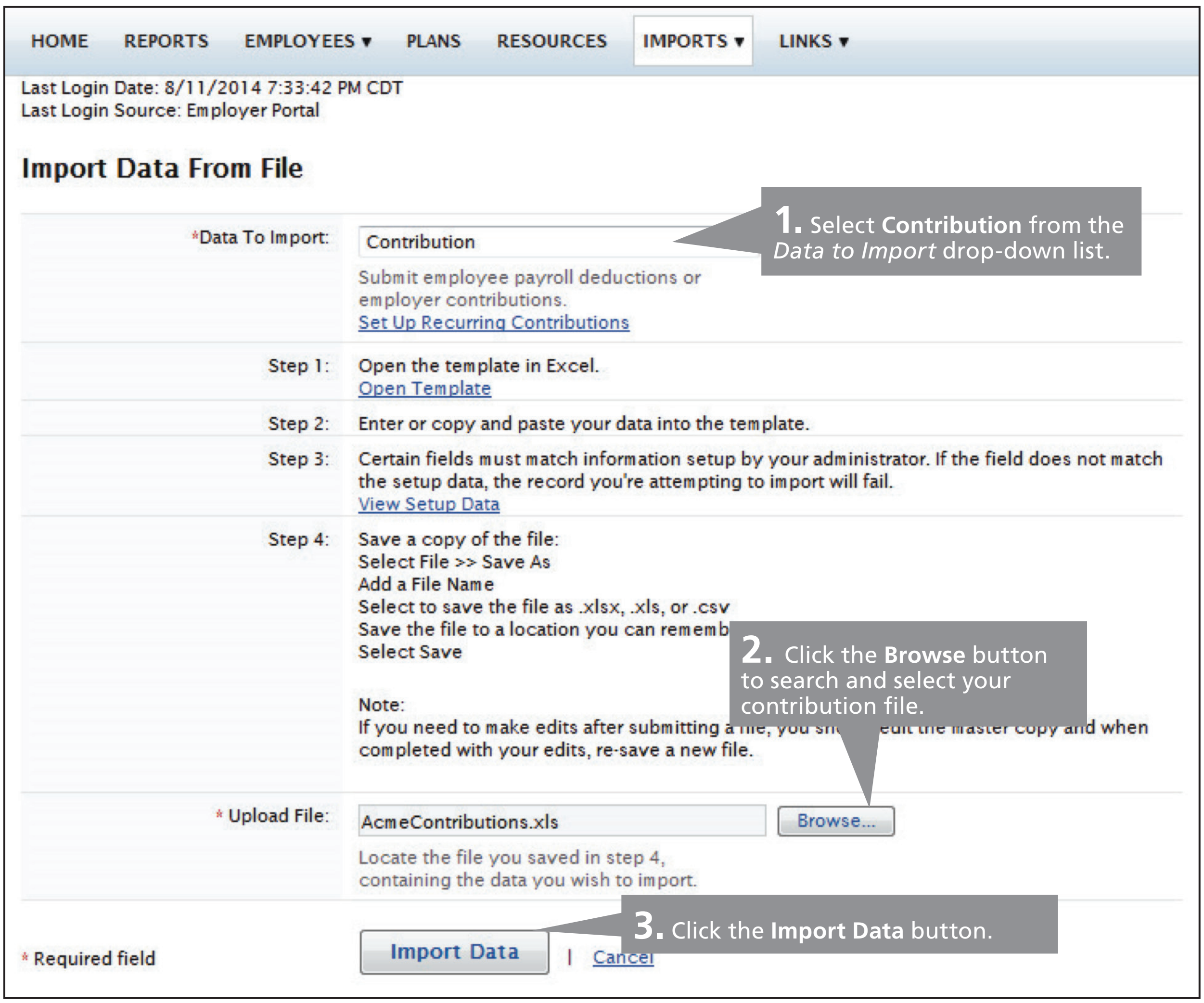
Last Login Date: 8/11/2014 7:33:42 PM CDT
Last Login Source: Employer Portal
Note the confirmation message. Check the queue on the Imports screen to ensure that your demographics file processed correctly before you upload your enrollment file.
Import Queue
Import Submitted
You have successfully added a file to the import queue. Your file will appear in the Pending status below, where you can monitor its progress.
Data Import Type: Demographic
File Name: AcmeDemographic.xlsx
Date Received: 8/12/2014 12:28 PM
Date Received:

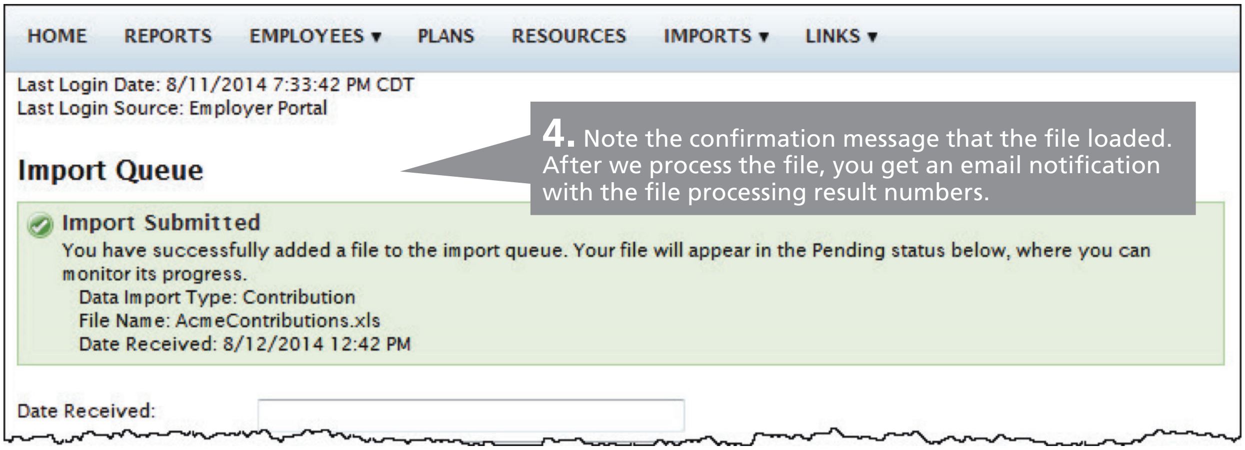
Import the Contributions File

You have two options for uploading contribution files. They are:

- For each pay period. Submit a file for each pay period for that particular pay period's amount.
- On a recurring basis. Set up a recurring contribution that will automatically generate for each pay period.
  For detailed steps on setting up recurring contributions, see Create and Manage Recurring Contributions on page 18.

Tip! HSAs have stringent rules about reversals of contributions posted. For either upload method, you need to verify that the contributions posted are correct.




HOME
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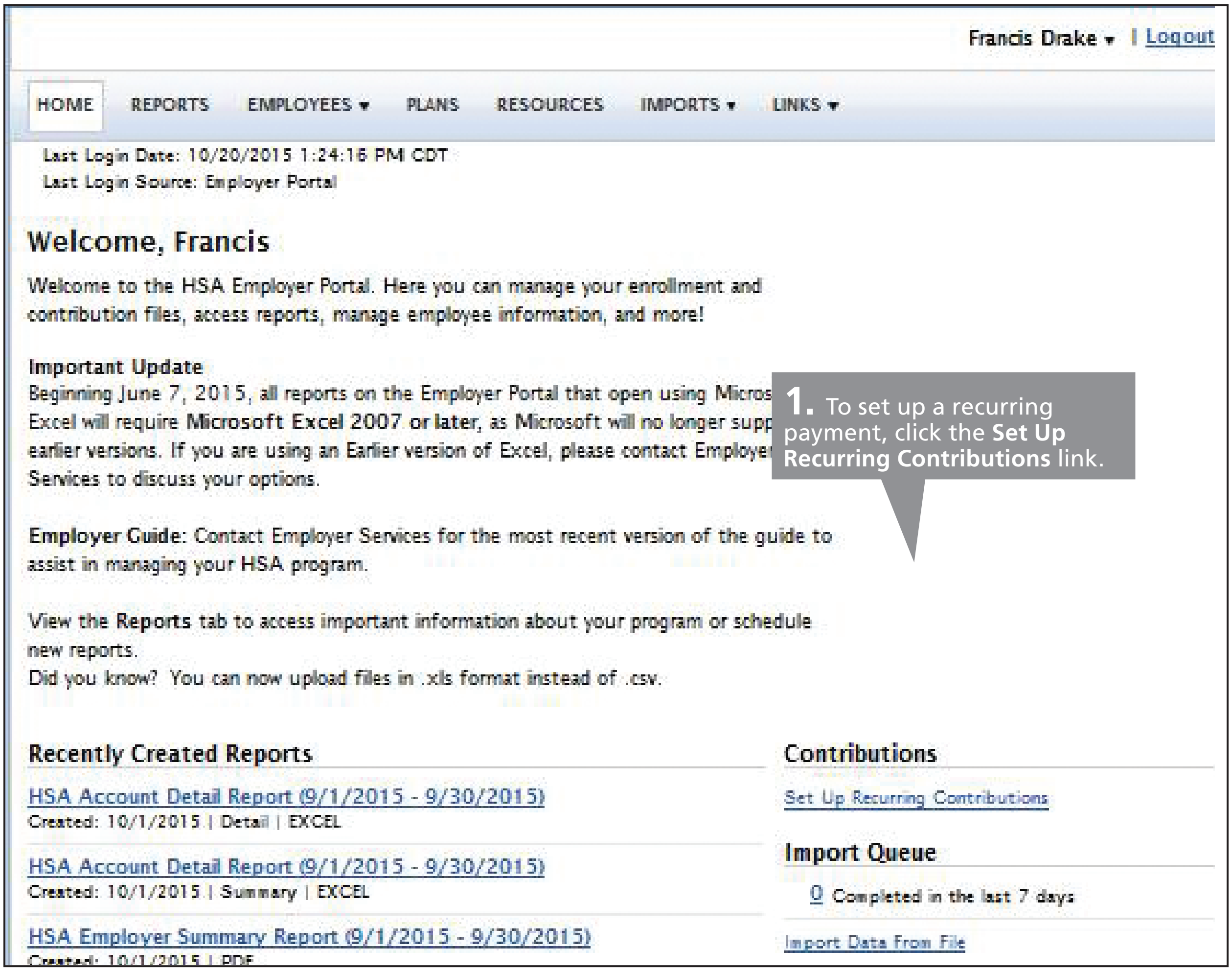
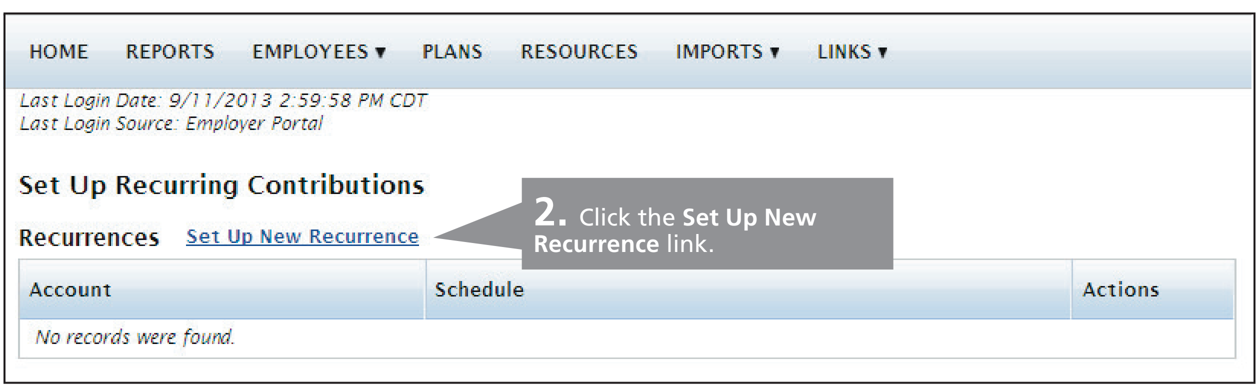
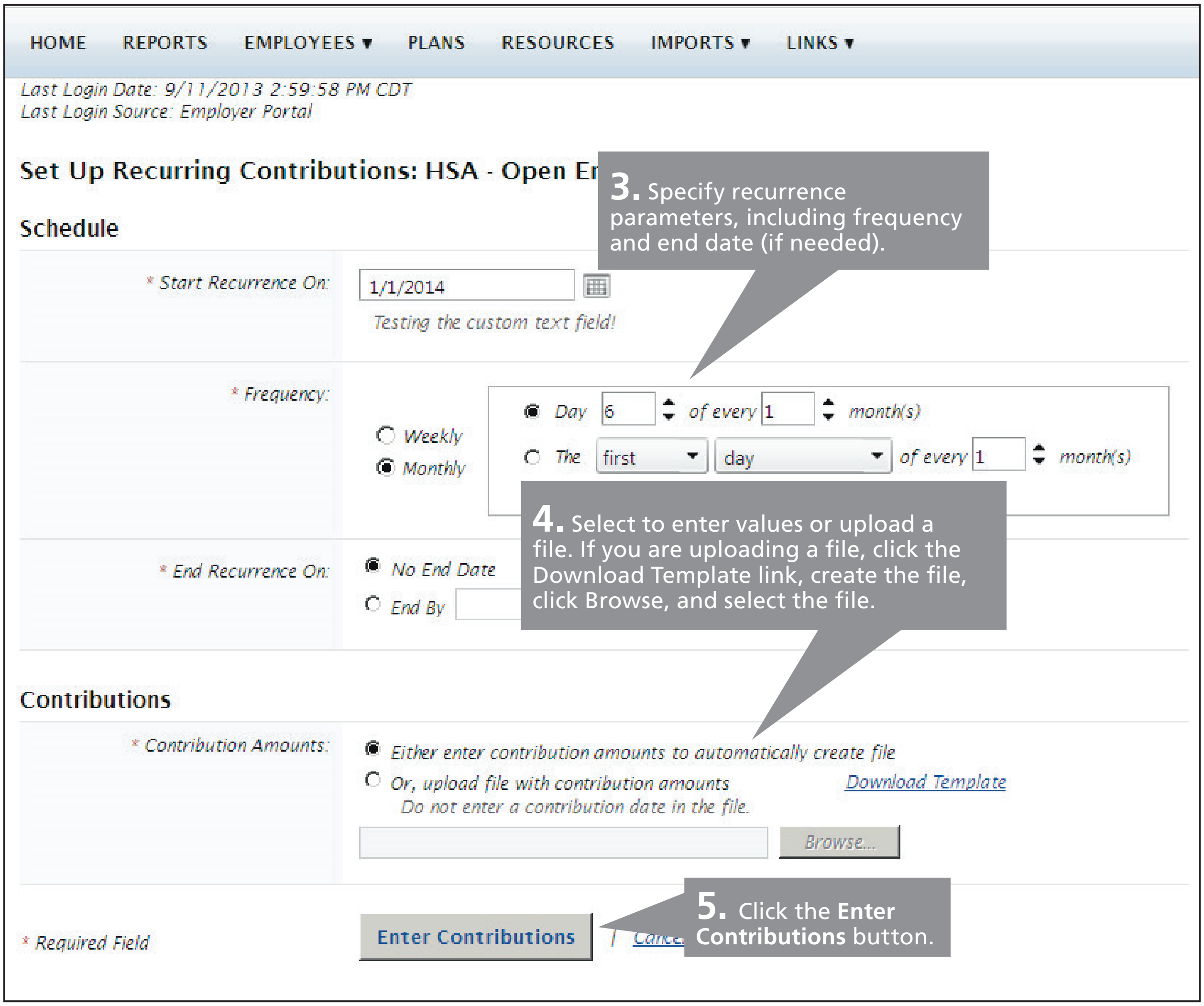
Last Login Date: 8/11/2014 7:33:42 PM CDT
Last Login Source: Employer Portal
Import Queue
4. Note the confirmation message that the file loaded. After we process the file, you get an email notification with the file processing result numbers.
Import Submitted
You have successfully added a file to the import queue. Your file will appear in the Pending status below, where you can monitor its progress.
Data Import Type: Contribution
File Name: AcmeContributions.xls
Date Received: 8/12/2014 12:42 PM
Date Received:

Create and Manage Recurring Contributions

You can easily create recurring contributions. After you have recurring contributions established in the system, you can include updated recurring contributions in an updated import file. The system automatically updates recurring contribution values and processes the updated value with the employee's next scheduled recurring contribution. If your update includes an update to a recurring contribution, but the employee with the recurring contribution is not active, then the system displays an error message.






HOME
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EMPLOYEES ▾
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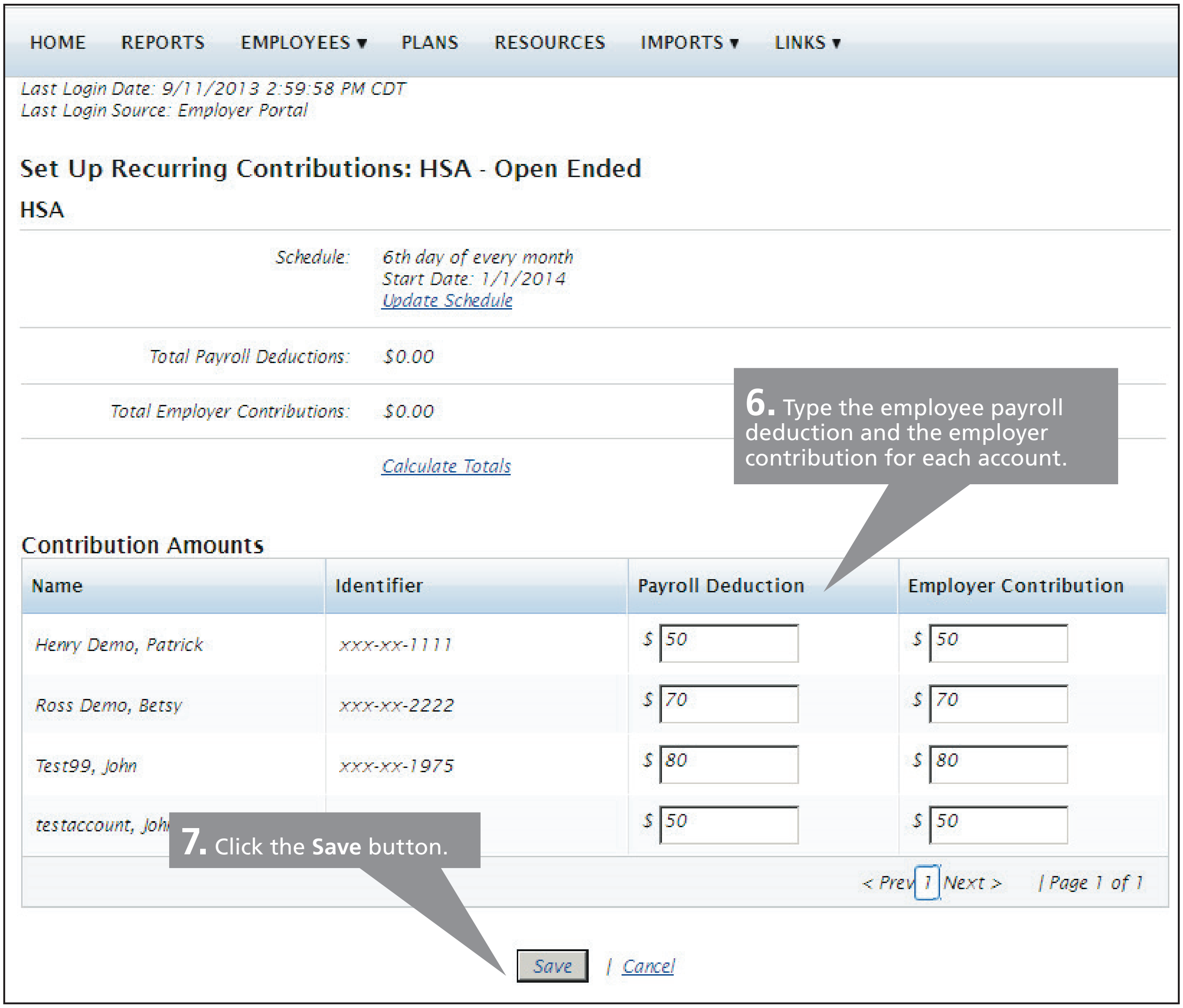
LINKS ▾
Last Login Date: 9/11/2013 2:59:58 PM CDT
Last Login Source: Employer Portal
Set Up Recurring Contributions: HSA - Open En
Schedule
3. Specify recurrence parameters, including frequency and end date (if needed).
* Start Recurrence On:
1/1/2014
Testing the custom text field!
* Frequency:
Weekly
Monthly
Day 6 of every 1 month(s)
The first day of every 1 month(s)
4. Select to enter values or upload a file. If you are uploading a file, click the Download Template link, create the file, click Browse, and select the file.
* End Recurrence On:
No End Date
End By
Contributions
* Contribution Amounts:
Either enter contribution amounts to automatically create file
Or, upload file with contribution amounts
Download Template
Do not enter a contribution date in the file.
Browse...
5. Click the Enter Contributions button.
* Required Field
Enter Contributions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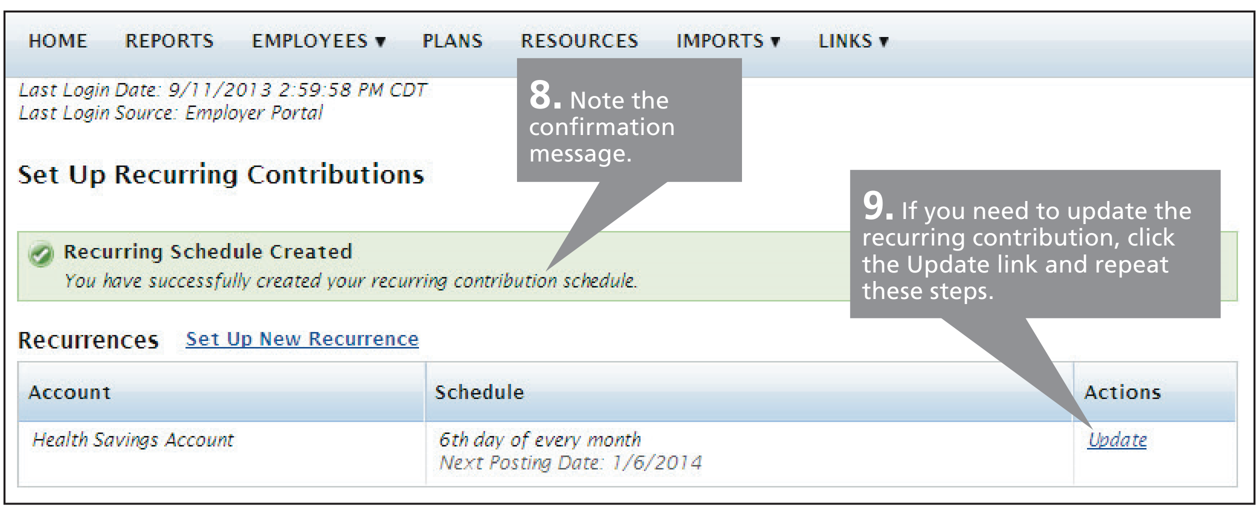
LINKS ▾
Last Login Date: 9/11/2013 2:59:58 PM CDT
Last Login Source: Employer Portal
Set Up Recurring Contributions: HSA - Open Ended
HSA
Schedule:
6th day of every month
Start Date: 1/1/2014
Update Schedule
Total Payroll Deductions: $0.00
Total Employer Contributions: $0.00
Calculate Totals
6. Type the employee payroll deduction and the employer contribution for each account.
Contribution Amounts
Name
Identifier
Payroll Deduction
Employer Contribution
Henry Demo, Patrick
xxx-xx-1111
$ 50
$ 50
Ross Demo, Betsy
xxx-xx-2222
$ 70
$ 70
Test99, John
xxx-xx-1975
$ 80
$ 80
testaccount, John
$ 50
$ 50
7. Click the Save button.
< Prev 1 Next >
| Page 1 of 1
Save
| Cancel


HOME
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LINKS ▾
Last Login Date: 9/11/2013 2:59:58 PM CDT
Last Login Source: Employer Portal
8. Note the confirmation message.
Set Up Recurring Contributions
9. If you need to update the recurring contribution, click the Update link and repeat these steps.
Recurring Schedule Created
You have successfully created your recurring contribution schedule.
Recurrences
Set Up New Recurrence
Account
Schedule
Actions
Health Savings Account
6th day of every month
Next Posting Date: 1/6/2014
Update

Sample Contribution Timeline

The table below shows a sample contribution timeline for files with contribution dates of Day 1 or earlier.

Day	Event
1	You transmit the contribution file.
2	The system emails an HSA Funding Collection notification to the primary payroll contact. The system posts the HSA Funding Collection notification to the Employer Portal. HSA enrollee can view the contribution with a Pending status.
3	The system debits the contribution funding amount from your designated employer bank account. The system posts the funds to the HSA account and makes the funds available to the employee.

Tip! You can also specify values in the template and upload the file with contribution data.

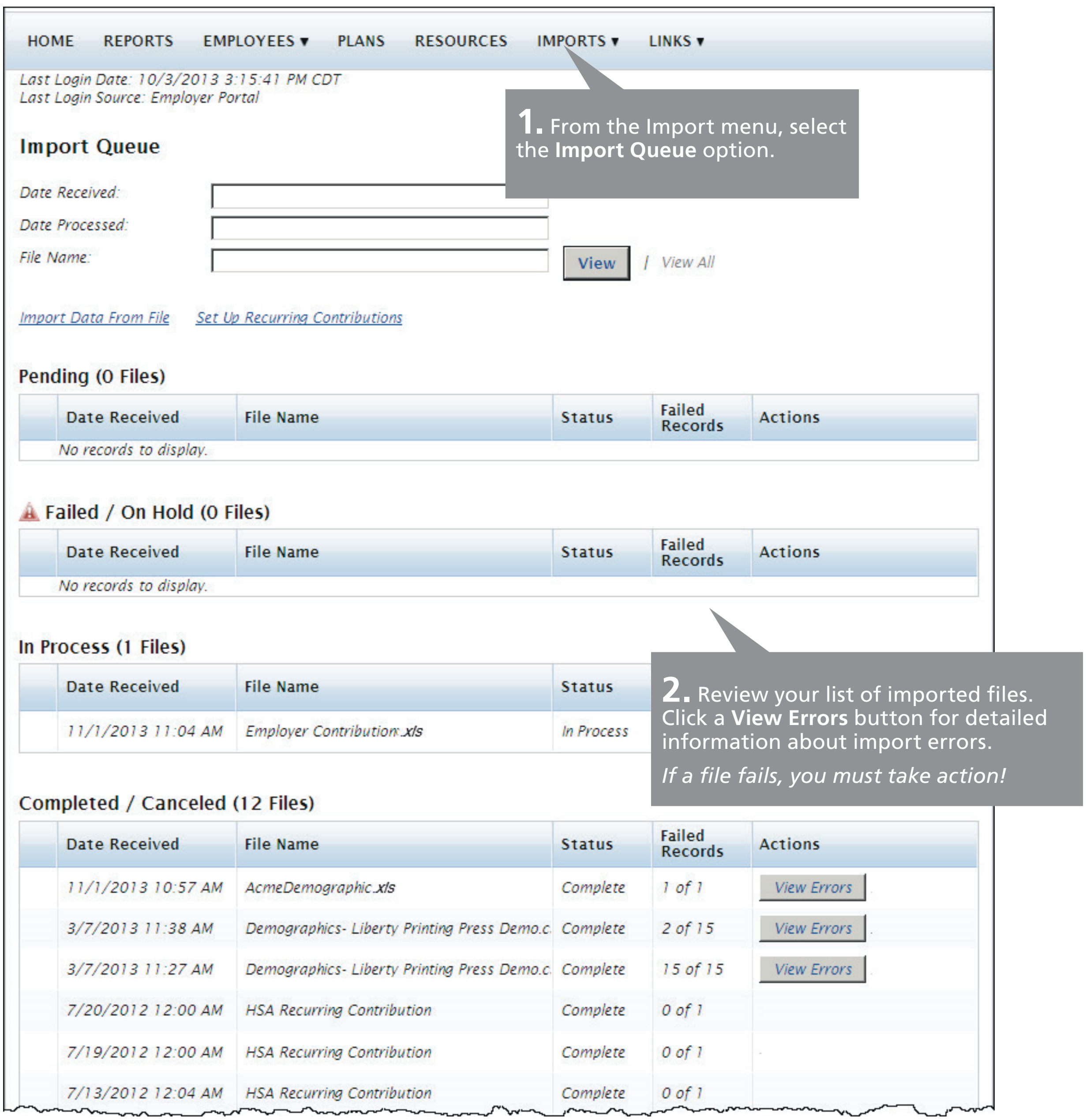
N1

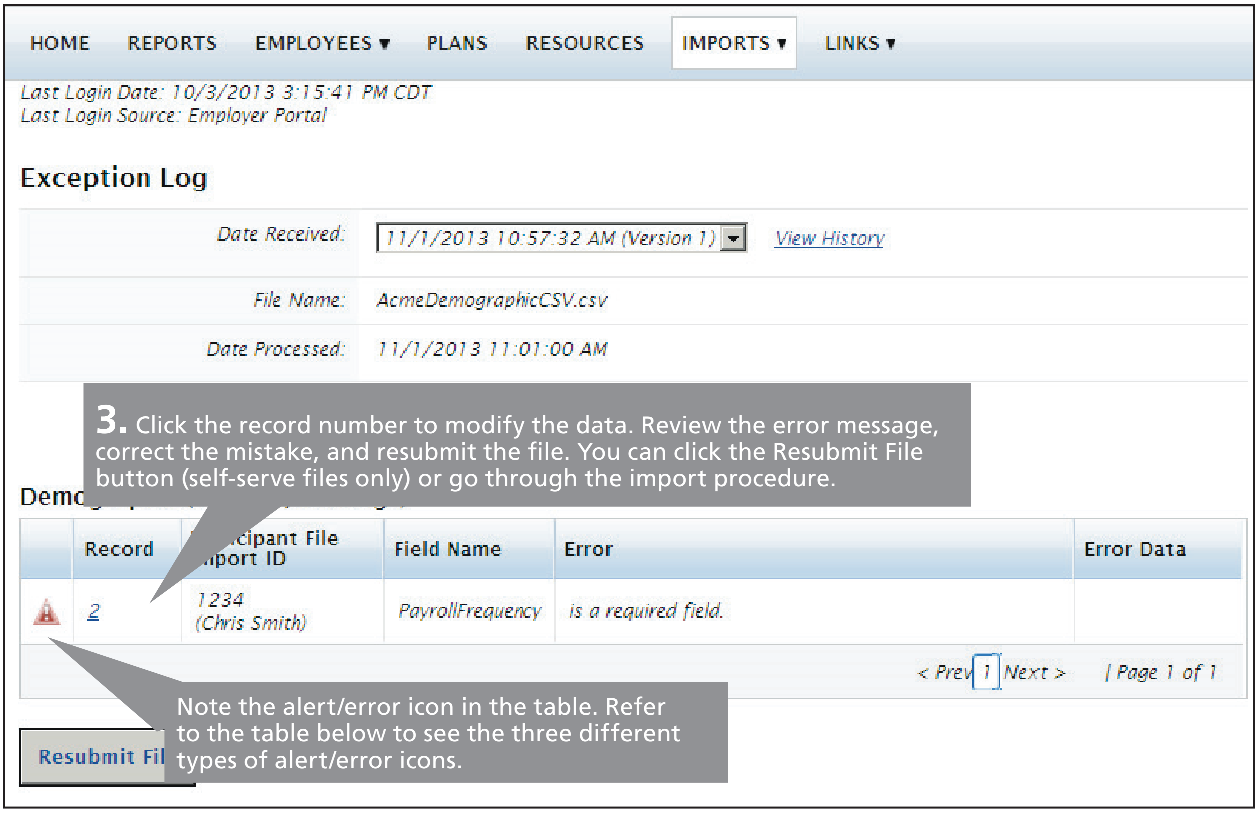
	A	B	C	D	E
1	**EmployeeIdentifier**	**ContributionDate**	**ContributionDescription**	**ContributionAmount**	PlanName
2	123456	01012014	Payroll	100.00	Health Savings Account
3	223456	01012014	Payroll	150.00	Health Savings Account
4	323456	01012014	Employer	50.00	Health Savings Account
5	423456	01012014	Employer	50.00	Health Savings Account
6	523456	01012014	Payroll	100.00	Health Savings Account

Review the Import Queue

Review the import queue to check on the status of your imported files. After submitting a demographic, enrollment, or contribution file, you can track the status of the file import via the Imports tab.

Tip! When a file fails you must take action. If the entire file fails because of a layout issue, the file appears under the Failed/On Hold section. Cancel the import and reimport a new file. If a record error occurs, the number of failed records displays under the Failed Records field within the Completed/Cancelled section. Refer to the Import Alerts/Error Icons table on page 23 and the Troubleshoot Import Files on page 24 to see how to manage failed files and specific error messages.





Tip! You can only use the resubmit option for self-serve files.

Import Alerts/Error Icons

The table below summarizes the import alert/error icons you might get when you import a file.

If you get this icon...	It means this...	
Alert/Error	The record is incorrect and must be	Review the field in your file, make any needed changes and reupload your file.
Alert/Error Correct	You corrected the record successfully.	Nothing. This message lets you know you corrected the error.
Warning	The record is uploaded into the	Review the message to determine any action you need to take.

Troubleshoot Import Files

If you are working in this field…	..and get one of these error messages…	..take this action.
ParticipantFileImportID	ParticipantFileImportID cannot be greater than 20 characters. (If using Employee Number, it cannot be greater than 15 characters.) The Participant File Import ID specified already exists and is assigned to {last_name} {first_name}. ParticipantFileImportID does not match key field {Participant Identifier}. ParticipantFileImportID is a required field.	Make sure the value is the ID established for use in implementations and that the participant's SSN (without dashes) or employee ID is correct. Make sure the value is the correct employee number for the participant. Make sure that if the only special characters you have used are single quotes (') or hyphens (-). Make sure that if the only special characters you have used are single quotes (') or hyphens (-). Make sure that you have not put a period after the middle initial.
Employee Number	Employee Number cannot be greater than 15 characters. The employee number specified already exists and is assigned to {first name of participant} {last name of participant}. EmployeeNumber is a required field.	Nothing. This message lets you know you corrected the error.
Last name	Last name cannot be greater than 30 characters. Last name cannot contain special characters except a single quote (') or a dash (-). Last Name is a required field.	Make sure that if the only special characters you have used are single quotes (') or hyphens (-).
First name	First Name cannot be greater than 30 characters. First Name cannot contain special characters except a single quote (') or a dash (-).	Make sure that if the only special characters you have used are single quotes (') or hyphens (-).
Middle initial	MiddleInitial cannot be greater than 1 character. Middle Initial cannot contain special characters.	Make sure you have not put a period after the middle initial.

If you are working in this field…	..and get one of these error messages…	..take this action.
DateOfBirth	DateofBirth cannot be in the future. DateOfBirth must precede HireDate. DateOfBirth must precede PayrollFrequencyEffectiveDate. DateOfBirth is not a valid date. DateOfBirth must be formatted as MMDDYYYY. DateOfBirth cannot be earlier than 1/1/1900. DateOfBirth cannot be later than 6/6/2079. DateOfBirth is a required field.	Please make sure that the date of birth value: • Is the correct date • Does not occur after the participant's effective date • Is not a future date • Does not include forward slashes • Is formatted correctly as MMDDYYY
SocialSecurityNumber	Social Security Number must be formatted as nine digit number. {first name of participant with SSN} {last name of participant with SSN} already has this Social Security Number for this employer. Social Security Number is a required field for an HSA.	Make sure the value contains nine digits, no hyphens, and is the correct SSN for the employee.
ZipCode	The Zip Code specified is not a valid postal code for the country 'US'. ZipCode is a required field for US addresses.	Make sure that if nine-digit ZIP codes do not include dashes.
HomePhone	HomePhone cannot be greater than 10 characters. The Home Phone specified is not a valid ten digit phone number.	Make sure the number does not include dashes, slashes, periods or spaces.
EmployeeClass	The Class specified is not valid for the employer. EmployeeClass is a required field.	Make sure the class name is correct as we determined during the plan implementation. The value is case sensitive.
PayrollFrequency	The Payroll Frequency specified is not valid for the employer. Cannot update Payroll Frequency if Participant Status is Terminated, Retired, COBRA, or LaidOff and ParticipantStatusEffectiveDate in the past. Cannot change PayrollFrequency if ParticipantStatus is not Active or LOA. PayrollFrequency is a required field.	Make sure the participant is active. Make sure the field has the correct frequency. The field case-sensitive.

If you are working in this field…	..and get one of these error messages…	..take this action.
PlanName	Plan Name is a required field. {inputValue} does not match a plan name that the participant can enroll in. PlanName cannot be greater than 255 characters. Participant has an international address and is not eligible to enroll in an HSA plan.	Make sure you have spelled and notated the name correctly. This field is case-sensitive.
EmployerContributionLevel	Plan is not configured for Employer Contributions. {Employer Contribution Level} is not valid for {Plan Type}.	Make sure the employer contribution is one of the following: • Employee • Employee+Child • Employee+Spouse • Family
ContributionDate	{Contribution Date} does not match a contribution date for {Contribution Description} with the {Plan Name} plan {Contribution Date} is already posted for that participant for {Contribution Description} {Contribution Date} is after the final contribution date. ContributionDate is a required field. ContributionDate is too long. Must be formatted as MMDDYYYY.	Make sure the date does not include forward slashes and is formatted as MMDDYYYY. Make sure you have not submitted contributions with this date prior.
ContributionDescription	The value {Contribution Description} is not valid for the field ContributionDescription. ContributionDescription is a required field. ContributionDescription is too long.	Make sure that this value is the same as the payroll deduction or employer contribution. This field is case-sensitive.
ContributionAmount	ContributionAmount is less than year-to-date deduction for participant. The contribution amount received for the participant places the participant over their election amount for that plan. ContributionAmount is a required field. ContributionAmount is too long.	Do not include dollar signs. Include the decimal point. Make sure you have not used any negative amounts, which are not allowed for HSAs.

Verify Employee Identity and Manage Employee Activation

The USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. If we cannot verify the name, address, SSN, or date of birth for one of your employees:

- We will block the HSA. This block means that all distributions are suspended until we receive and verify the necessary documents. We can still post contributions.
- We will ask the employee to complete a form and provide the required documentation to confirm identity.
- After we receive, verify, and validate the documentation, we will remove the block from the HSA.

Important Note: If the employee does not provide information needed to verify their identity within 60 days, we will return any contributed funds to the employer if the employee did not complete the HSA terms and conditions. Funds will go directly to the employee if the HSA terms and conditions have been completed.

We cannot create an HSA for a non-resident alien or individual who does not have a valid SSN.

If you send enrollment information for a non-resident alien, we will close the HSA.

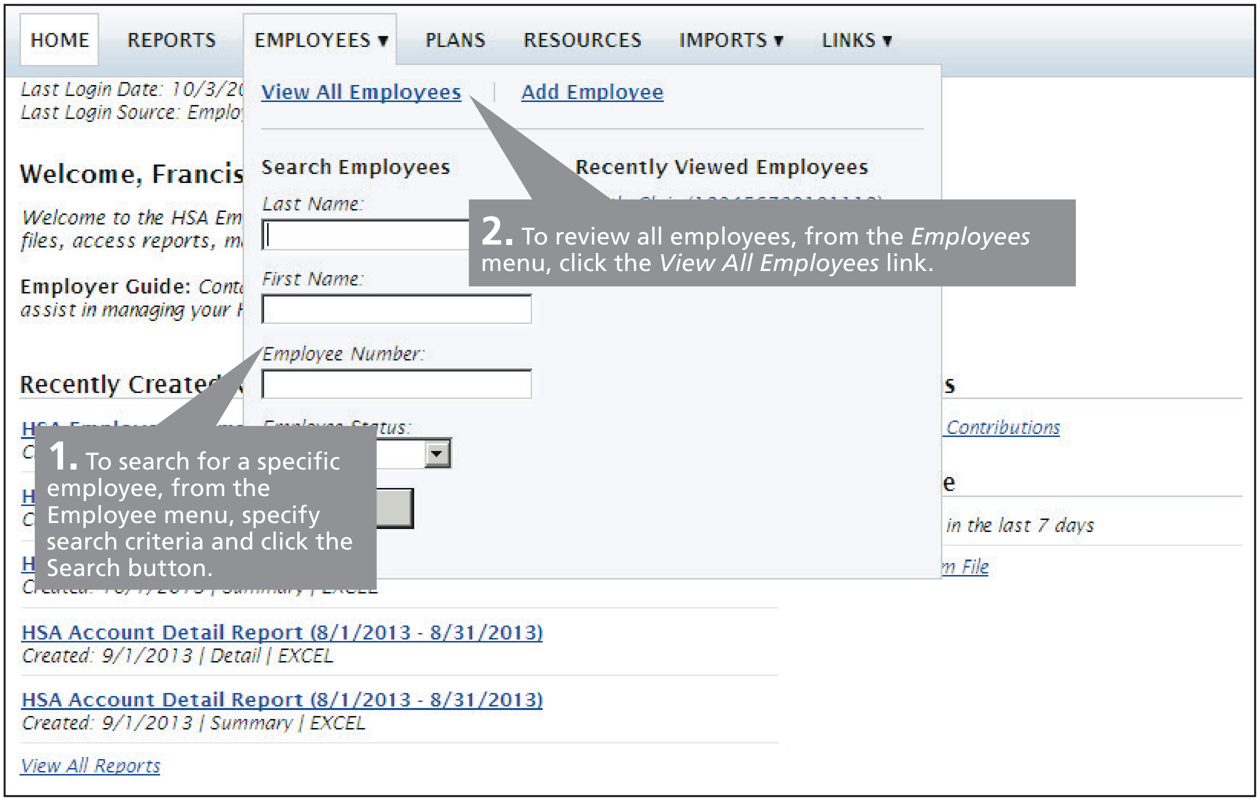
Employee Activation

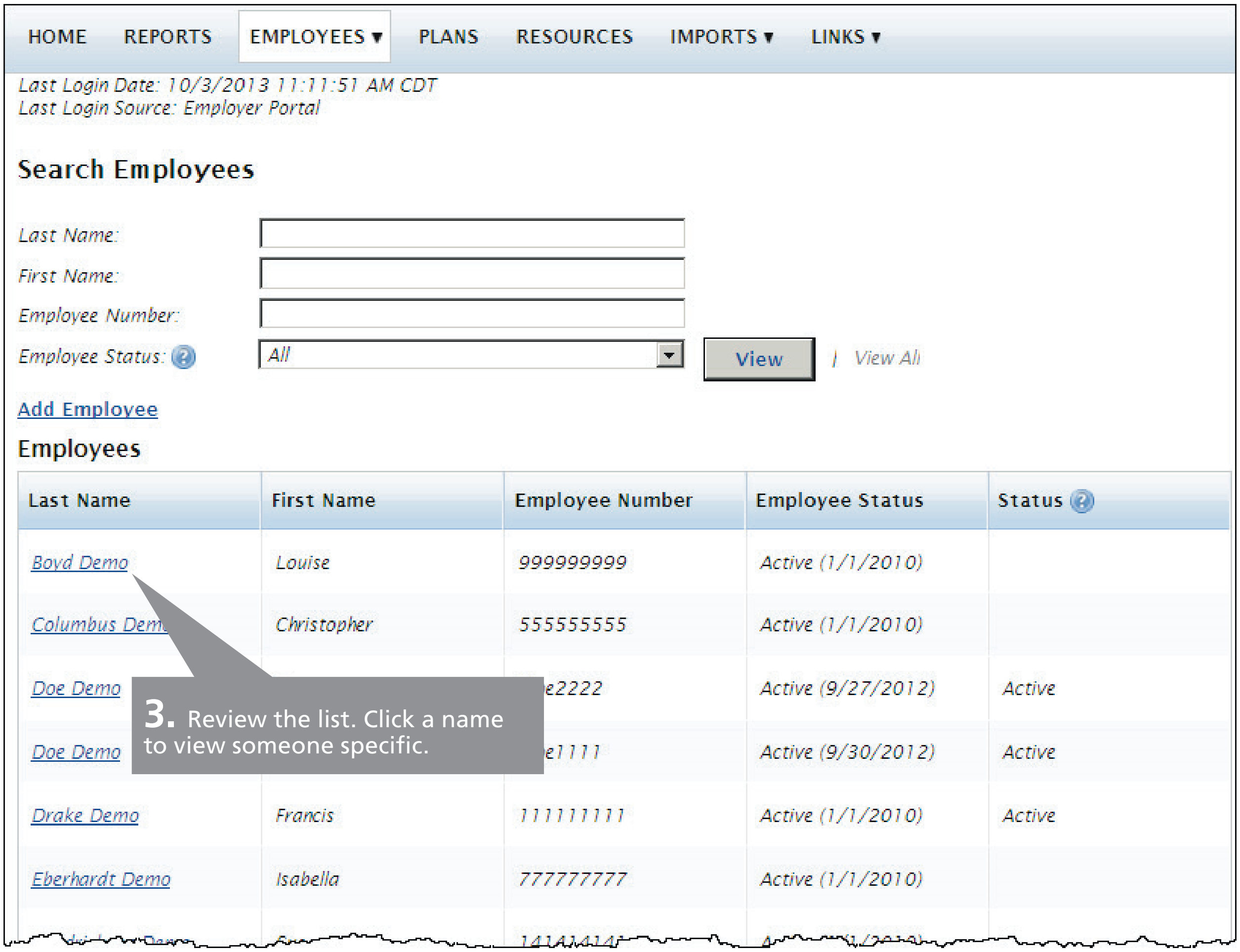
To open an HSA with us, your employees must activate their accounts by agreeing to the *Health Savings Account Agreement Terms and Conditions*. We include activation instructions in the welcome email or letter that we send directly to the employee after we receive the enrollment file.

- After the employee accepts the terms and conditions of the HSA, the employee can access and use the HSA.
- The HSA payment card requires a separate activation. We include card activation instructions with the card.

View Employee Details

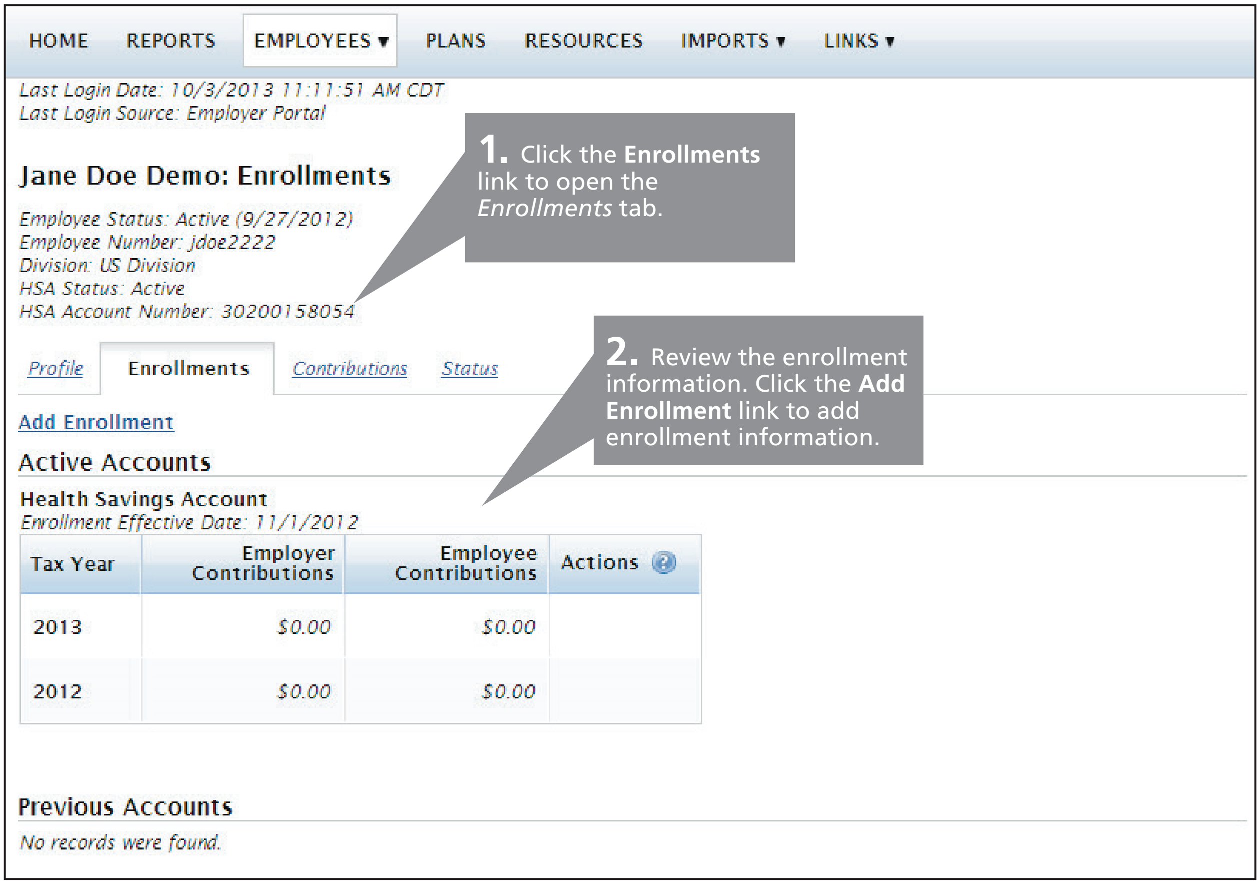
Search and Select an Employee



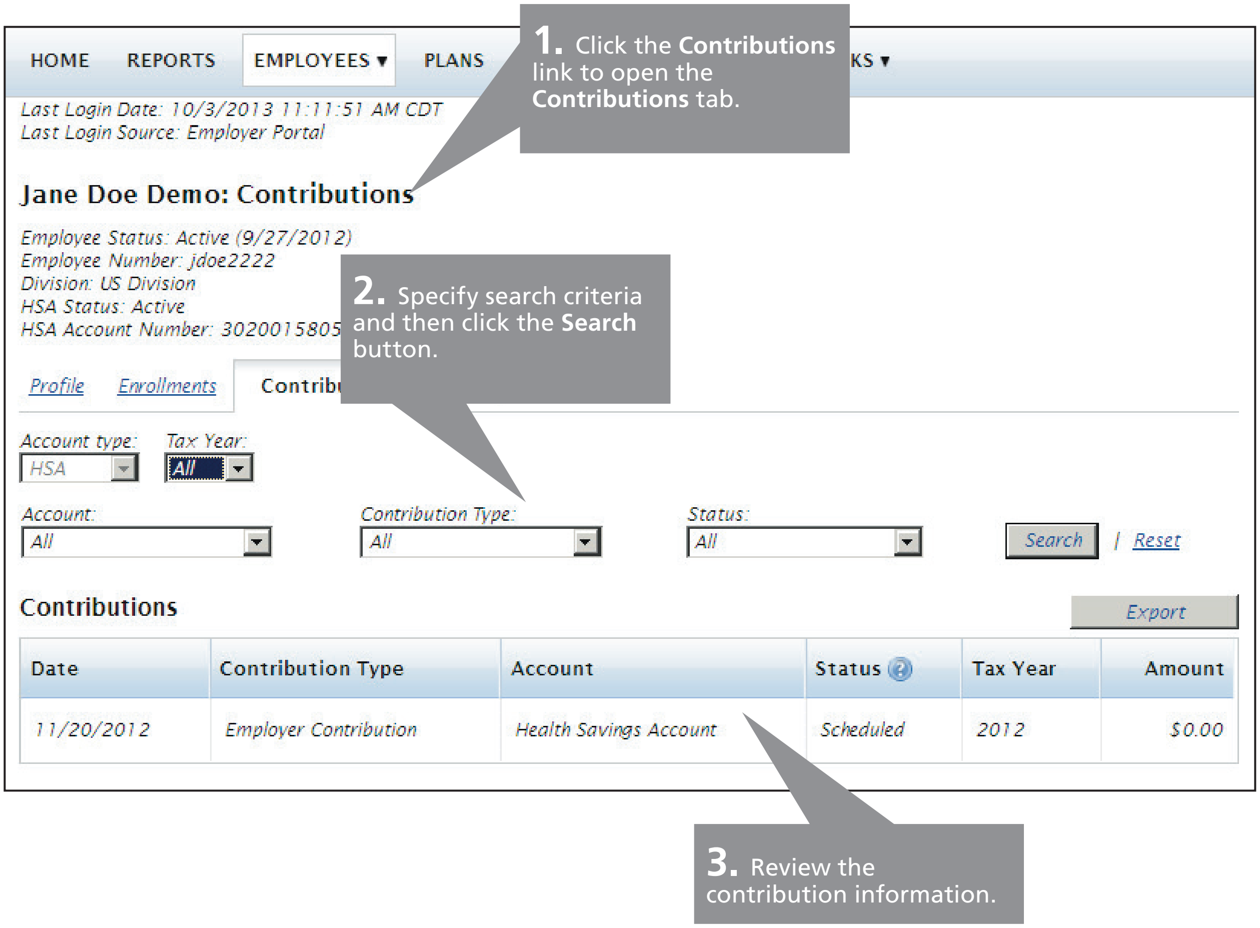

HOME
REPORTS
EMPLOYEES
PLANS
RESOURCES
IMPORTS
LINKS
Last Login Date: 10/3/2013 11:11:51 AM CDT
Last Login Source: Employer Portal
Search Employees
Last Name:
First Name:
Employee Number:
Employee Status:
All
View
View All
Add Employee
Employees
Last Name
First Name
Employee Number
Employee Status
Status
Boyd Demo
Louise
999999999
Active (1/1/2010)
Christopher
555555555
Active (1/1/2010)
Doe Demo
Active (9/27/2012)
Active
Doe Demo
Active (9/30/2012)
Active
Drake Demo
Francis
111111111
Active (1/1/2010)
Active
Eberhardt Demo
Isabella
777777777
Active (1/1/2010)
3. Review the list. Click a name to view someone specific.

View and edit a profile

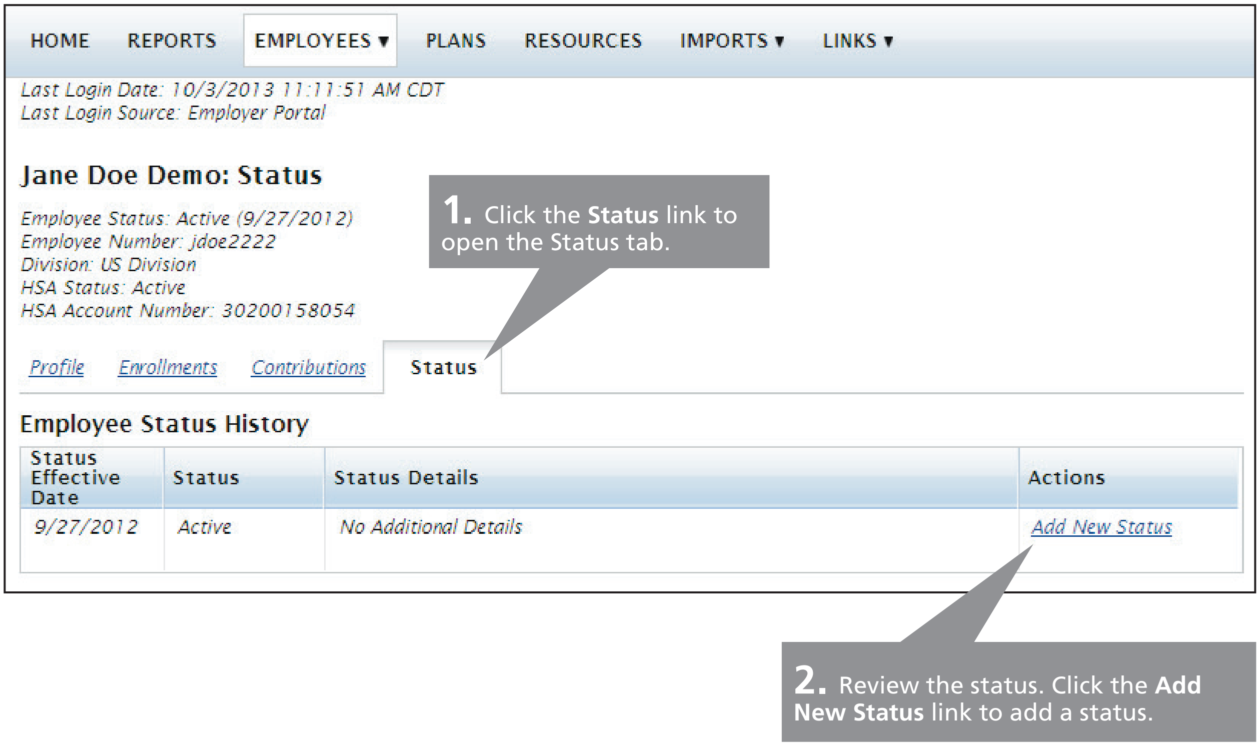
View and add enrollments



View contributions

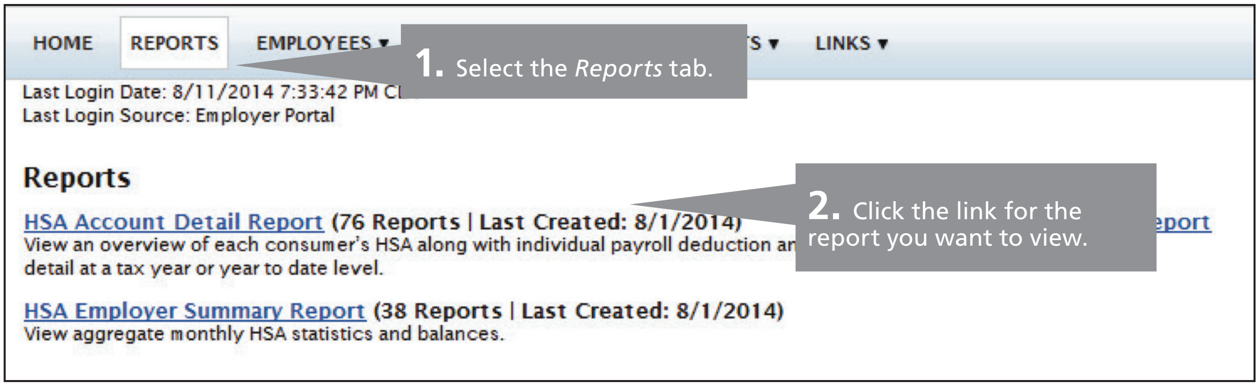


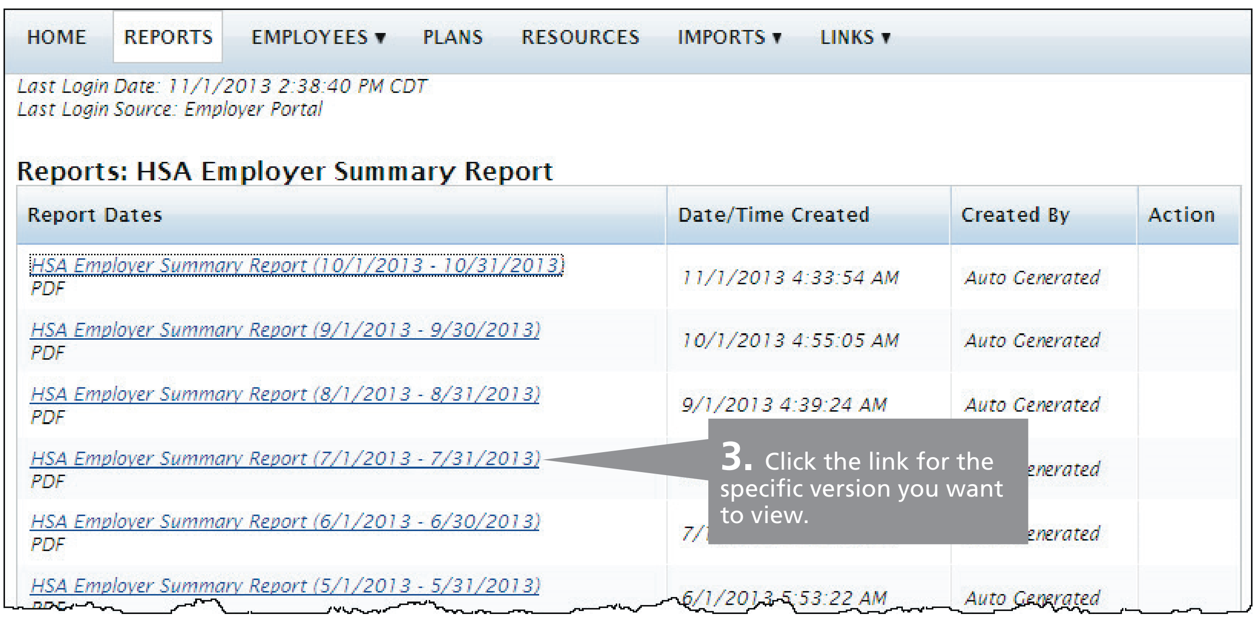
View and edit employee status



View a Report

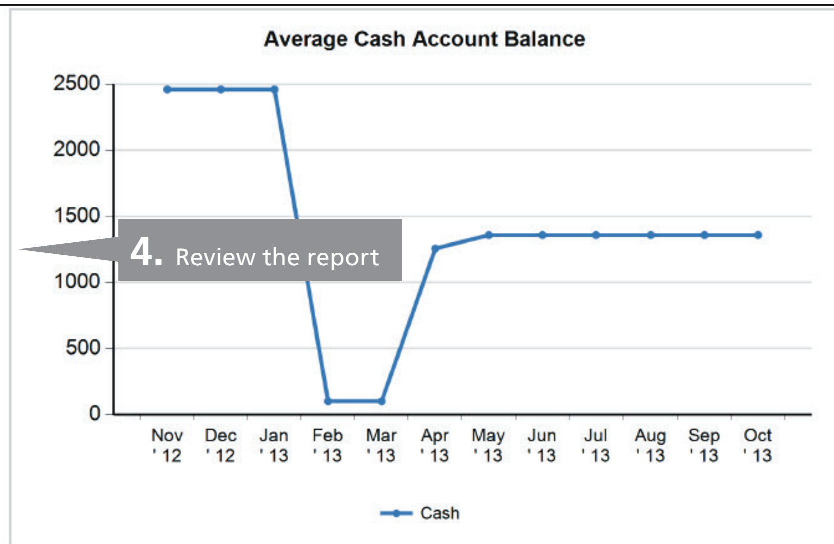
You can view reports that the system has scheduled to run. You can also run some ad hoc reports for the dates you need and filters you find useful. In this section, you will learn how to view reports that the system has scheduled to run. For information on running ad hoc reports, refer to *Run Ad Hoc Reports* on page 41.





Statistics

Total Balance	#
Below Zero	0
Zero	2
$0.01 - $500	0
$500.01 - $1,000	0
$1,000.01 - $1,500	0
$1,500.01 - $2,000	0
$2,000.01 - $2,500	0
$2,500.01 - $3,000	2
$3,000.01 - $5,000	0
$5,000.01 - $10,000	0
$10,000.01 - $15,000	0
$15,000.01 - $20,000	0
Over $20,000	0



Sample Reports

Open Ended HSA Imported Contribution Report

This report displays a count of all HSA contributions in a file, the number of contributions processed, and any errors or warnings that occurred. The report also includes all unrecognizable records received on a file.

Important Note: You access this report in your Completed/Cancelled queue with a processed contribution file.

Sheet 1: Summary

- Displays the total contribution records in a file minus any unrecognized records
- Processed contributions appear in the summary in total and a summary by payroll deductions and employer contributions

Use this report tp track your imported contribution files.

Open Ended HSA Imported Contribution Report- Summary

File Statistics			
File Name	filename001.txt		
Total contribution records in file		256	$3,000.00
Total processed contributions		255	$2,500.00
Total records with errors and warnings		1	$500.00
Payroll Deduction Summary			
Payroll deduction date	**12/24/2010**		
Total processed		200	$2,000.00
Employer Contribution Summary			
Employer contribution date	**12/24/2010**		
Total processed		25	$250.00
Employer contribution date	**12/25/2010**		
Total processed		25	$250.00

Sheet 2: Processed Contributions

This report displays all contributions successfully loaded along with employee ID, contribution type, date, amount, and row number in contribution file.

Open Ended HSA Imported Contribution Report- Contributions Processed

Row Number	Participant File Import I	Identifier	Name	Division	Status	Contribution Type	Contribution Date	Amount
486	111111111	111111111	Adams, Jill	001	Active	Payroll Deduction	12/24/2010	$10.00
1	111111111	111111111	Brown, Megan	001	Active	Employer Contribution	12/24/2010	$10.00
22	111111111	111111111	Brown, Robert	001	Active	Payroll Deduction	12/24/2010	$10.00
106	111111111	111111111	Brown, Robert	001	Active	Employer Contribution	12/25/2010	$15.00
160	111111111	111111111	Jordan, Micheal	001	Active	Employer Contribution	12/24/2010	$10.00
232	111111111	111111111	Nelson, Bob	001	Active	Payroll Deduction	12/24/2010	$10.00
5	111111111	111111111	Peterson, Paul	001	Active	Payroll Deduction	12/24/2010	$10.00
55	111111111	111111111	Tank, Frank	001	Active	Payroll Deduction	12/25/2010	$10.00
98	111111111	111111111	Adams, Joe	001	Active	Employer Contribution	12/25/2010	$10.00

Use this report to track all successfully loaded contributions.

Sheet 3: Errors and Warnings

This information displays contributions not processed and provides an error description

Open Ended HSA Imported Contribution Report - Contribution Errors and Warnings

Severity	Row Number	Participant File Import ID	Record Type	Contribution Date	Amount	Field Name	Error Description	Error Data
Warning	486	012461283	CT			ContributionDate	Multiple contributions received for the same plan and contribution date. Last contribution record was processed.	12/124/2010

Use this report to track and correct contributions that did not process correctly.

HSA Plan Funding Collection Notification

This report reflects the funds for recently posted payroll and employer contributions and the date the funds will be posted. The report posts to the employer portal on the Reports menu one business day before the system pulls the funds from your employer account. If your organization uses divisional funding, then the report displays information sorted by division.

Sample Company, Inc.
HSA Plan Funding Collection Notification
Create Date: 11/29/2010

SUMMARY

FUNDS TO BE COLLECTED

Use this report to track the funds recently posted to payroll and employer contributions.

Funding will be pulled as described below.

Contribution Type	Amount	Funding Account	Funding Date
Employer Contribution	$500.00	xxxxxxxx333	11/30/2010
Employee Payroll Deduction	$0.00	xxxxxxxx333	11/30/2010
Totals	**$500.00**		

FUNDS ON HOLD

These employees have contributions posted but did not process because either the HSA account status is not active or the acceptance of HSA Terms and Conditions (T&C) is not complete. Once these conditions have been met, the contributions will process and a new notification will be available.

Contribution Type	Amount
Totals	**$0.00**

HSA Plan Funding Collection Notification

This report provides aggregate monthly HSA statistics and balances. This report includes average account balance, distributions, and contributions.

Use this report to review aggregate monthly HSA statistics and balances.

Employer Logo

HSA Account Summary

Employer Name: Deep Blue Sea

Reporting Period: 3/15/2011 - 4/14/2011

Balance Summary

Account Type	1/1/2011 Balance	3/15/2011 Opening Balance	4/14/2011 Closing Balance
HSA Cash Account	$3,438.13	$130.00	$179.00
Investment Fair Market Value	$330.02	$295.00	$330.00
Total Balance	$3,768.15	$425.00	$509.00

Transaction Summary

Current Period	Amount	#	Year to Date	Amount	#
Contributions	$114.00	10	Contributions	$659.02	26
Distributions	($6.00)	2	Distributions	($6.00)	2
Fees	($59.00)	14	Fees	($5,010.90)	37
Interest	$0.00	0	Interest	$0.00	0
Pending Contributions	$0.00	0			
Pending Distributions	$0.00	0			

Contributions

Current Period	Amount	#	Year To Date	Amount	#
Payroll Deductions	$44.00	1	Payroll Deductions	$44.00	1
Employer Contributions	$33.00	1	Employer Contributions	$33.00	1
Other Contributions	$37.00	8	Other Contributions	$582.02	24
Prior Tax Year Payroll Deductions	$0.00	0	Prior Tax Year Payroll Deductions	$0.00	0
Prior Tax Year Employer Contributions	$0.00	0	Prior Tax Year Employer Contributions	$0.00	0
Prior Tax Year Other Contributions	$0.00	0	Prior Tax Year Other Contributions	$0.00	0
Total Deposits	$114.00	10	Total Deposits	$659.02	26

Contributions by Tax Year

2010 Year To Date	Amount	#	2011 Year To Date	Amount	#
Payroll Deductions	$0.00	0	Payroll Deductions	$0.00	0
Employer Contributions	$0.00	0	Employer Contributions	$0.00	0

HSA Account Detail Report (Detail)

This report provides the contribution detail for the requested time period. This report only reports employees who have had a contribution for the requested time period.

Use this report to review contribution detail for a specific time period.

A	B	C	D	E	F	G	H	I	J
Division	Identifier	Last Name	First Name	Account Number	Amount	Contribution Type	Tax	Processe	
All	1234	Doe	John	1234567890	$125.00	Payroll Deduction	2011	1/16/201	
All	1234	Doe	John	1234567890	$50.00	Employer Contribution	2011	1/16/201	
All	1234	Doe	John	1234567890	$125.00	Payroll Deduction	2011	2/16/201	
All	1234	Doe	John	1234567890	$50.00	Employer Contribution	2011	2/16/2011	2/15/2011 E Contribution
All	1234	Doe	John	1234567890	$75.00	Unscheduled Employer Contribution	2011	2/16/2011	2/15/2011 E oyer Contribution Adjustment
All	2345	Sample	Jane	987654321	$100.00	Payroll Deduction	2011	1/16/2011	1/15/2011 yroll Deduction
All	2345	Sample	Jane	987654321	$100.00	Payroll Deduction	2011	2/16/2011	2/15/2011 Payroll Deduction
All	2345	Sample	Jane	987654321	$250.00	Normal	2011	2/18/2011	
All	2345	Sample	Jane	987654321	$250.00	Adjustment Distribution	2011	2/25/2011	For $250 Normal Conribution processed on 2/18/2011

HSA Account Detail Report (Summary)

This report provides aggregate contributions for prior and current tax year. This report shows employees in a blocked account status as well as employment status. If your organization uses direct deposit funding only, then account numbers will display.

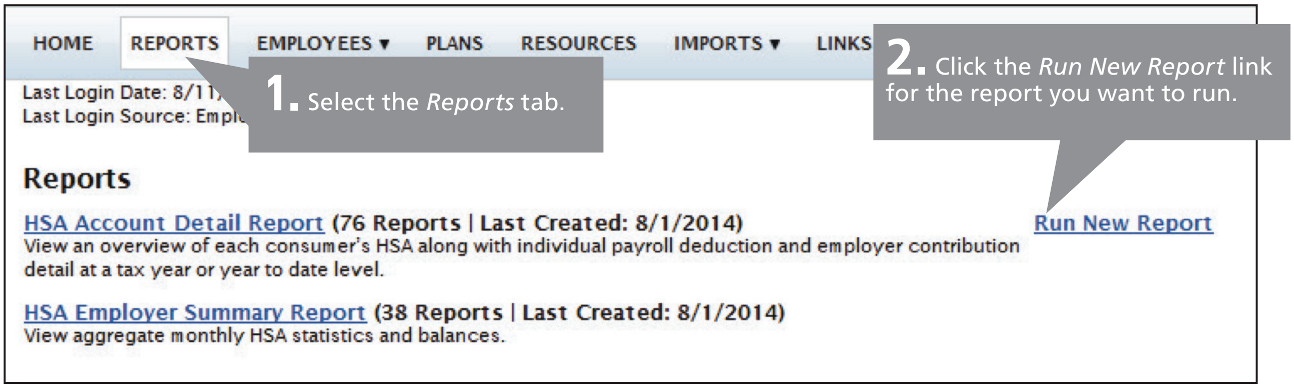
Identifier	Last Name	First Name	Employment Status	Employment Status Effective Date	Account Creation Date	HSA Account Number	Account Status	IDV	Agreements	Current Period Payroll Deductions	Current Period Employer Contributions	Current Per Total Contributio
11111111	Dean	Tom	Active	01/01/2000	06/14/2011	30200011111	Active	Y	Y	$25.00	$25.00	$5
444444444	Flynn	Sam	Active	01/01/2000	08/02/2012	30200122222	Active	Y	Y	$0.00	$0.00	$
222222222	Monroe	Jane	Active	01/01/2000	04/16/2012	30200133333	Active	Y	Y	$0.00	$25.00	$2

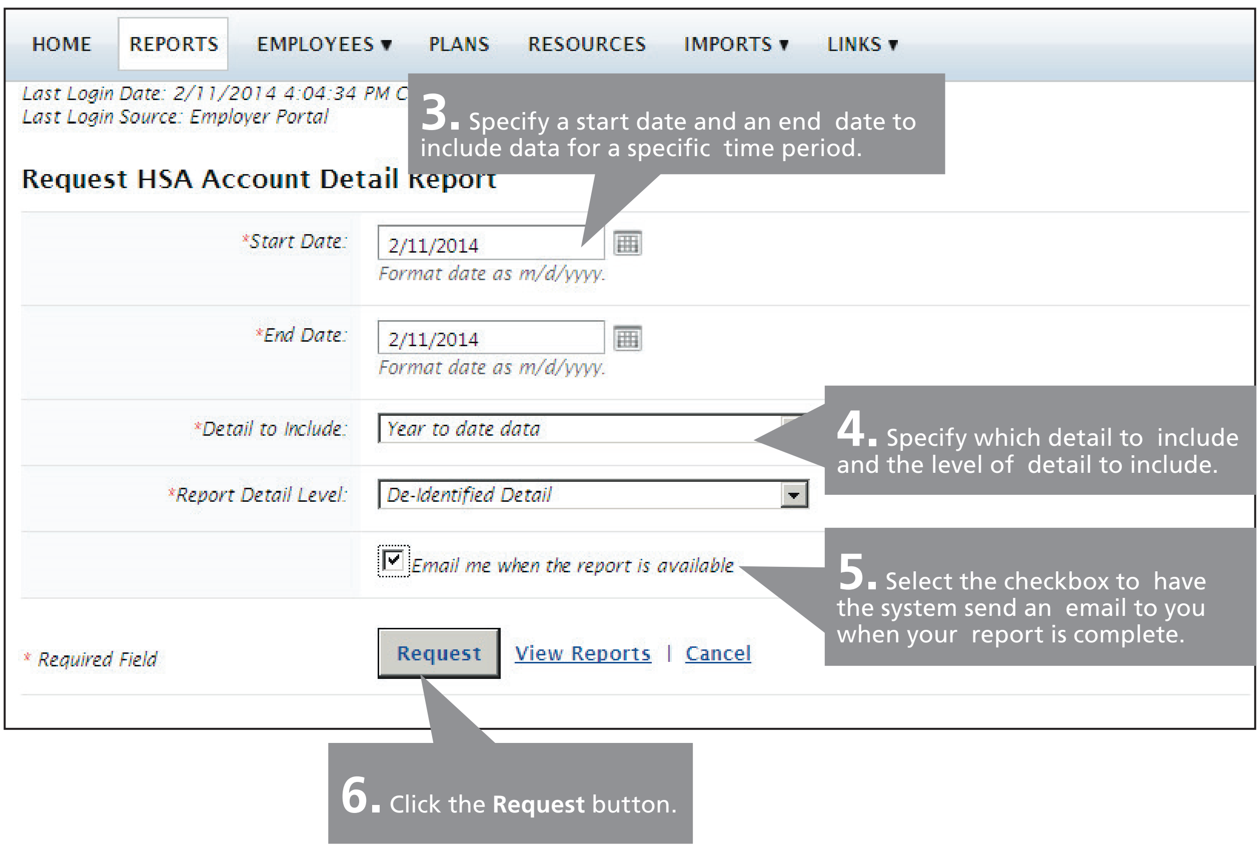
YTD Payroll Deductions	YTD Employer Contributions	YTD Total Contributions	Prior Tax Year YTD Total Payroll Deductions	Prior Tax Year YTD Total Employer Contributions	Prior Tax Year YTD Other Contributions	Prior Tax Year YTD Total Contributions	Current Tax Year YTD Payroll Deductions	Current Tax Year YTD Employer Contributions	Current Year YTD Other Contributions	Current Tax Year YTD Total Contributions
$0.00	$150.00	$150.00	$0.00	$0.00	$0.00	$0.00	$0.00	$150.00	$0.00	$150.00
$0.00	$150.00	$150.00	$0.00	$0.00	$0.00	$0.00	$0.00	$150.00	$0.00	$150.00
$0.00	$150.00	$150.00	$0.00	$0.00	$0.00	$0.00	$0.00	$150.00	$0.00	$150.00
$0.00	$150.00	$150.00	$0.00	$0.00	$0.00	$0.00	$0.00	$150.00	$0.00	$150.00
$0.00	$150.00	$150.00	$0.00	$0.00	$0.00	$0.00	$0.00	$150.00	$0.00	$150.00
$0.00	$150.00	$150.00	$0.00	$0.00	$0.00	$0.00	$0.00	$150.00	$0.00	$150.00
$0.00	$150.00	$150.00	$0.00	$0.00	$0.00	$0.0	$0.00	$150.00	$0.00	$150.00

Use this report to review aggregate contributions for the prior and current tax year.

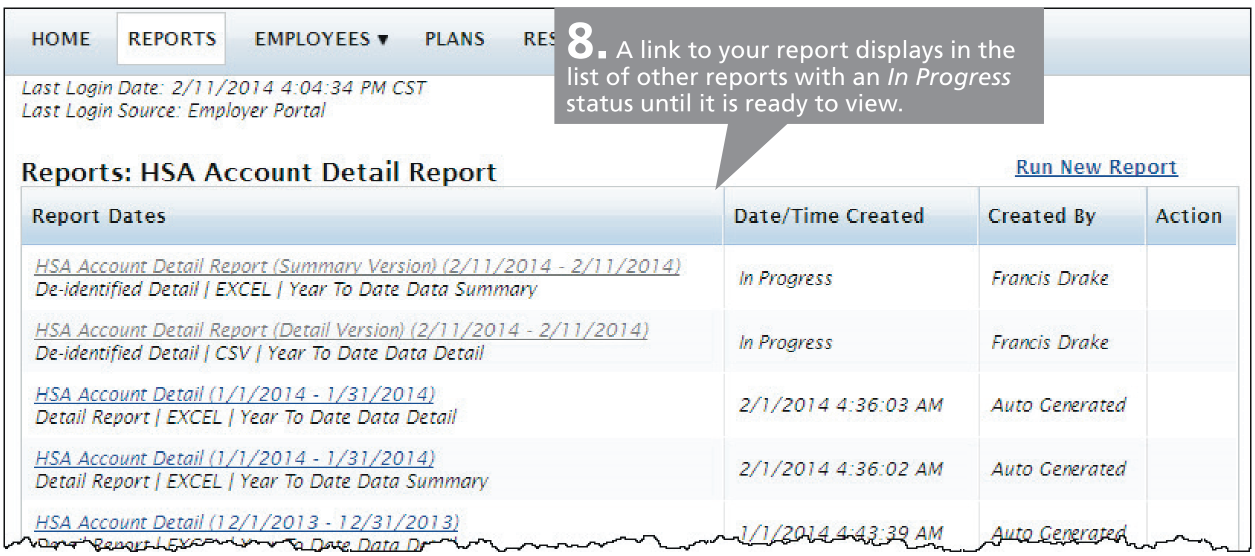
Run Ad Hoc Reports

You can run a report on an ad hoc basis. This process lets you set the report parameters to include only the information you want to include. The parameters that you can set for the report vary by report. In our example, we show an HSA Account Detail report.





7. Click the *Ok* button on the confirmation message.

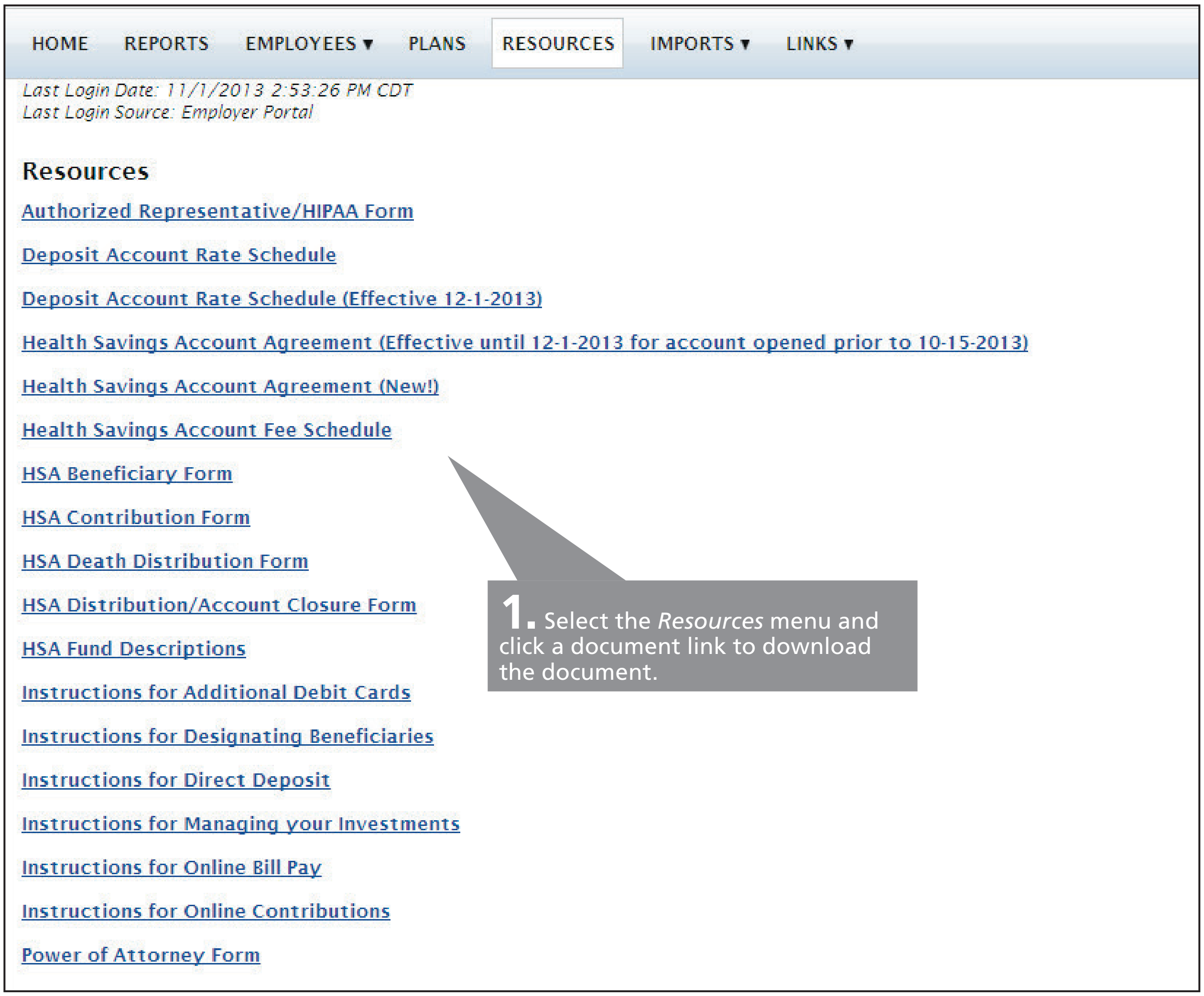


8. A link to your report displays in the list of other reports with an *In Progress* status until it is ready to view.

Employee Forms and Guides

Your employees will find most account management functions easy to complete on the system. We encourage you to direct your employees to log in to their accounts to review information and review and manage their accounts. Most account management functions are self-service and accessible online.

For your employees who do not have access to a computer, we provide many forms that you can download, print, and mail to the employee.



Portal Requirements

System Requirements

To run the portal properly, your system must meet these requirements:

- Internet Explorer 6.0 or higher (See below for alternative browsers)
- Minimum 256MB RAM
- High-speed Internet connection (Dial-up is not recommended)
- NET 2.0 Framework (Claims Link Requirement)
- Adobe Reader 7.0 or greater
- For optimal viewing, monitor screen resolution should be at 1024 X 786

Browser Requirements

The chart below summarizes popular Web browsers and the minimum versions required to ensure optimal performance in both the Participant and Employer Portals:

Browser software	Minimum version required
Internet Explorer (IE)	IE 6.0
AOL (uses Internet Explorer)	IE 6.0
Firefox	1.2
Netscape Navigator	7.0
Opera	9.1
Safari	1.3.2

Customer Support

Optum Employer Services

Phone: 1-877-470-1772
E-mail: optumemployer@healthaccountservices.com

Health savings accounts (HSAs) are individual accounts offered by Optum Bank, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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