# Flexible Spending Account and Health Reimbursement Arrangement

*Employer Guide*

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

*Version 1.1*

# 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.

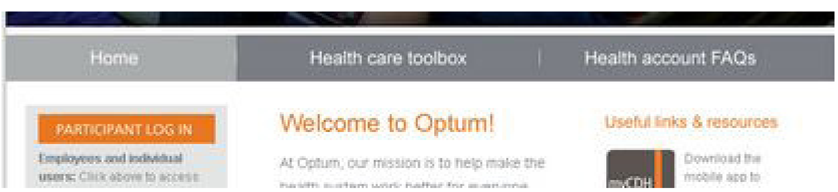
You can use this document as you implement your program using the Employer Portal.

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

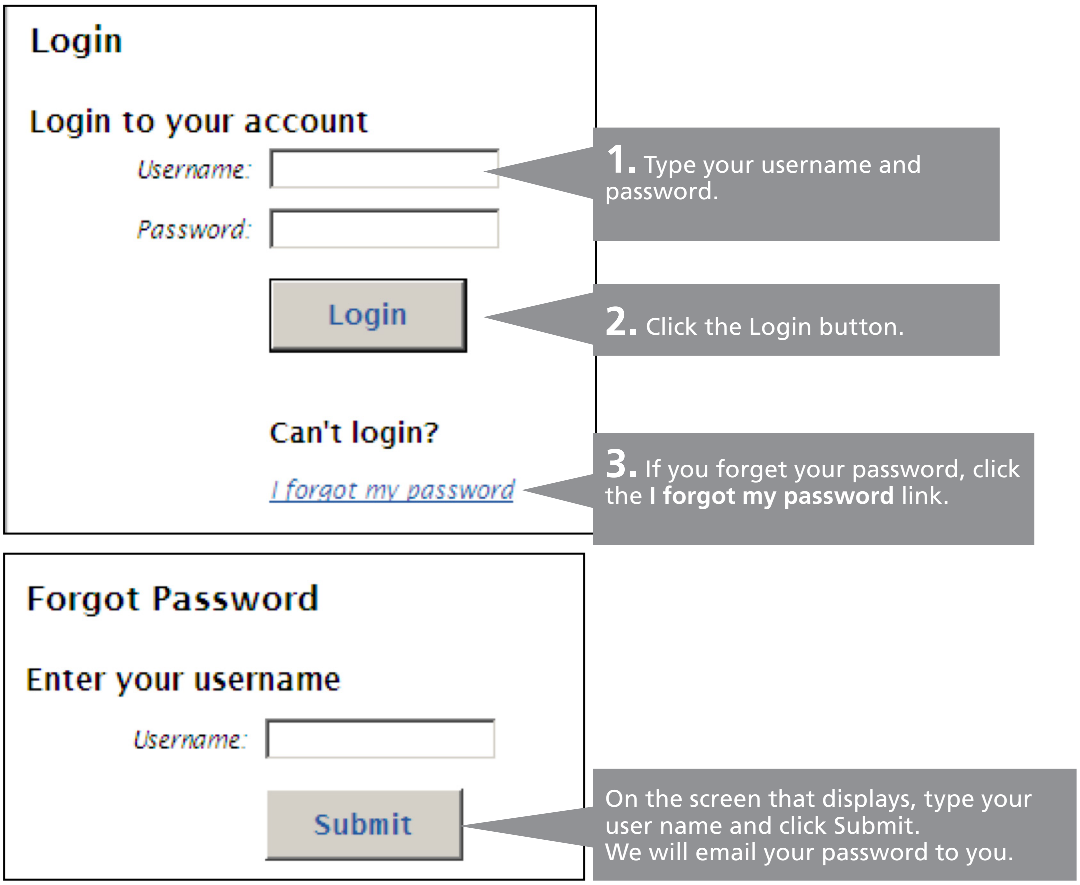
This program helps your employees control their spending by offering them:

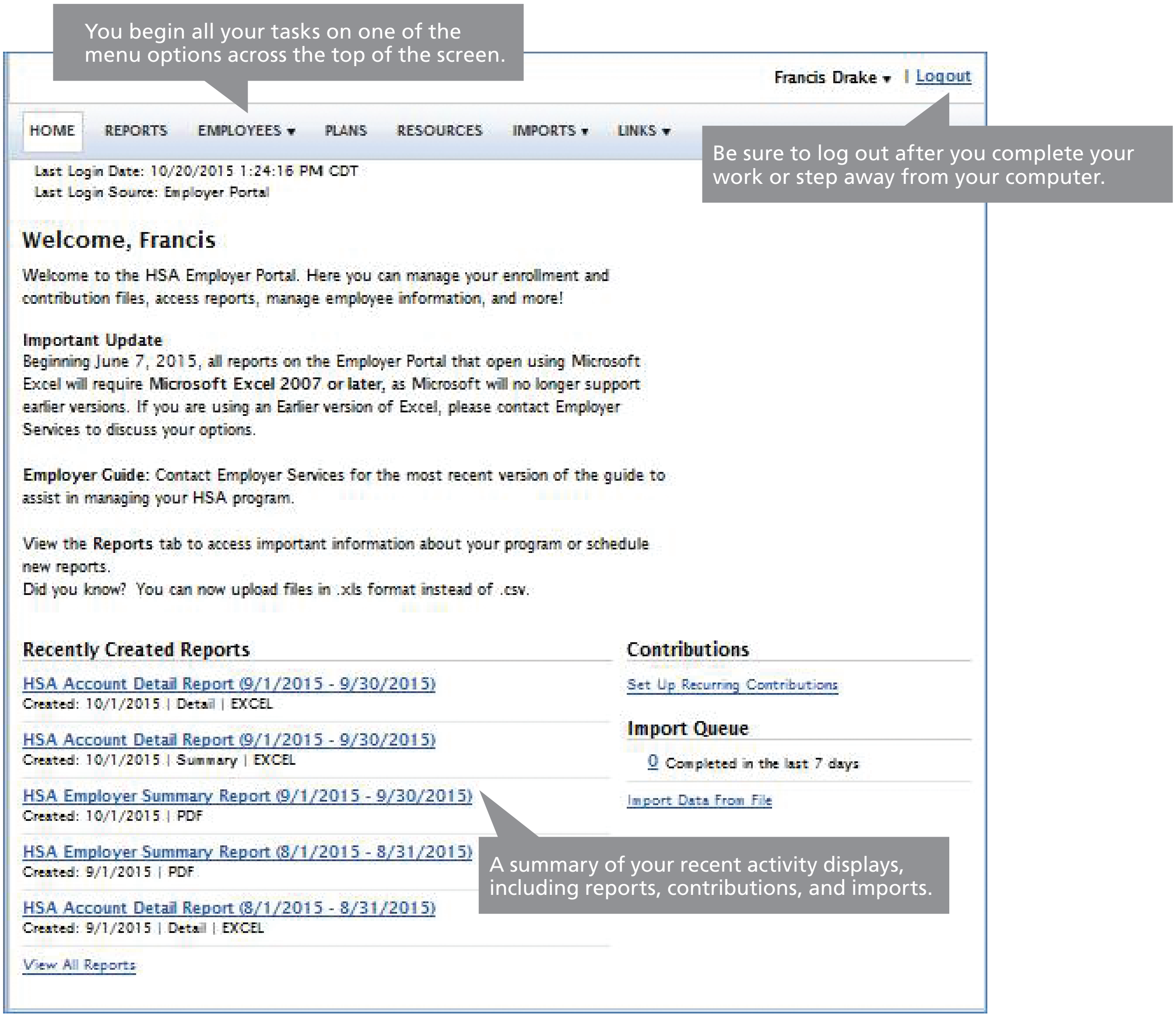
- An intuitive user interface to manage their accounts
- Familiar and easy-to-use payment cards and other online distribution options
- Healthcare decision support tools to help them make informed healthcare decisions
- Monthly account summaries

# 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
Be sure to log out after you complete your work or step away from your computer.
HOME REPORTS EMPLOYEES ▾ PLANS RESOURCES IMPORTS ▾ LINKS ▾
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:

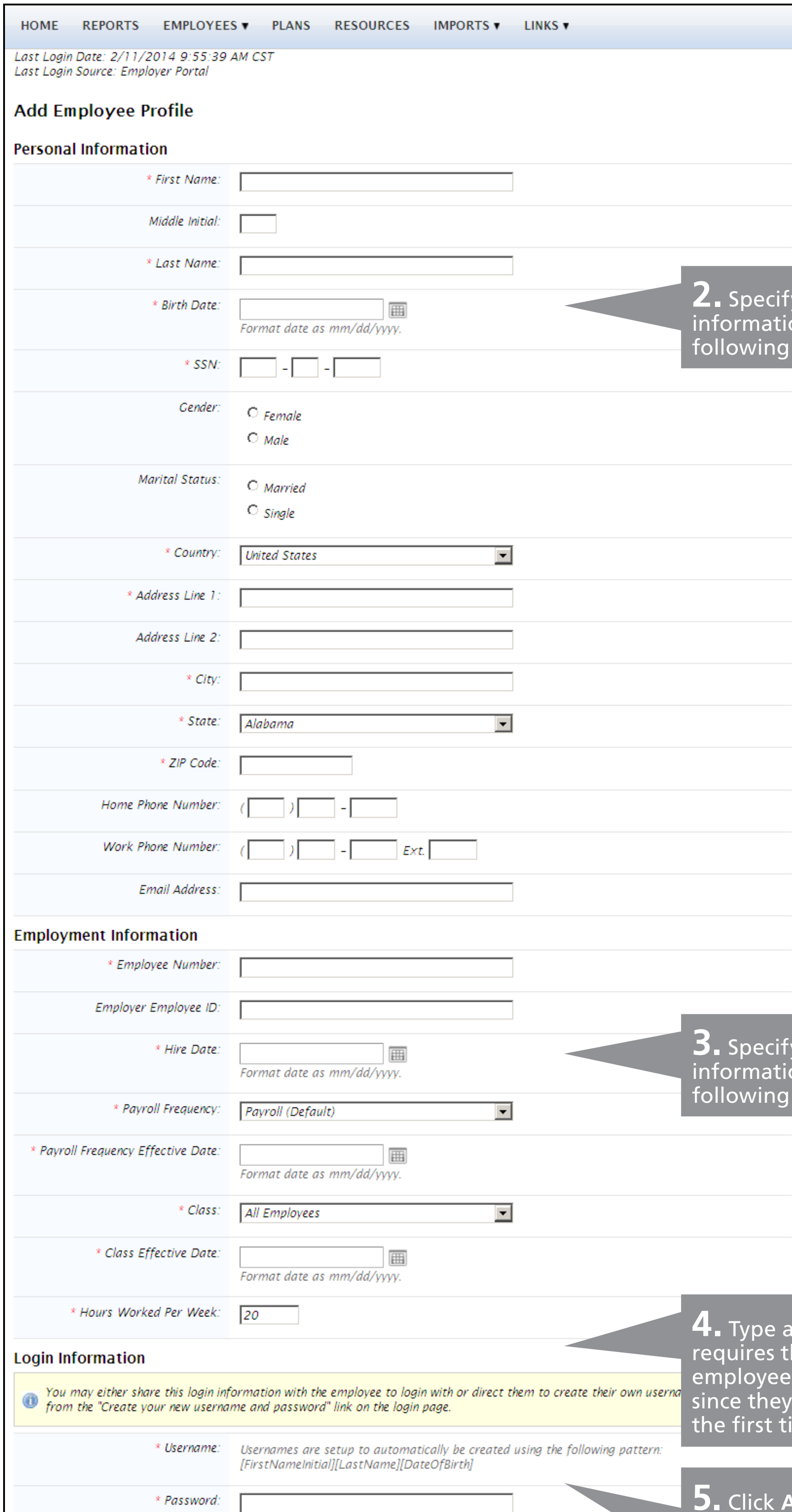
- Self-service direct enrollment—Use this option if you have a small number of employees to enroll, since you need to enter each one individually in the Employer Portal.
- Self-service file upload—Use this option to upload a completed spreadsheet template to the Employer Portal.
- Automated file transfer 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.

***Tip!*** If you enroll an employee who currently has only an HSA into an FSA/HRA, then the effective date of the FSA/HRA enrollment prompts the system to issue a new debit card and deactivates the existing HSA debit card. Likewise, if you terminate the FSA/HRA plan for an employee with only an HSA, then the system also automatically issues a new debit card and cancels the existing debit card.

### Use Self-service Direct Enrollment

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

- Profile information
- Enrollment information




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

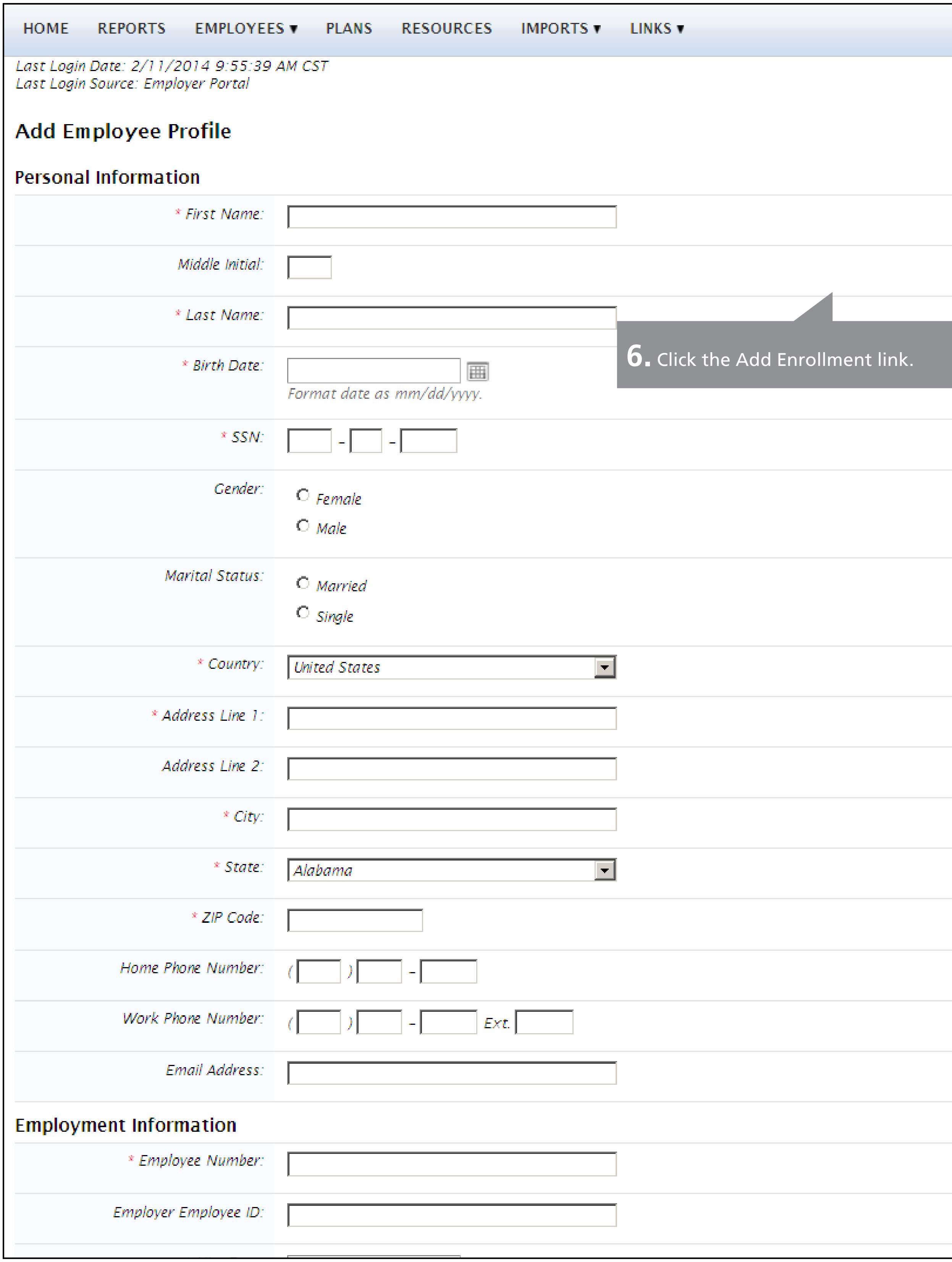
**3.** Specify the employee employment information. Refer to the table on the following page for details.

**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.

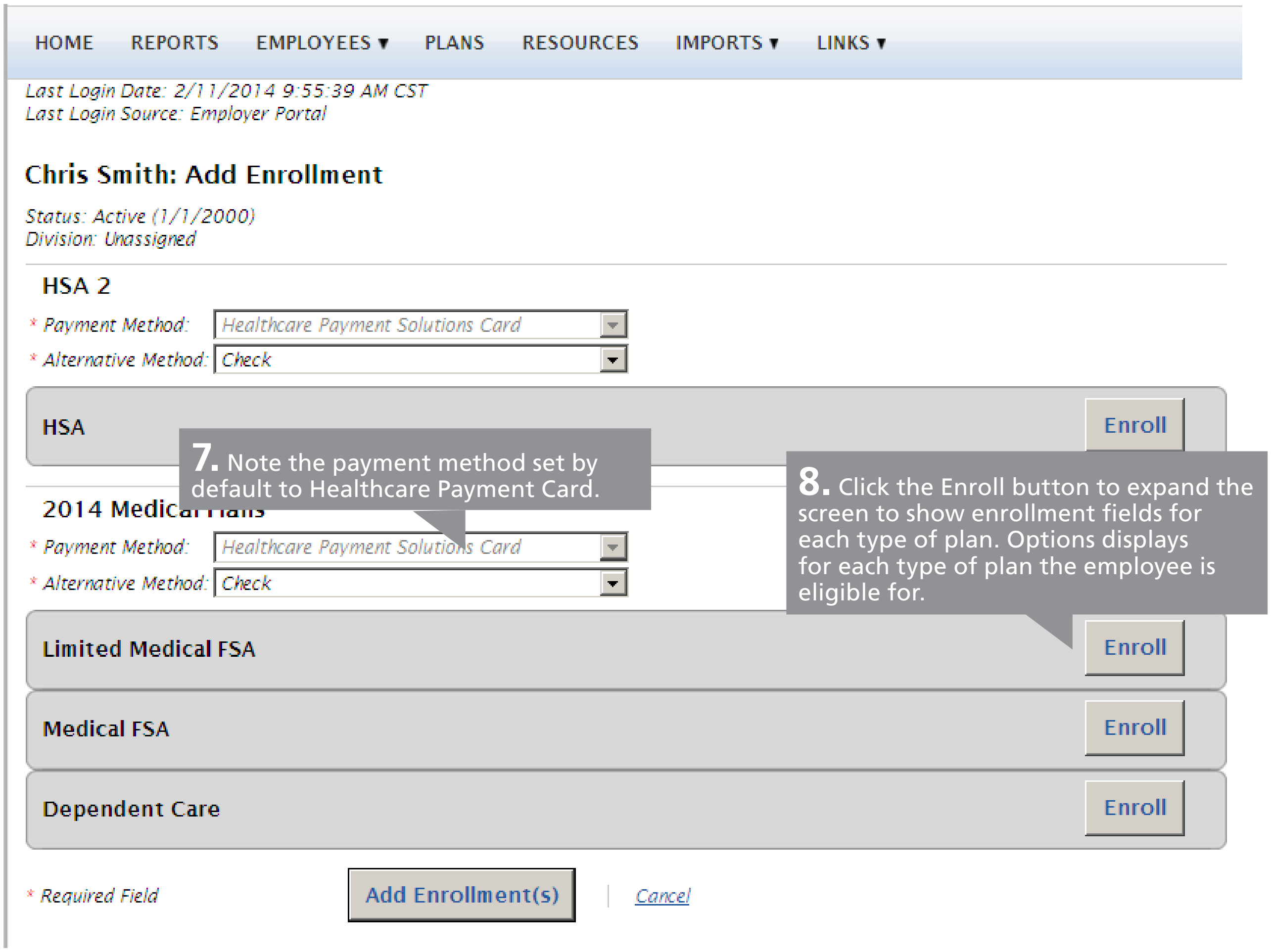
**5.** Click **Add Employee.** The system saves the profile information and displays a link.

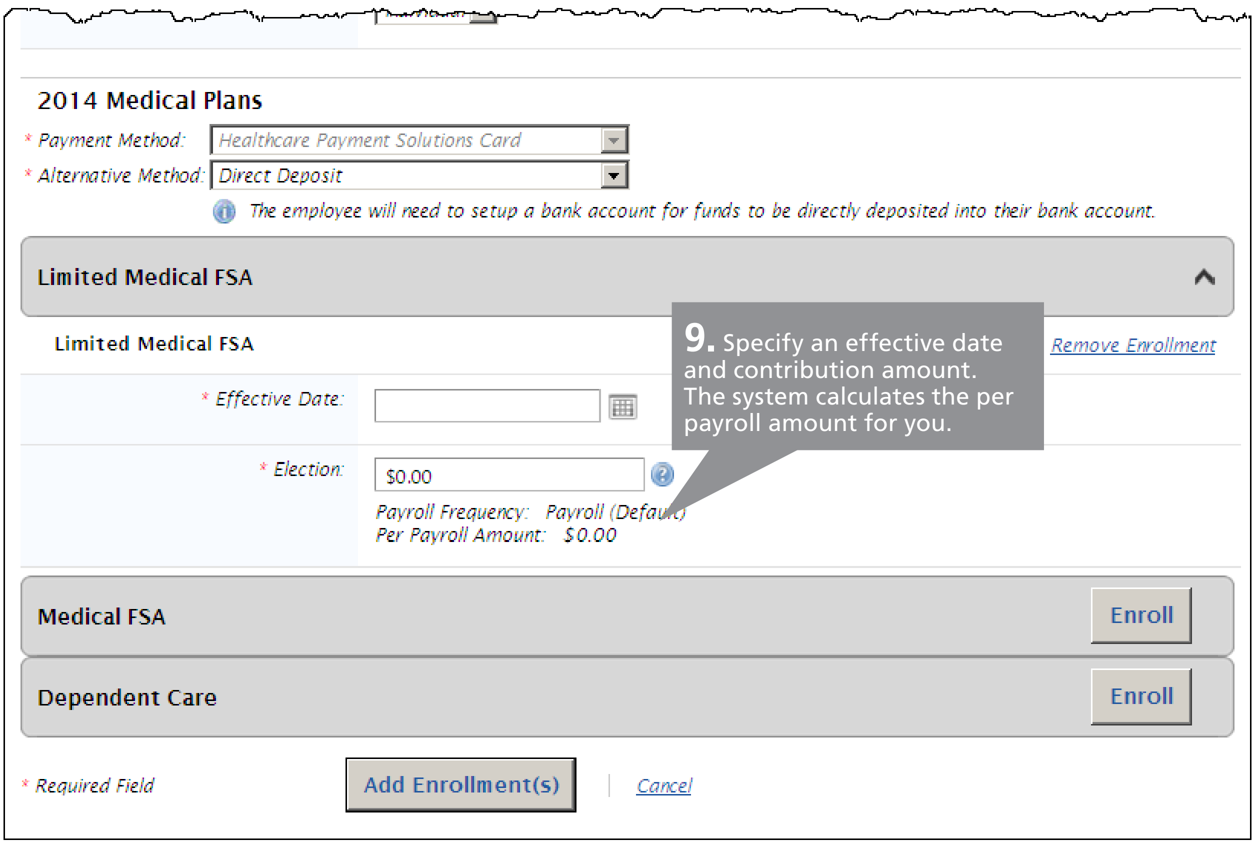
*Complete the process!*

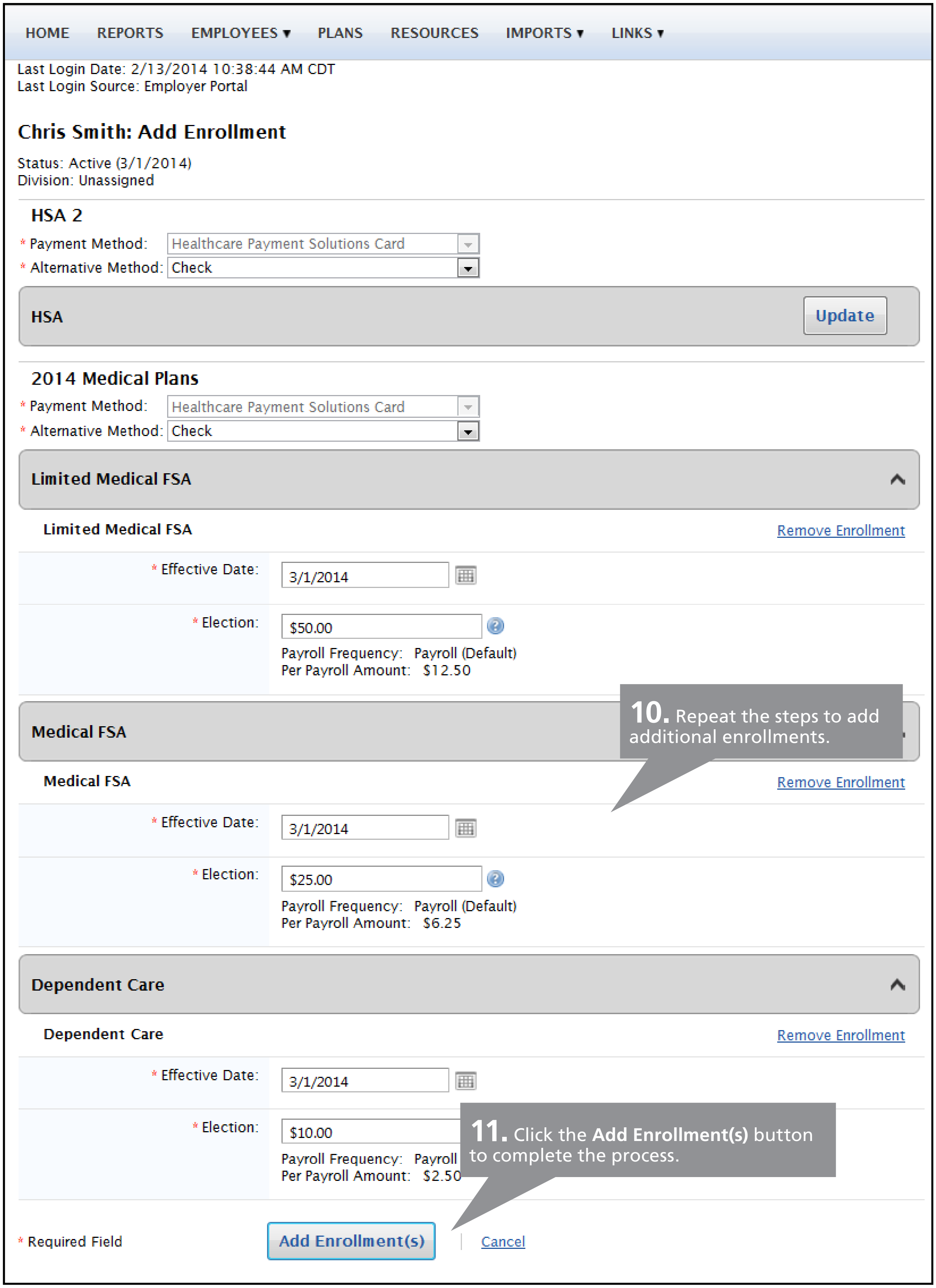
| Field | Required? | Field Parameters |
|---|---|---|
| Personal information | | |
| First name | Yes | Cannot contain special characters, except (‘) or a hyphen (-) |
| Middle initial | | Must be only one character long |
| Last name | Yes | Cannot contain special characters, except a single quotation 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. |

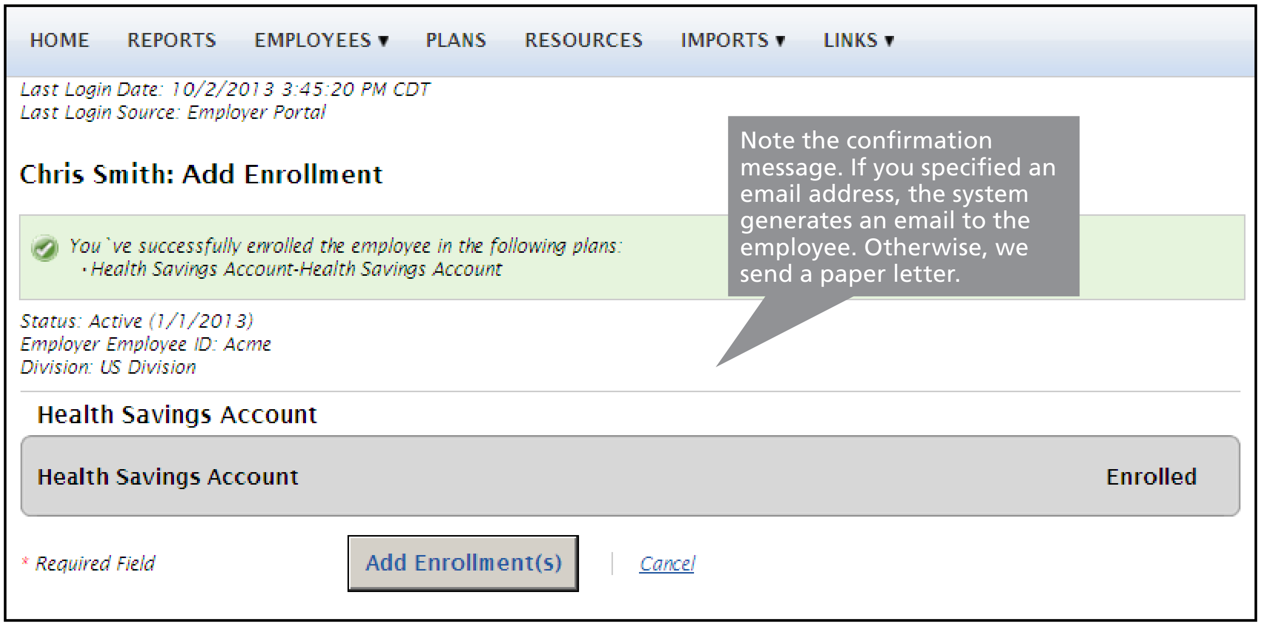



**6.** Click the Add Enrollment link.


HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/11/2014 9:55:39 AM CST
Last Login Source: Employer Portal
Chris Smith: Add Enrollment
Status: Active (1/1/2000)
Division: Unassigned
HSA 2
* Payment Method: Healthcare Payment Solutions Card
* Alternative Method: Check
HSA
Enroll
7. Note the payment method set by default to Healthcare Payment Card.
8. Click the Enroll button to expand the screen to show enrollment fields for each type of plan. Options displays for each type of plan the employee is eligible for.
2014 Medical Plans
* Payment Method: Healthcare Payment Solutions Card
* Alternative Method: Check
Limited Medical FSA
Enroll
Medical FSA
Enroll
Dependent Care
Enroll
* Required Field
Add Enrollment(s)
Cancel


2014 Medical Plans
* Payment Method: Healthcare Payment Solutions Card
* Alternative Method: Direct Deposit
The employee will need to setup a bank account for funds to be directly deposited into their bank account.
Limited Medical FSA
Limited Medical FSA
Remove Enrollment
9. Specify an effective date and contribution amount. The system calculates the per payroll amount for you.
* Effective Date:
* Election: $0.00
Payroll Frequency: Payroll (Default)
Per Payroll Amount: $0.00
Medical FSA
Enroll
Dependent Care
Enroll
* Required Field
Add Enrollment(s)
Cancel


HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/13/2014 10:38:44 AM CDT
Last Login Source: Employer Portal
Chris Smith: Add Enrollment
Status: Active (3/1/2014)
Division: Unassigned
HSA 2
* Payment Method: Healthcare Payment Solutions Card
* Alternative Method: Check
HSA
Update
2014 Medical Plans
* Payment Method: Healthcare Payment Solutions Card
* Alternative Method: Check
Limited Medical FSA
Limited Medical FSA
Remove Enrollment
* Effective Date: 3/1/2014
* Election: $50.00
Payroll Frequency: Payroll (Default)
Per Payroll Amount: $12.50
Medical FSA
10. Repeat the steps to add additional enrollments.
Medical FSA
Remove Enrollment
* Effective Date: 3/1/2014
* Election: $25.00
Payroll Frequency: Payroll (Default)
Per Payroll Amount: $6.25
Dependent Care
Dependent Care
Remove Enrollment
* Effective Date: 3/1/2014
* Election: $10.00
Payroll Frequency: Payroll
Per Payroll Amount: $2.50
11. Click the Add Enrollment(s) button to complete the process.
* Required Field
Add Enrollment(s)
Cancel


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: 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

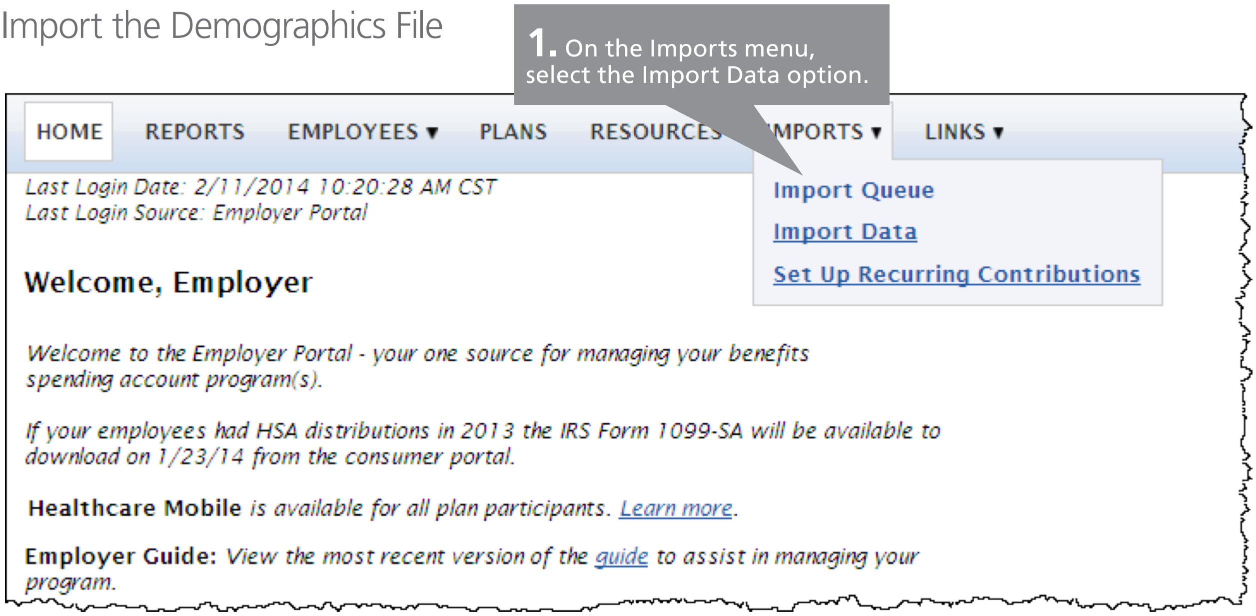
## Use self-service file upload

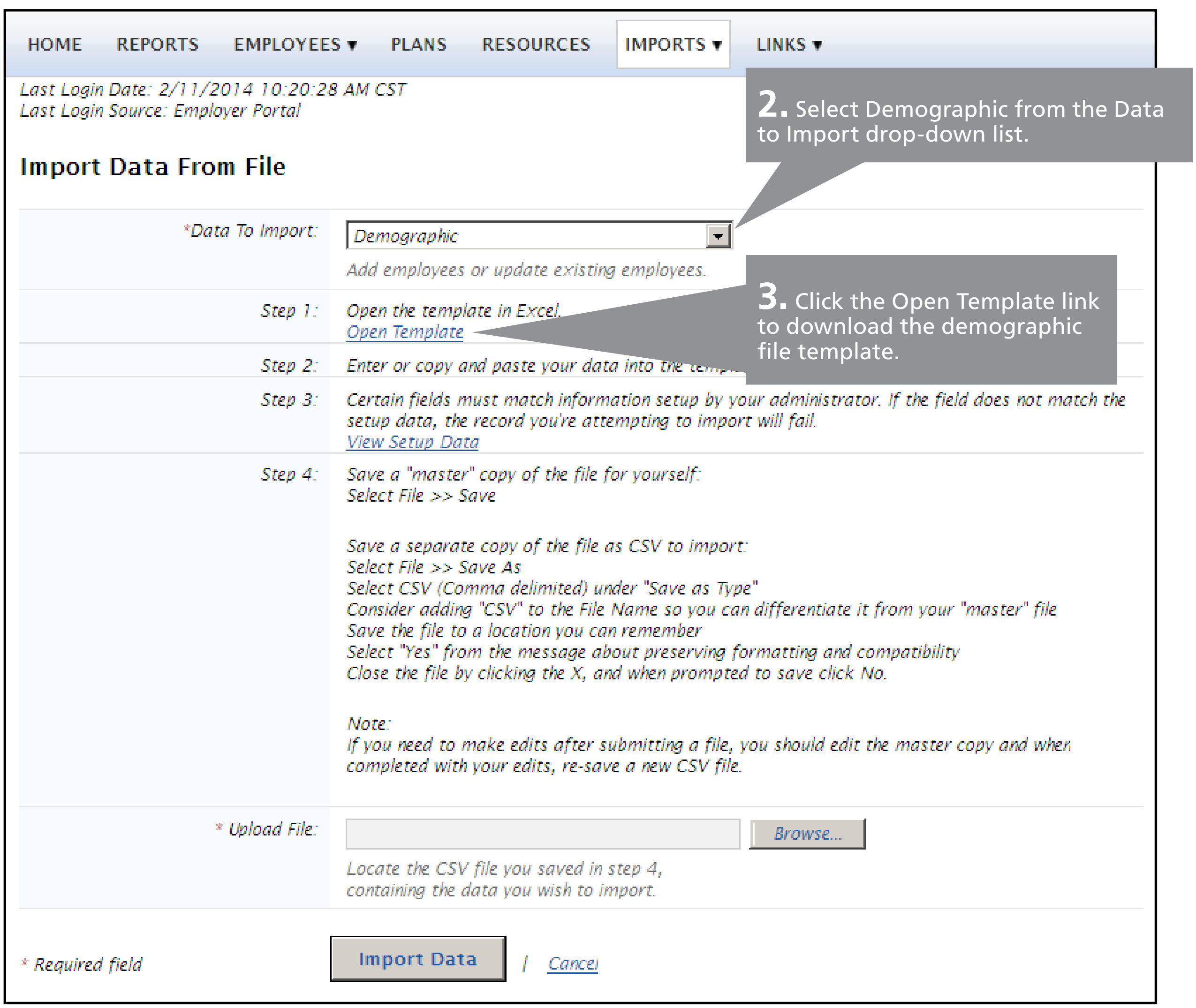
For this option, you need to prepare and upload two files, in order:

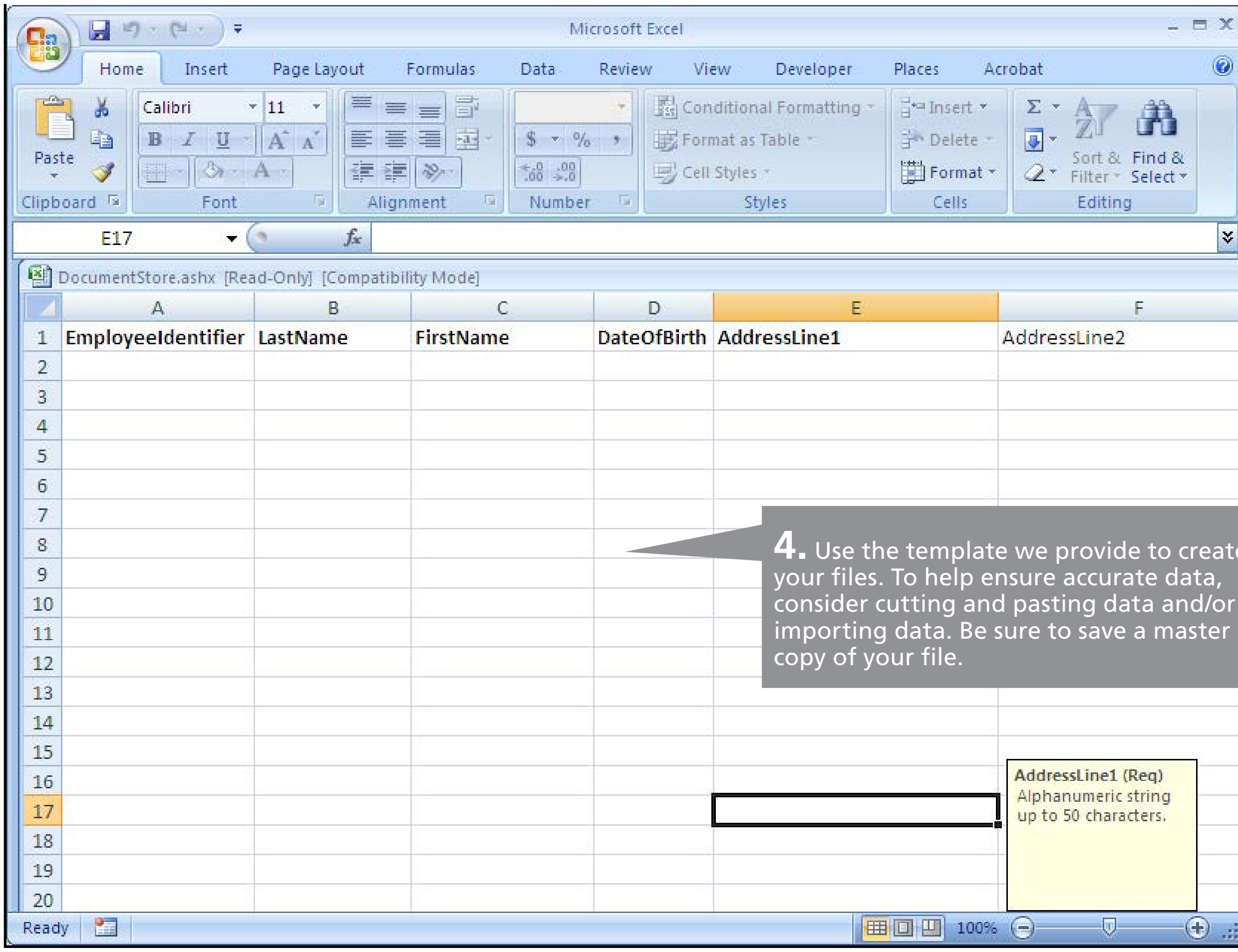
- Step 1: Demographic file. This file contains basic employee demographic information including name, date of birth, address, gender, and email address.
- Step 2: Enrollment file. After you successfully upload the demographic file, and correct any mistakes (see Troubleshoot Import Files on page 31), you can prepare and upload the enrollment file. This file contains plan name, effective date and annual election (for FSAs) and employer contribution total (for HRAs).

***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.

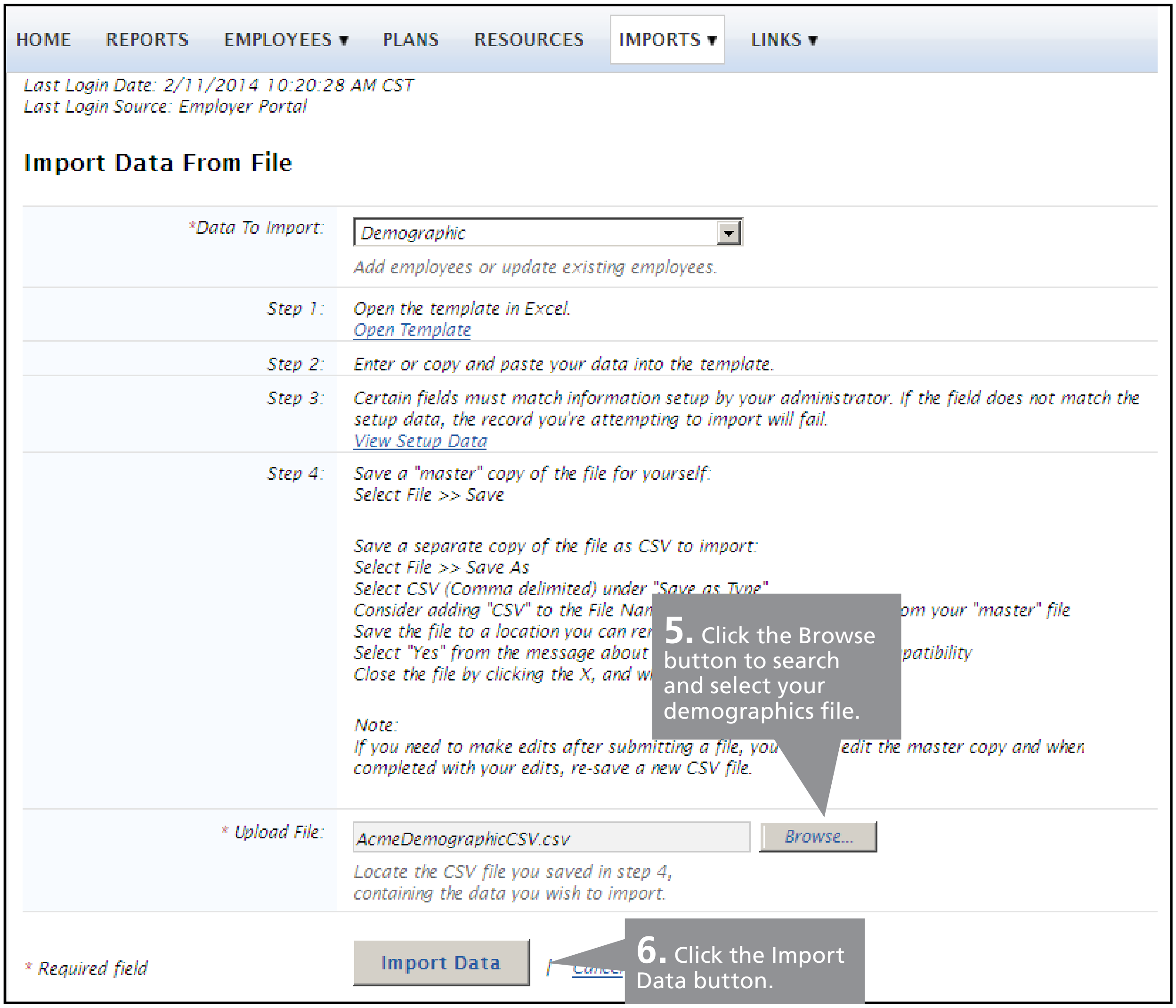
## Import the Demographics File

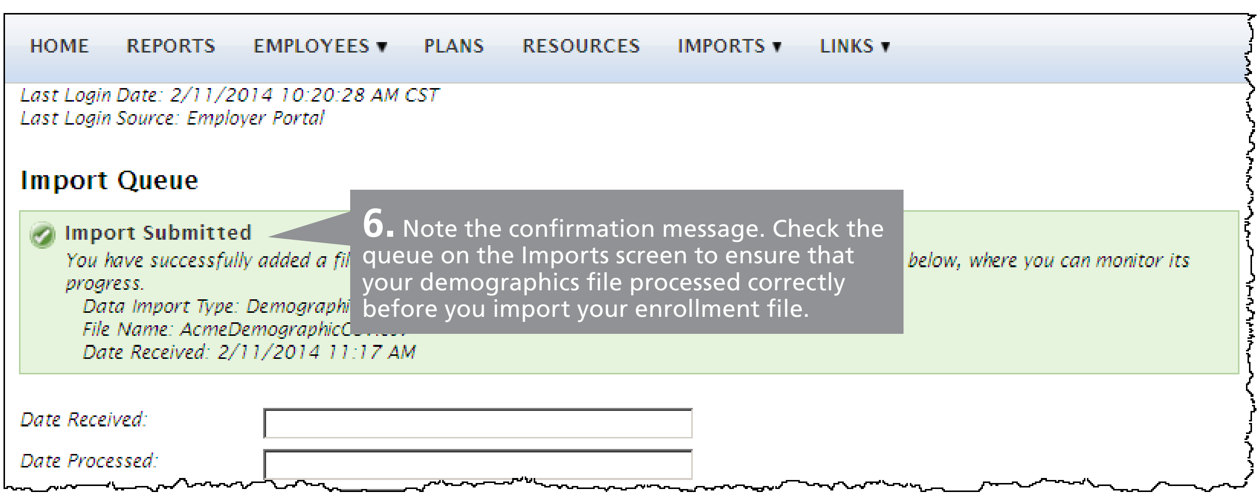





**4.** Use the template we provide to create your files. To help ensure accurate data, consider cutting and pasting data and/or importing data. Be sure to save a master copy of your file.


HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/11/2014 10:20:28 AM CST
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 "master" copy of the file for yourself:
Select File >> Save
Save a separate copy of the file as CSV to import:
Select File >> Save As
Note:
5. Click the Browse button to search and select your demographics file.
* Upload File:
AcmeDemographicCSV.csv
Browse...
Locate the CSV file you saved in step 4, containing the data you wish to import.
* Required field
Import Data
6. Click the Import Data button.

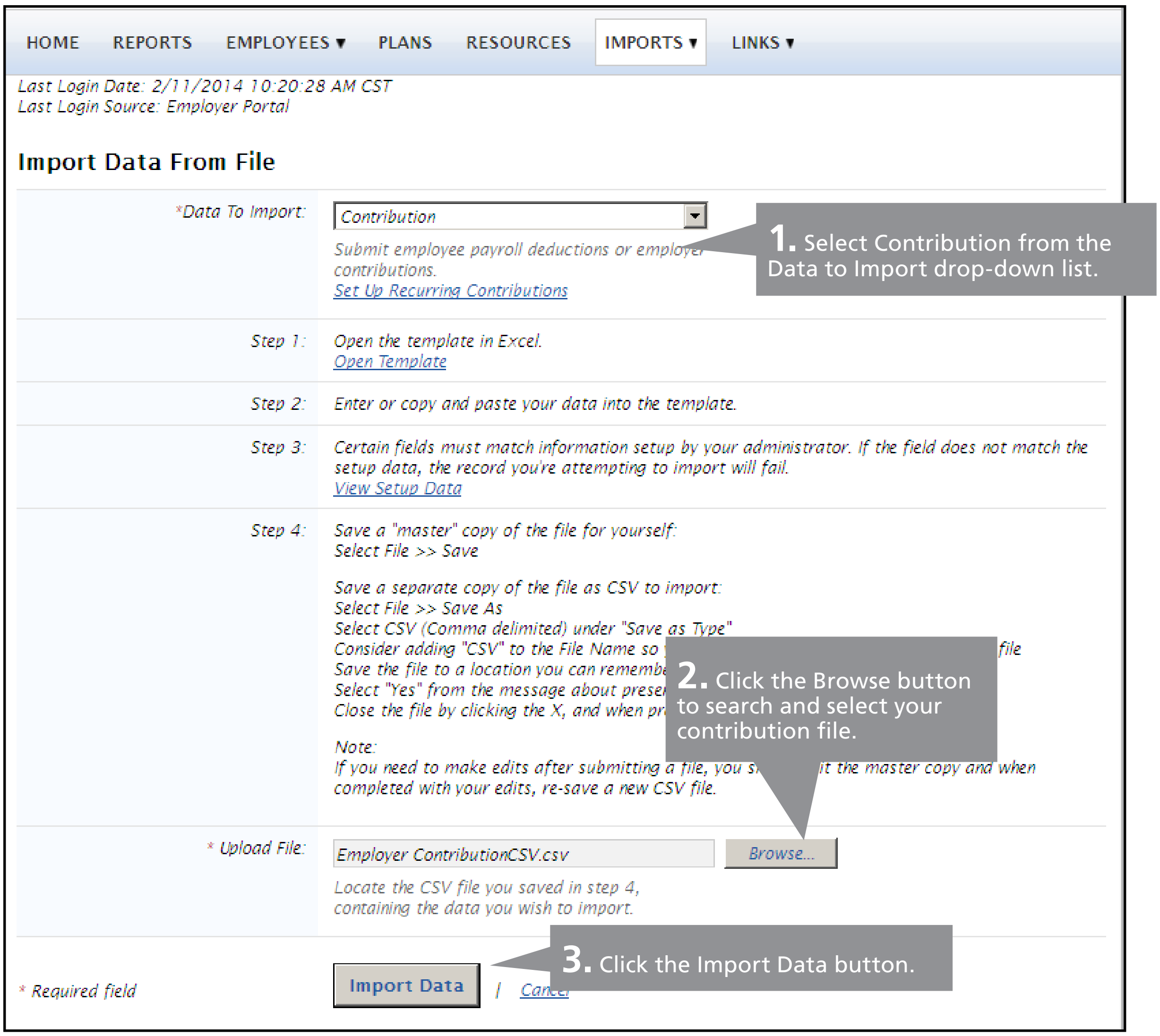

HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/11/2014 10:20:28 AM CST
Last Login Source: Employer Portal
Import Queue
Import Submitted
6. Note the confirmation message. Check the queue on the Imports screen to ensure that your demographics file processed correctly before you import your enrollment file.
Date Received: 2/11/2014 11:17 AM
Date Received:
Date Processed:

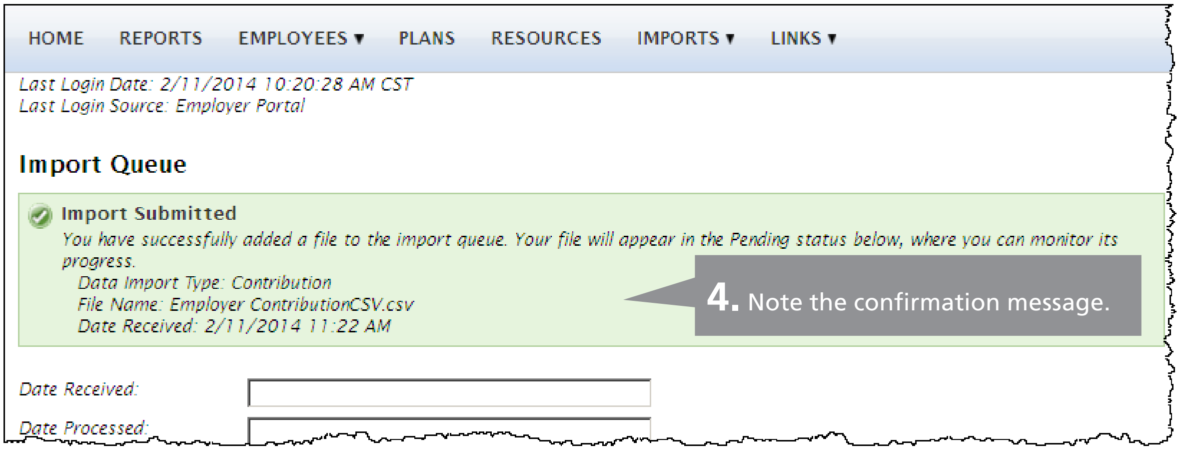
## Import the Contributions File

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.

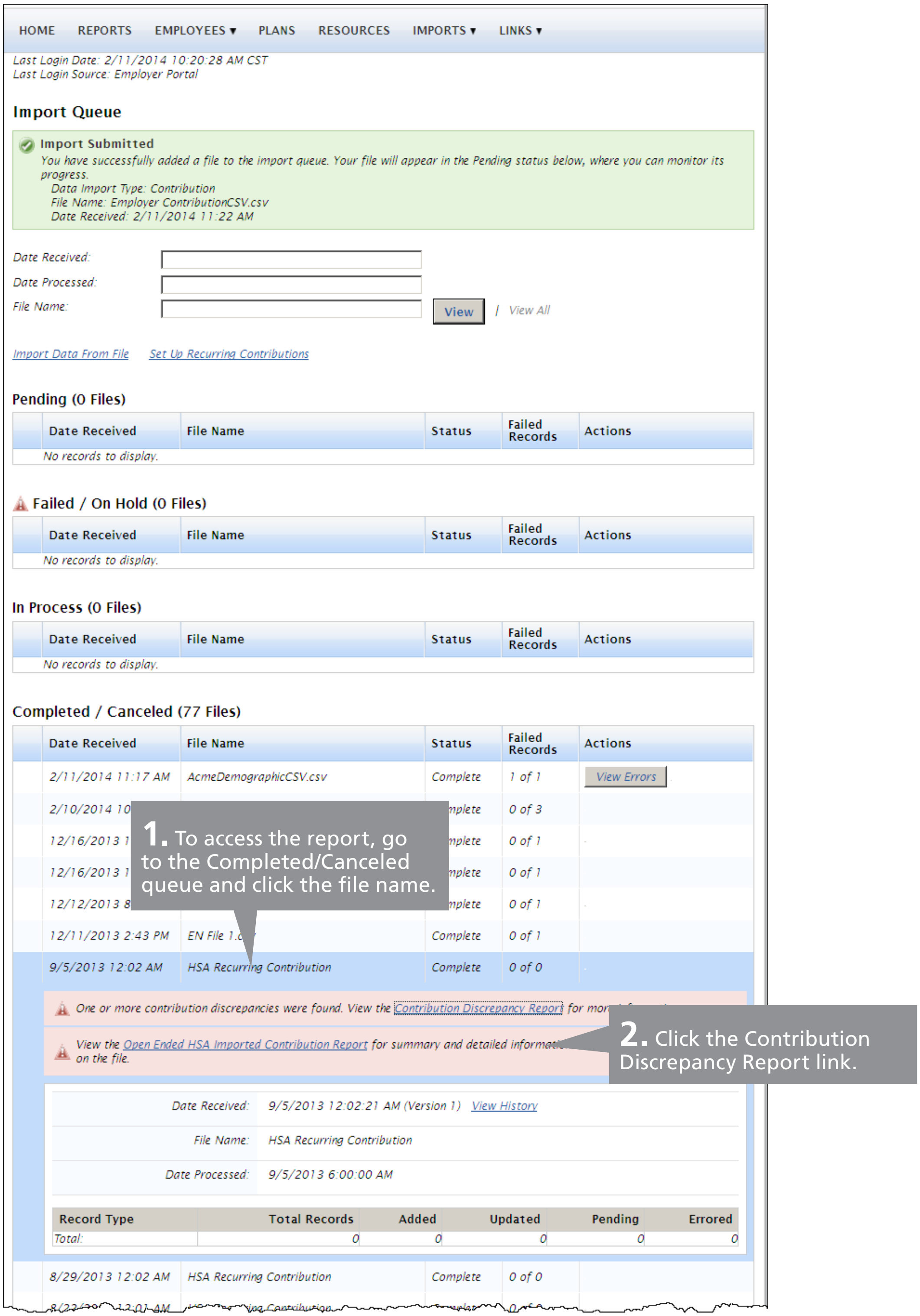
***Tip!*** These accounts have stringent rules about reversals of contributions posted. For either upload method, you need to verify the contributions posted are correct.



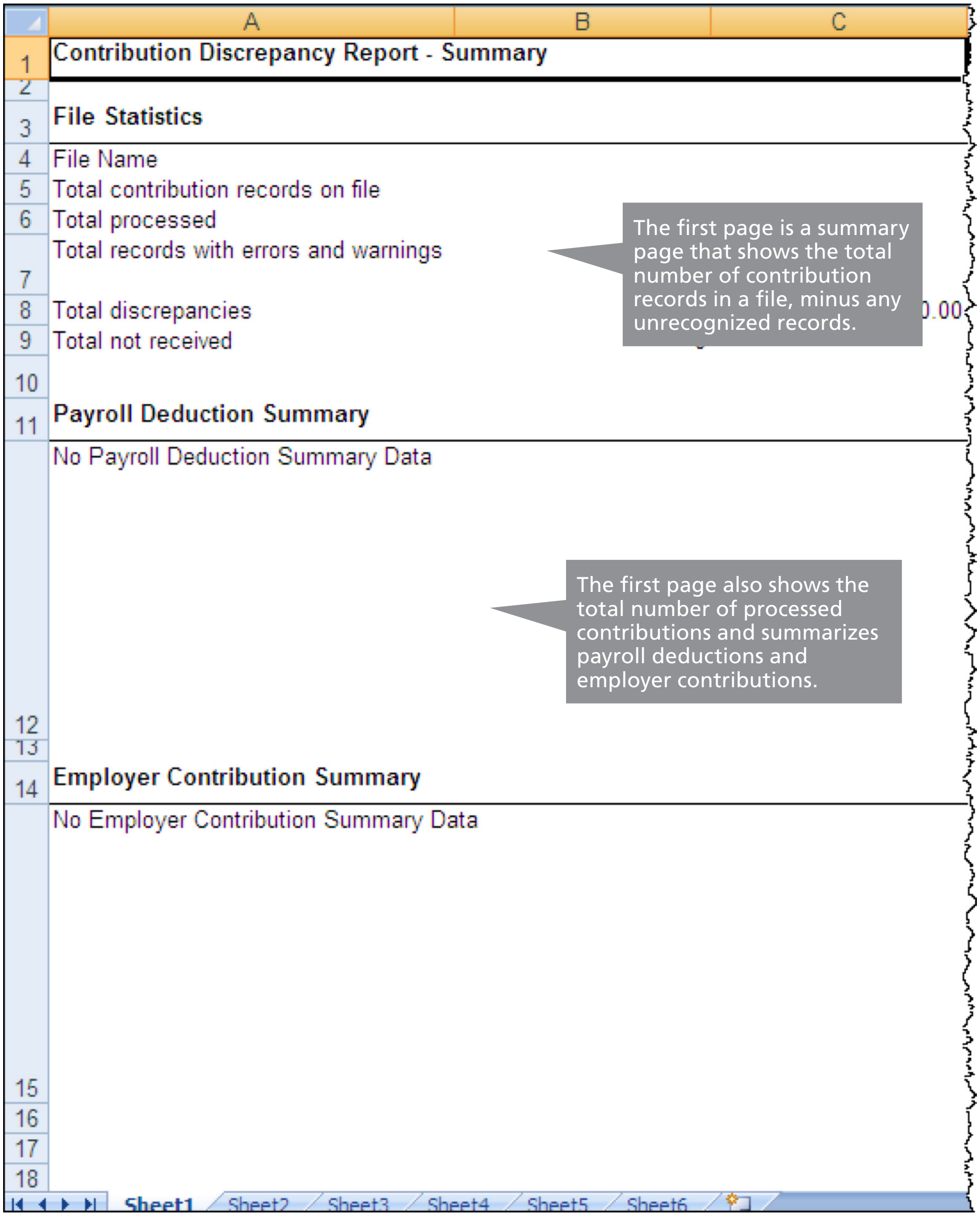

HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/11/2014 10:20:28 AM CST
Last Login Source: Employer Portal
Import Queue
Import Submitted
You have successfully added a file to the import queue. Your file will appear in the Pending status below, where you can monitor its progress.
Data Import Type: Contribution
File Name: Employer ContributionCSV.csv
Date Received: 2/11/2014 11:22 AM
4. Note the confirmation message.
Date Received:
Date Processed:

## Contribution Discrepancy Report

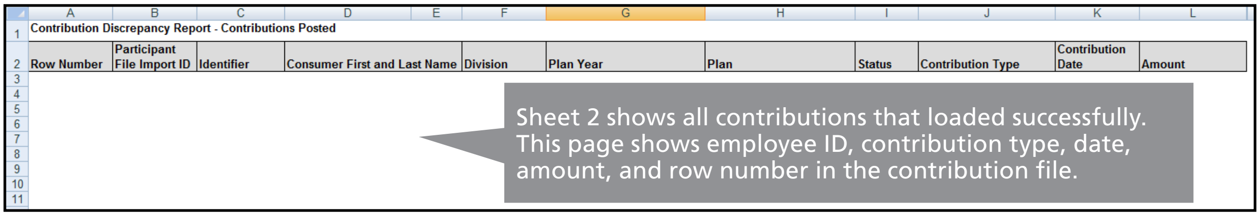
You can use this report to get a count of all the contributions in a file, the number of contributions processed, and any errors or warning that occurred. The report also includes unrecognizable records received on a file. You can access the report under the Completed/Canceled queue with a processed contributions file.



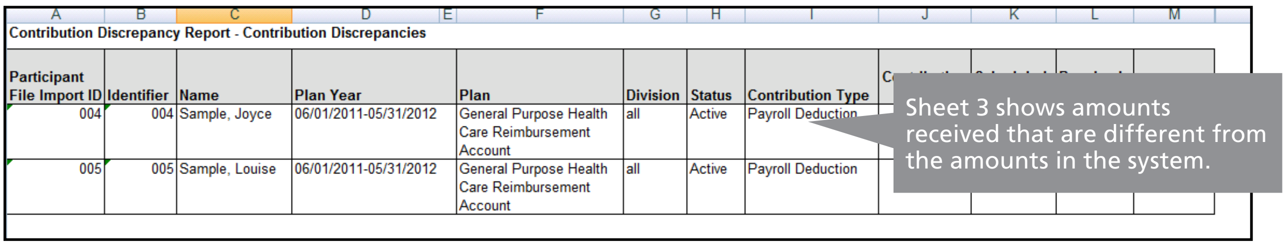
## Summary page



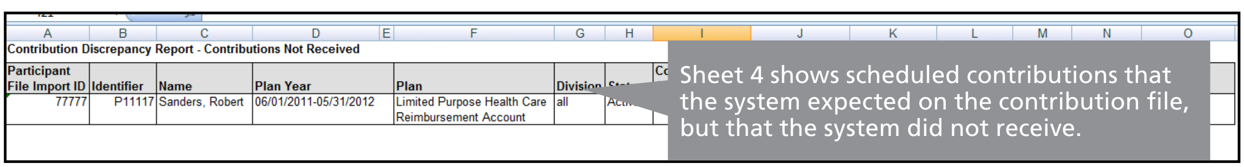
## Sheet 2: Contributions posted



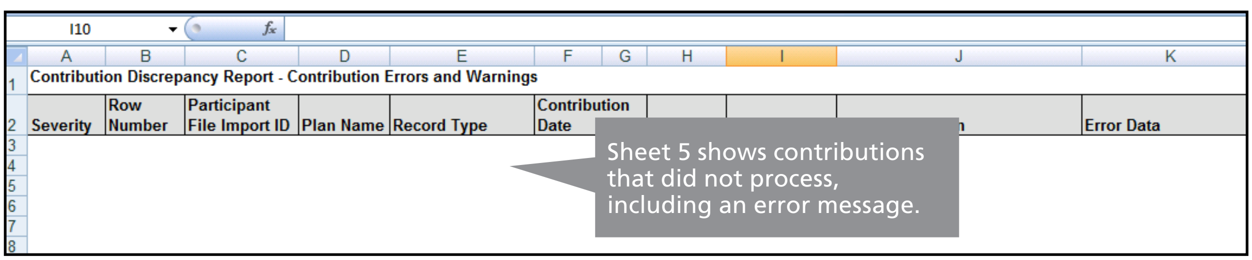

## Sheet 2: Contributions posted



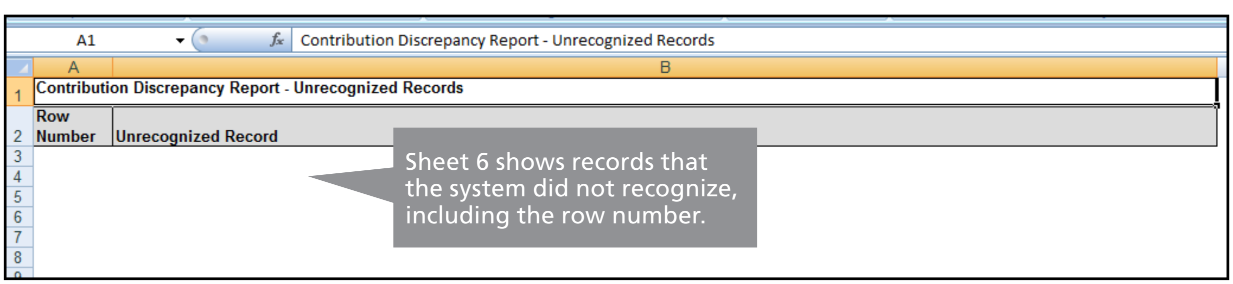

## Sheet 4: Contributions Not Received




## Sheet 5: Contribution Errors and Warnings

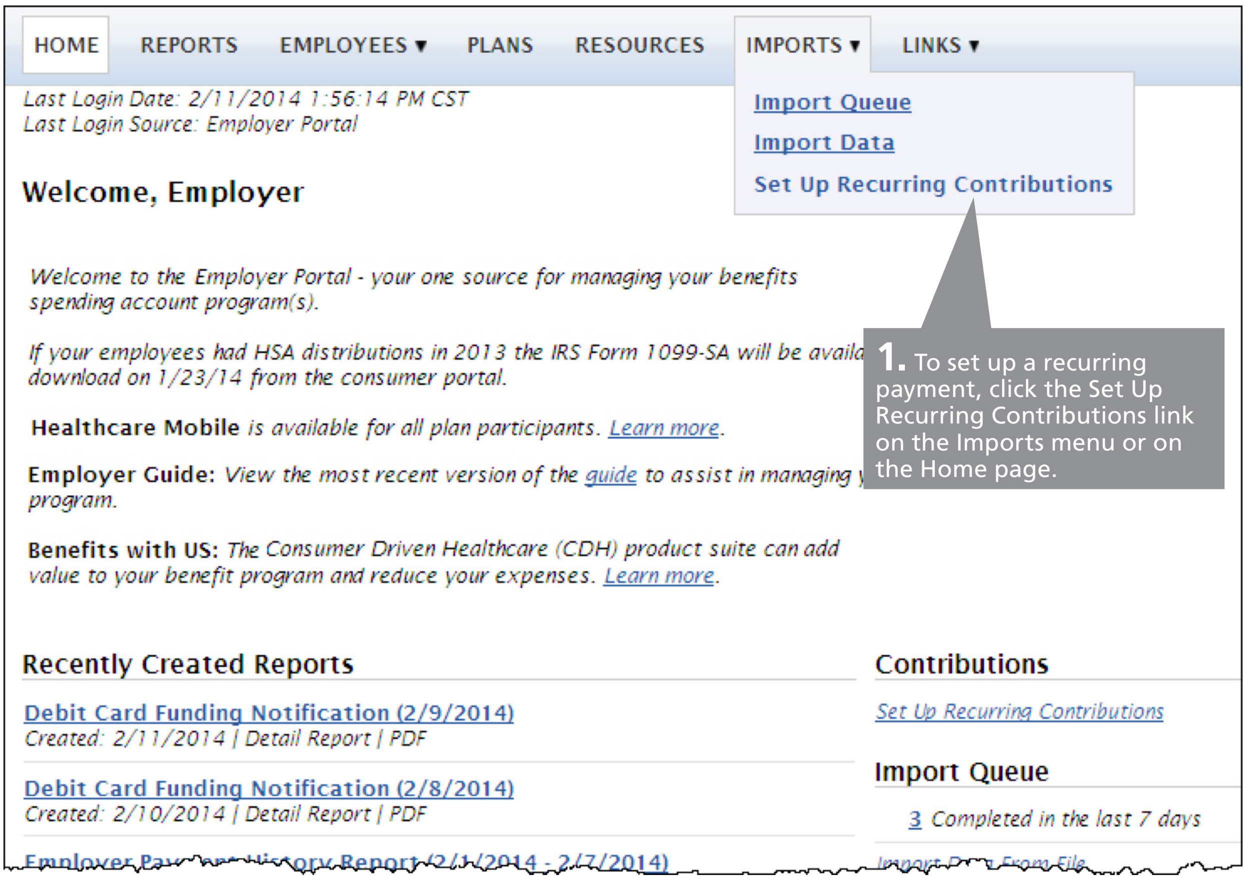


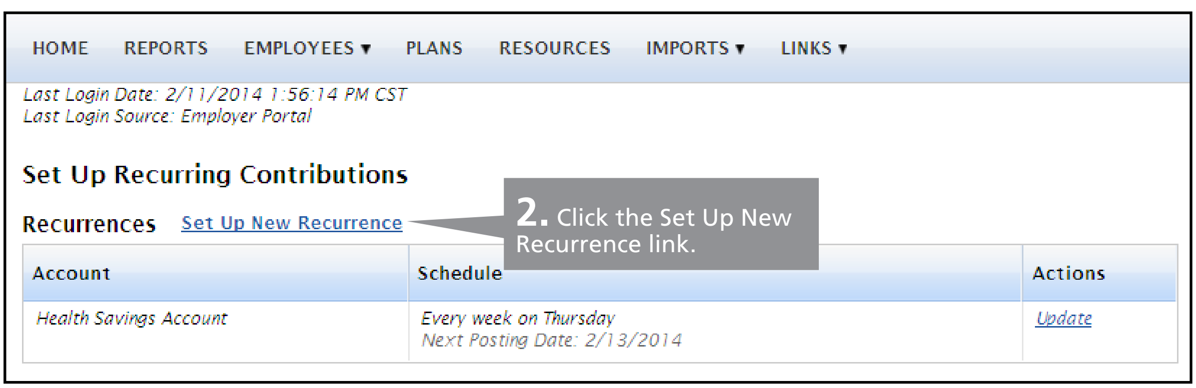

## Sheet 6: Contribution Unrecognized Records

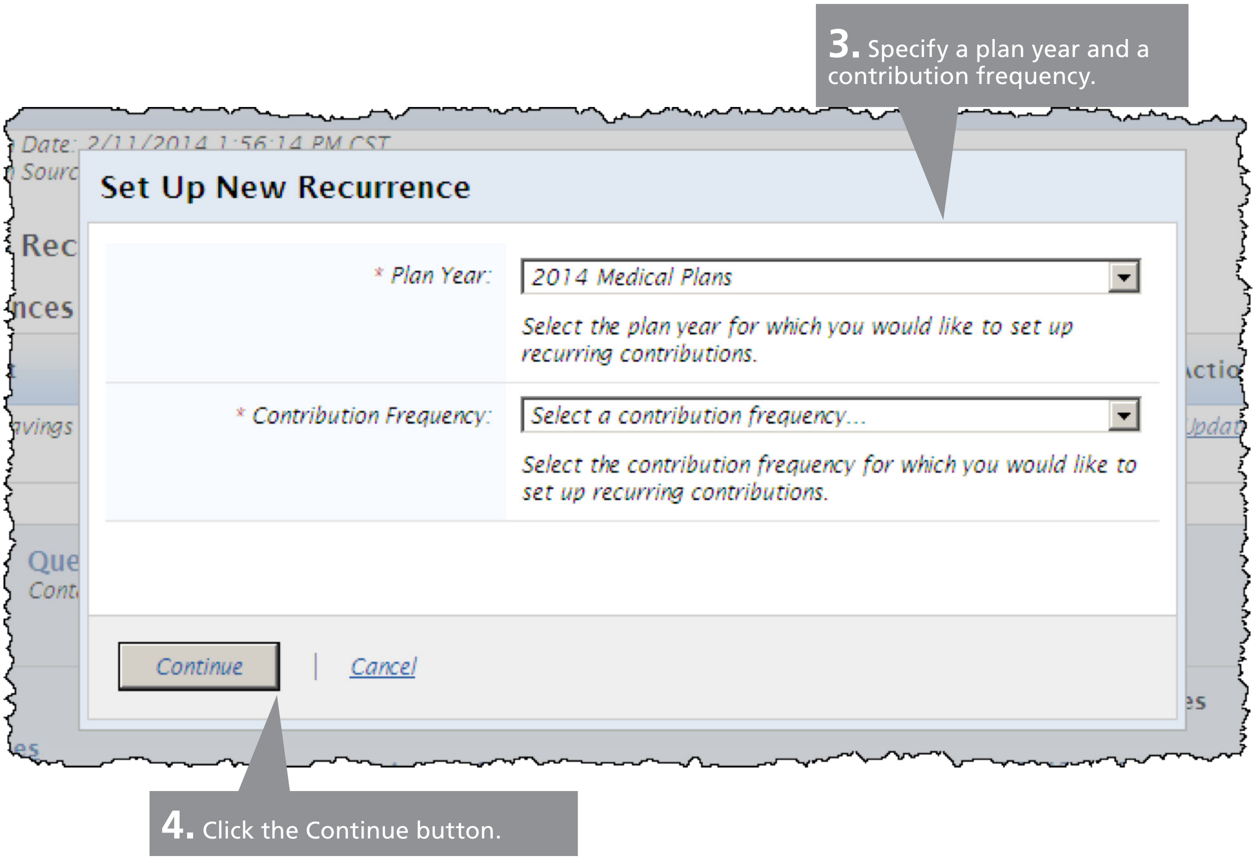


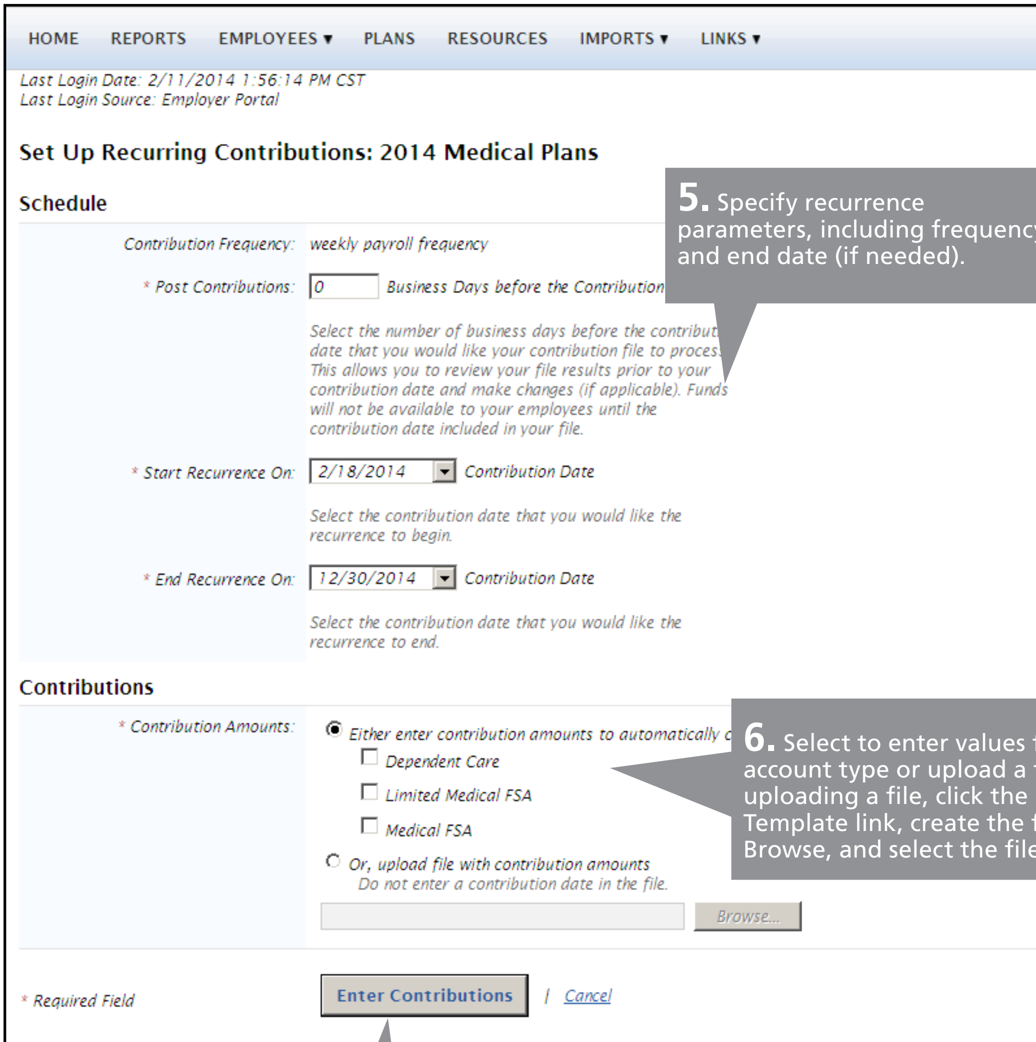
## Create and Manage Recurring Contributions

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.



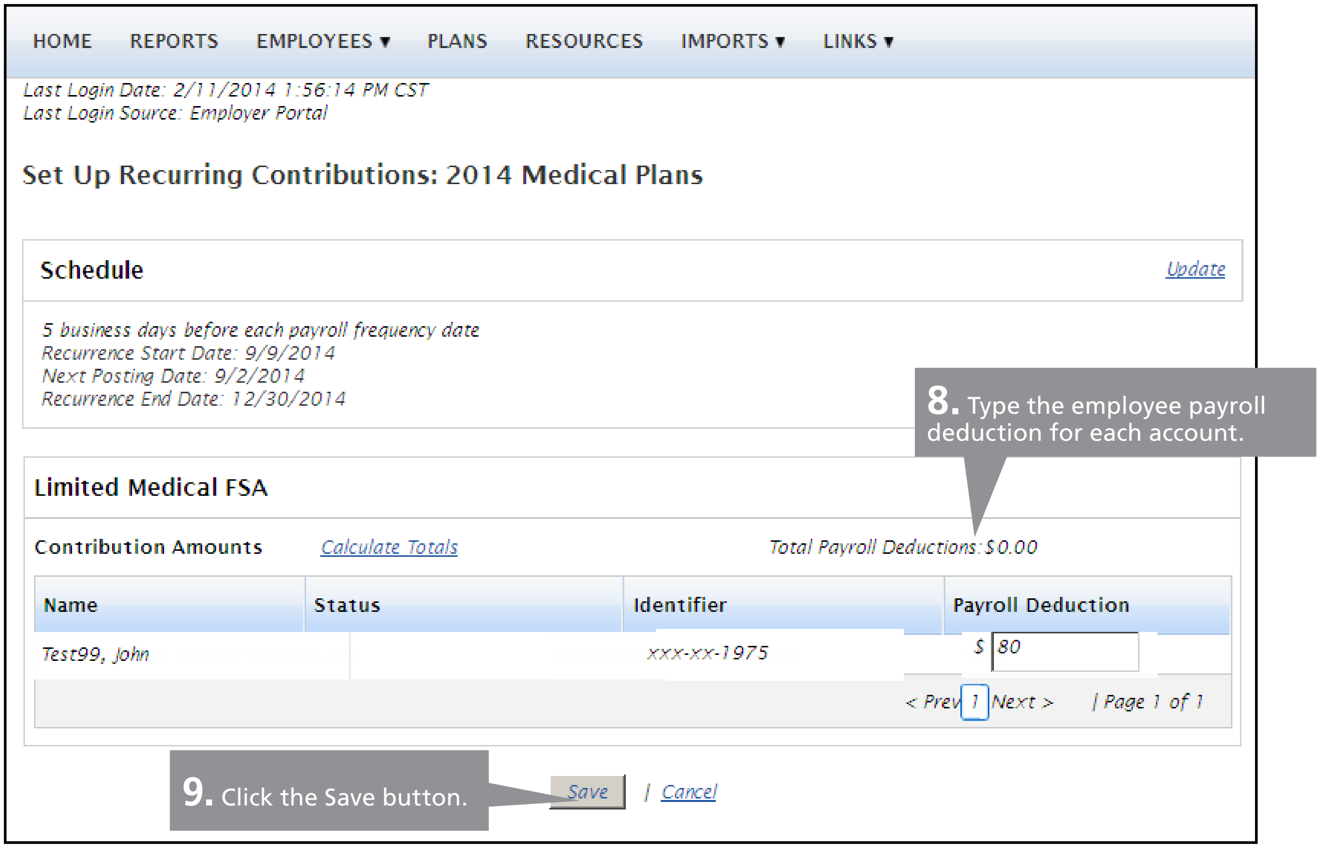

3. Specify a plan year and a contribution frequency.
Set Up New Recurrence
* Plan Year:
2014 Medical Plans
Select the plan year for which you would like to set up recurring contributions.
* Contribution Frequency:
Select a contribution frequency...
Select the contribution frequency for which you would like to set up recurring contributions.
Continue
Cancel
4. Click the Continue button.

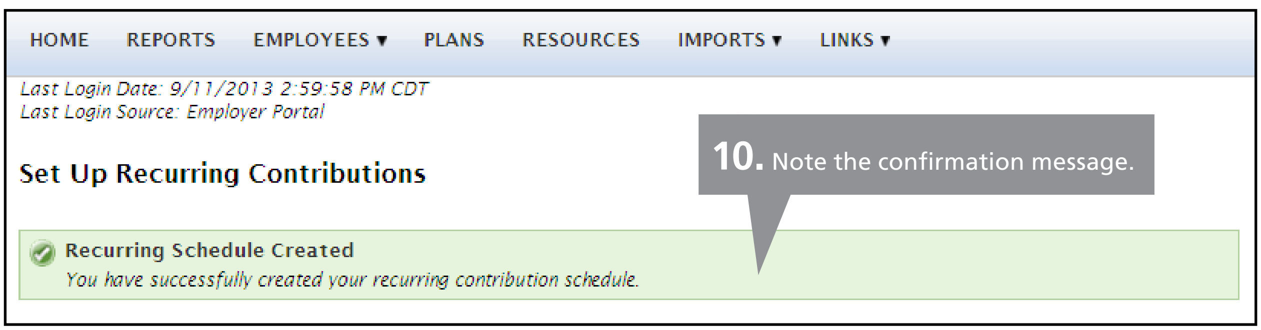



**5.** Specify recurrence parameters, including frequency and end date (if needed).

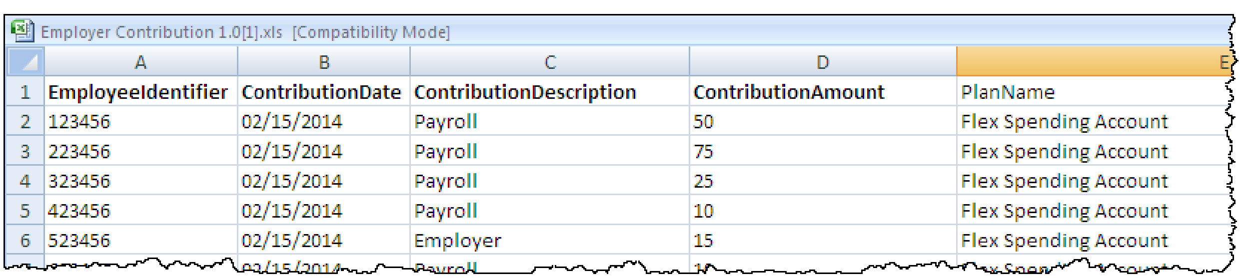
**6.** Select to enter values for each account type or upload a file. If you are uploading a file, click the Download Template link, create the file, click Browse, and select the file.

**7.** Click the Enter Contributions button.




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




| | A | B | C | D | E |
|---|---|---|---|---|---|
| 1 | EmployeeIdentifier | ContributionDate | ContributionDescription | ContributionAmount | PlanName |
| 2 | 123456 | 02/15/2014 | Payroll | 50 | Flex Spending Account |
| 3 | 223456 | 02/15/2014 | Payroll | 75 | Flex Spending Account |
| 4 | 323456 | 02/15/2014 | Payroll | 25 | Flex Spending Account |
| 5 | 423456 | 02/15/2014 | Payroll | 10 | Flex Spending Account |
| 6 | 523456 | 02/15/2014 | Employer | 15 | Flex Spending Account |

## Review the Import Queue

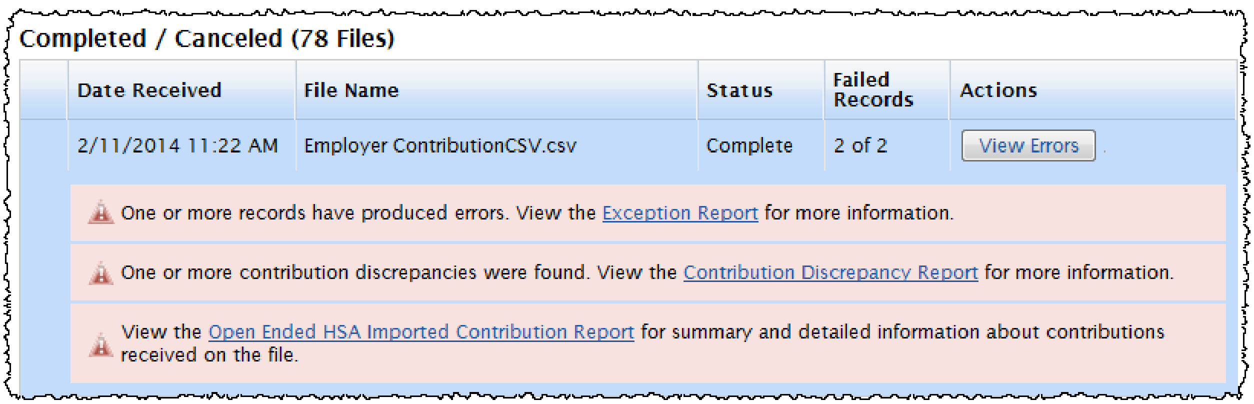
Review the import queue to check on the status of your imported files. After submitting a demographic, enrollment, or contribution file, you can track the status of the file import via the Imports tab.

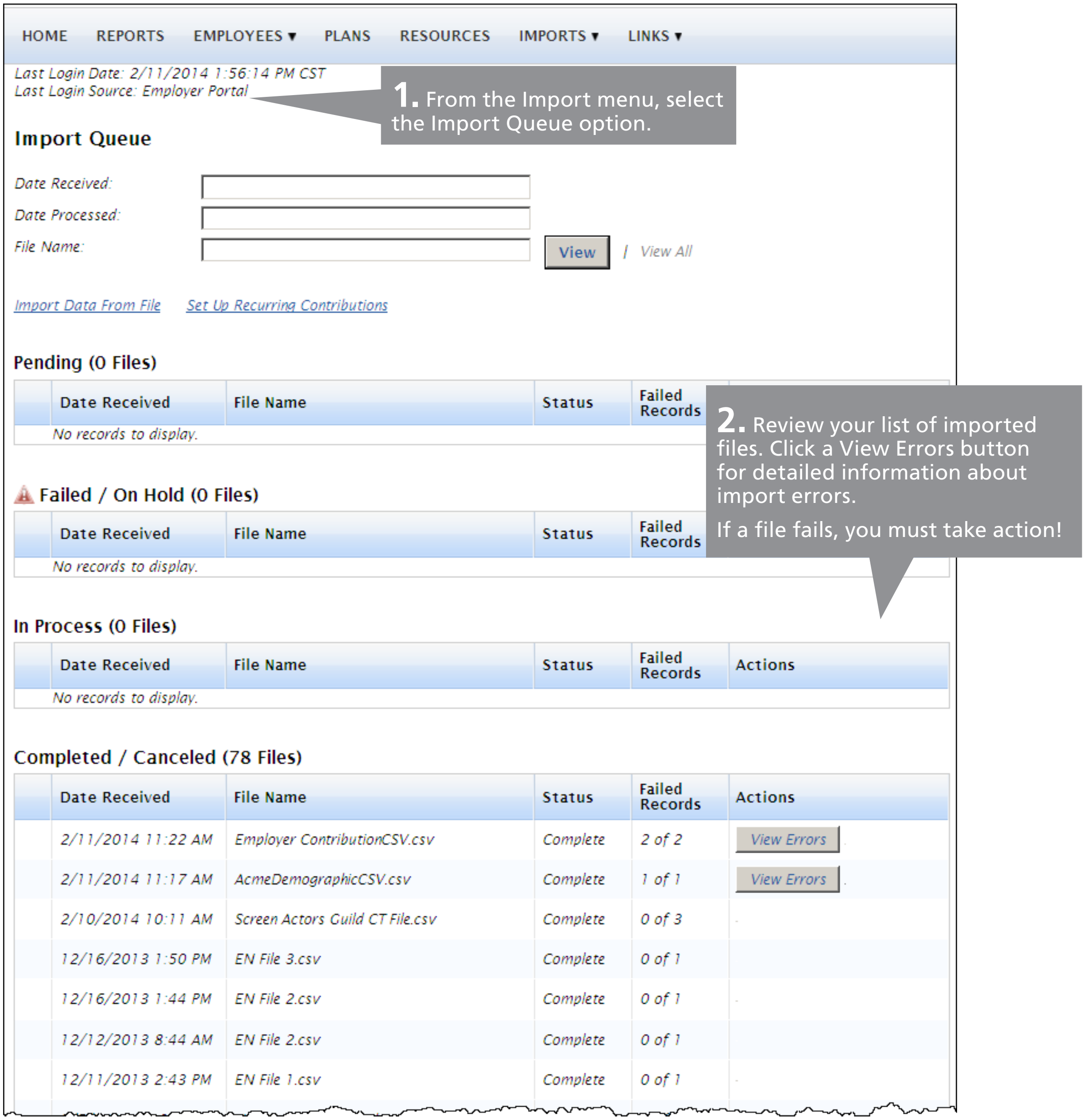
Tip! When a file fails you must take action. If the entire file fails because of a layout issue, the file appears under the Failed/On Hold section. Cancel the import and reupload a new file.

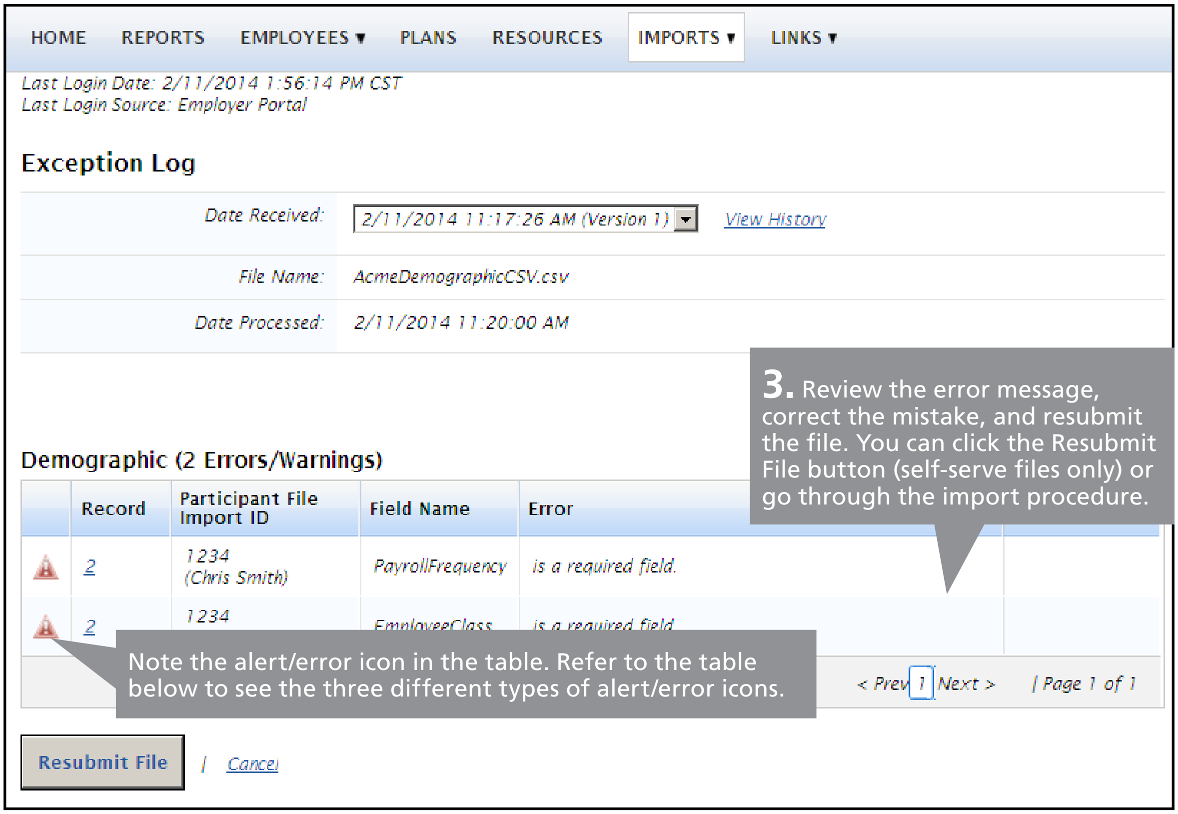
If a record error occurs, the number of failed records displays under the Failed Records field within the Completed/ Canceled section. Refer to the Import Alerts/Error Icons table on page 30 and the Troubleshoot Import Files on page 31 to see how to manage failed files and specific error messages.

You can manage errors for the following file types:

- Spreadsheet or CSV file. If you imported a spreadsheet or CSV file to the portal, then yo can view any errors by clicking the View Errors button in the Actions column in the Completed /Canceled section. After you view the errors, then you can correct the issue and reimport your file.
- Text file. If you imported a pipe-delimited text file, you can view errors by reviewing the exception reports. You can then correct the errors and reimport a new or updated file.




HOME REPORTS EMPLOYEES ▾ PLANS RESOURCES IMPORTS ▾ LINKS ▾
Last Login Date: 2/11/2014 1:56:14 PM CST
Last Login Source: Employer Portal
1. From the Import menu, select the Import Queue option.
Import Queue
Date Received:
Date Processed:
File Name:
View
| View All
Import Data From File
Set Up Recurring Contributions
Pending (0 Files)
Date Received File Name Status Failed Records
No records to display.
2. Review your list of imported files. Click a View Errors button for detailed information about import errors.
If a file fails, you must take action!
Failed / On Hold (0 Files)
Date Received File Name Status Failed Records
No records to display.
In Process (0 Files)
Date Received File Name Status Failed Records Actions
No records to display.
Completed / Canceled (78 Files)
Date Received File Name Status Failed Records Actions
2/11/2014 11:22 AM Employer ContributionCSV.csv Complete 2 of 2 View Errors
2/11/2014 11:17 AM AcmeDemographicCSV.csv Complete 1 of 1 View Errors
2/10/2014 10:11 AM Screen Actors Guild CT File.csv Complete 0 of 3
12/16/2013 1:50 PM EN File 3.csv Complete 0 of 1
12/16/2013 1:44 PM EN File 2.csv Complete 0 of 1
12/12/2013 8:44 AM EN File 2.csv Complete 0 of 1
12/11/2013 2:43 PM EN File 1.csv Complete 0 of 1




***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... | ...and you should: |
|---|---|---|
| Alert/Error | The record is incorrect and must be correct before uploading again. | Review the field in your file, make any needed changes, and reupload your file. |
| Alert/Error ection | You corrected the record successfully. | Nothing. This message lets you know you corrected the error. |
| Warning | The record is uploaded into the system, but a specific field needs action. | Go to the field listed and make any needed corrections. |

## Troubleshoot import files

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

| If you are working in this field... | and get one of these error message.. | take this action... |
|---|---|---|
| ParticipantFileImportID | ParticipantFileImportID cannot be greater than 20 characters. (If using Employee Number, it cannot be greater than 15 characters.)<br>The Participant File Import ID specified already exists and is assigned to {last_name} {first_name}.<br>ParticipantFileImportID does not match field {Participant Identifier}.<br>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. |
| 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}.<br>EmployeeNumber is a required field. | Make sure the value is the correct employee number for the participant. |
| Last name | Last Name cannot be greater than 30 characters.<br>Last name cannot contain special characters except a single quote (') or a dash (-).<br>Last name is required field. | Make sure that if they only special characters you have used are single quotes (') or hypens (-). |
| First name | First name cannot be greater than 30 characters.<br>First name cannot contain special characters except a single quote (') or a dash (-).<br>First name is required field. | Make sure that if they only special characters you have used are single quotes (') or hypens (-). |
| Middle initial | Middle initial cannot be greater than 1 character.<br>Middle initial cannot contain special characters. | Make sure that you have not put a period after the middle initial. |

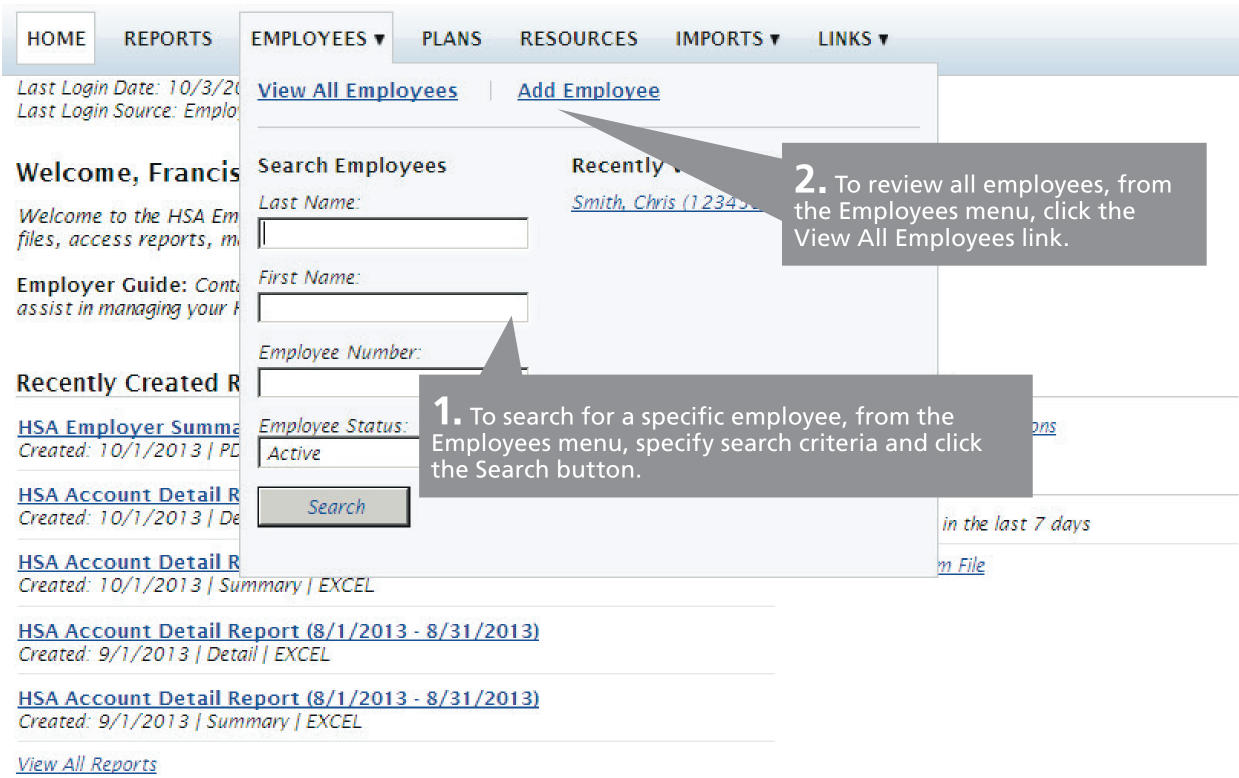
| If you are working in this field... | and get one of these error message.. | take this action... |
|---|---|---|
| DateOfBirth | DateofBirth cannot be in the future.<br>DateofBirth must precede HireDate.<br>DateofBirth must precede PayrollFrequencyEffectiveDate.<br>DateOfBirth must precede PayrollFrequencyEffectiveDate.<br>DateofBirth is not a valid date.<br>DateofBirth must be formatted as MMDDYYYY.<br>DateofBirth cannot be earlier than 1/1/1900.<br>DateofBirth cannot be later than 6/6/2079.<br>DateofBirth is a required field. | Please make sure that the date of birth value:<br>• Is the correct date<br>• Does not occur after the participant's effective date<br>• Is not a future date<br>• Does not include forward slashes<br>• Is formatted correctly as MMDDYY |
| 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.<br>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. |

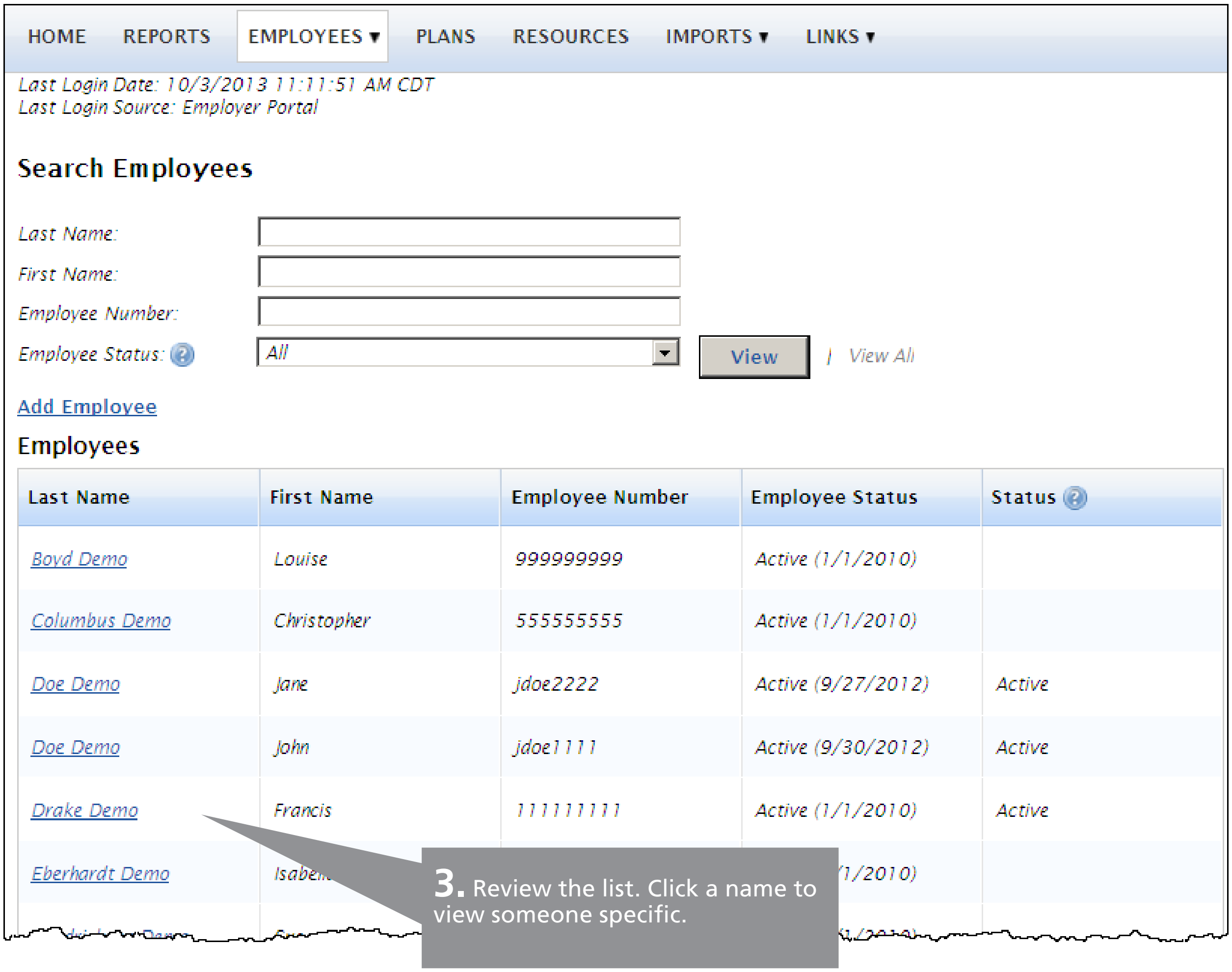
| If you are working in this field... | and get one of these error message.. | take this action... |
|---|---|---|
| PayrollFrequency | The Payroll Frequency specified is not valid for the employer. Cannot update Payroll Frequency if Participant Status is Terminated, Retired, COBRA, or LaidOff and ParticipantStatusEffectiveDate 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. |
| PlanName | Plan Name is a required field.<br>{inputValue} does not match a plan name that the participant can enroll in.<br>PlanName cannot be greater than 255 characters.<br>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.<br>This field is case-sensitive. |
| EmployerContribution-Level | Plan is not configured for Employer Contributions.<br>{Employer Contribution Level} is not valid for {Plan Type}. | Make sure the employer contribution is one of the following:<br>• Employee<br>• Employee+Child<br>• Employee+Spouse<br>• 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.<br>ContributionDate is a required field. ContributionDate is too long.<br>Must be formatted as MMDDYYYY. | Make sure the date does not include forward slashes and is formatted as MMDDYYYY.<br>Make sure you have not submitted contributions with this date prior. |

| | | |
|---|---|---|
| ContributionDescription | The value {Contribution Description} is not valid for the field ContributionDescription.<br><br>ContributionDescription is a required field.<br><br>ContributionDescription is too long. | Make sure that this value is the same as the payroll deduction or employer contribution.<br><br>This field is case-sensitive. |
| ContributionAmount | ContributionAmount is less than year-to-date deduction for participant.<br><br>The contribution amount received for the participant places the participant over their election amount for that plan.<br><br>ContributionAmount is a required field.<br>ContributionAmount is too long. | Do not include dollar signs.<br><br>Include the decimal point.<br><br>Make sure you have not used any negative amounts, which are not allowed for HSAs. |

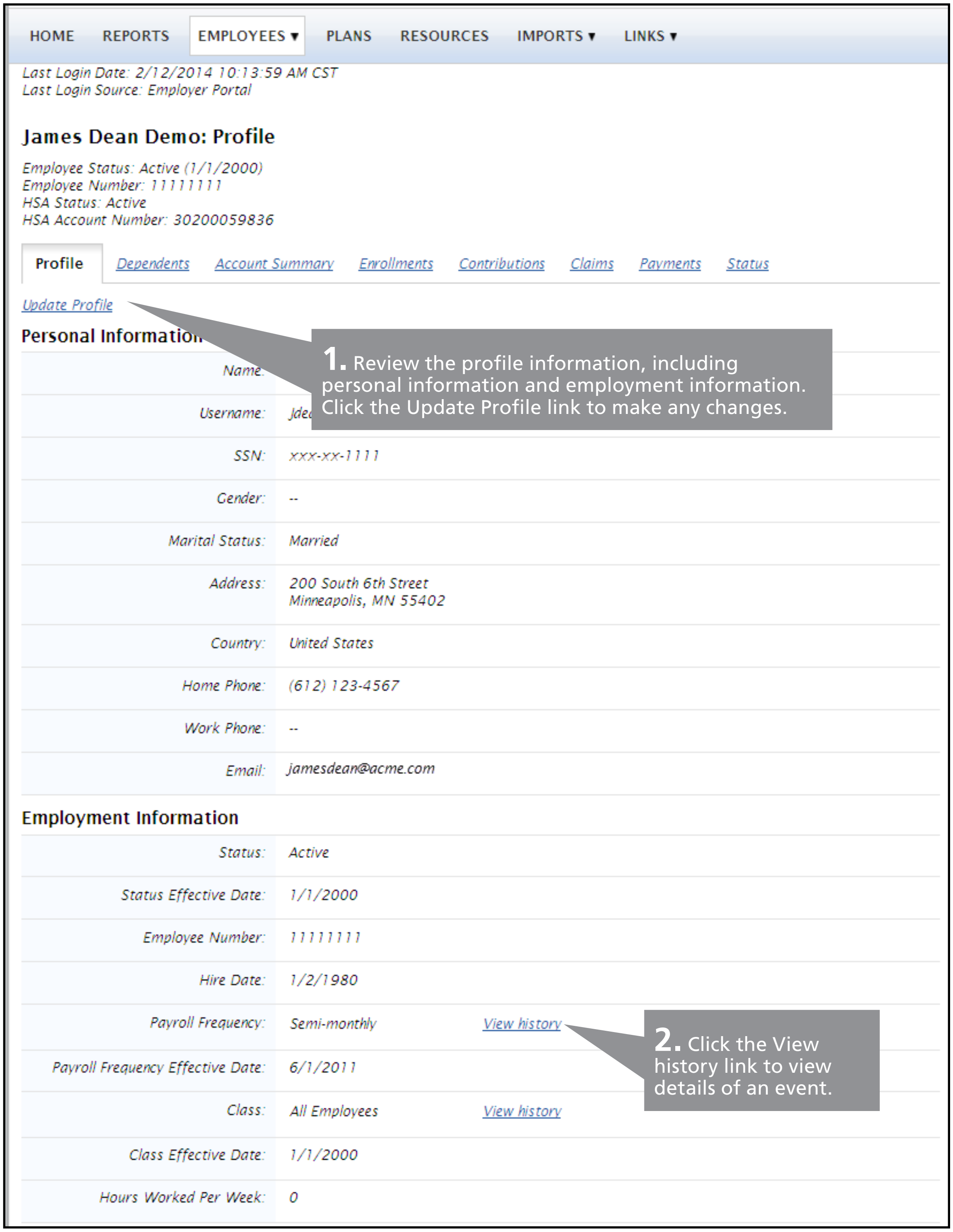
# View Employee Details

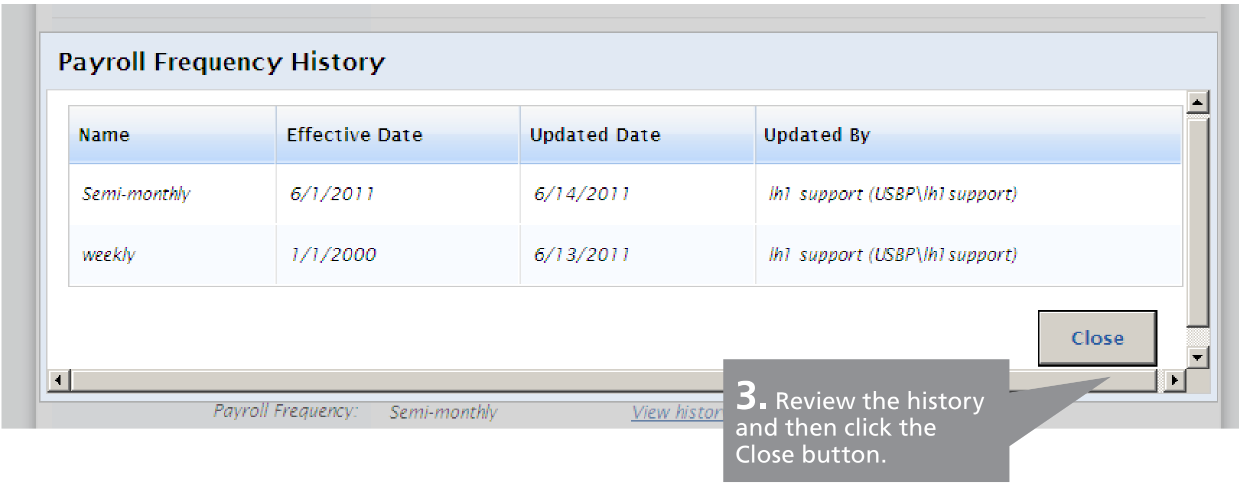
## Search and Select an Employee



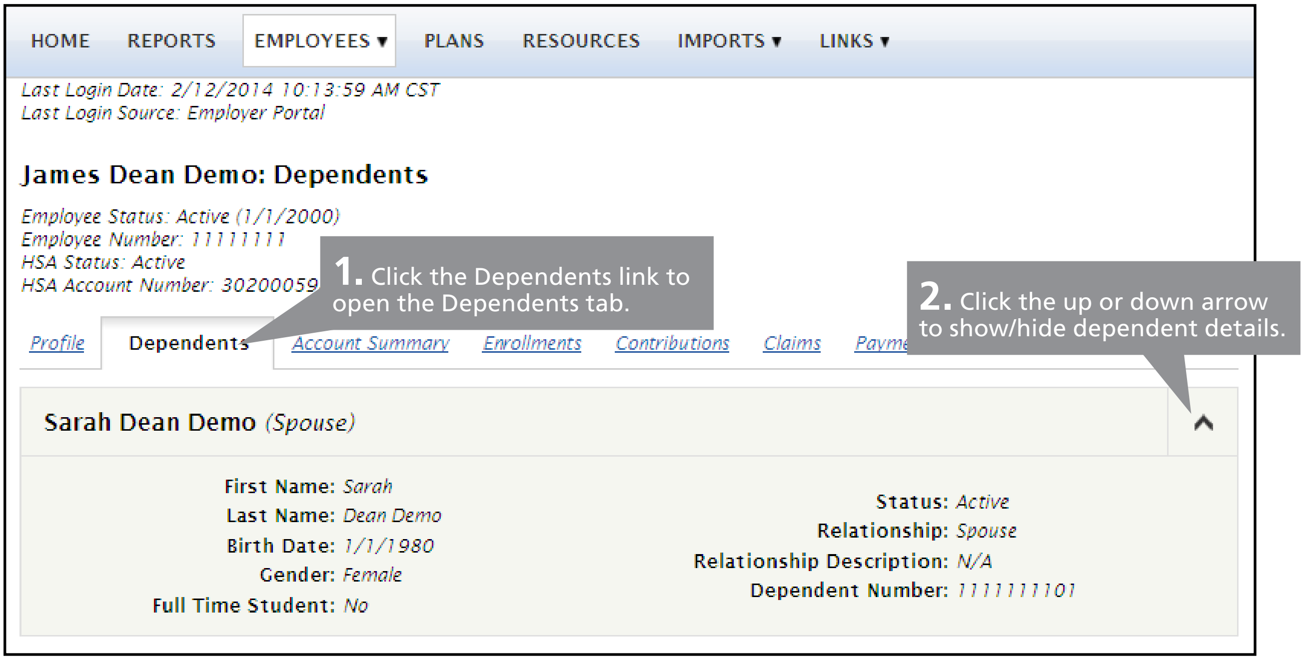

HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 10/3/2013 11:11:51 AM CDT
Last Login Source: Employer Portal
Search Employees
Last Name:
First Name:
Employee Number:
Employee Status:
All
View
| View All
Add Employee
Employees
Last Name
First Name
Employee Number
Employee Status
Status
Boyd Demo
Louise
999999999
Active (1/1/2010)
Columbus Demo
Christopher
555555555
Active (1/1/2010)
Doe Demo
Jane
jdoe2222
Active (9/27/2012)
Active
Doe Demo
John
jdoe1111
Active (9/30/2012)
Active
Drake Demo
Francis
111111111
Active (1/1/2010)
Active
Eberhardt Demo
3. Review the list. Click a name to view someone specific.

# View and Edit a Profile



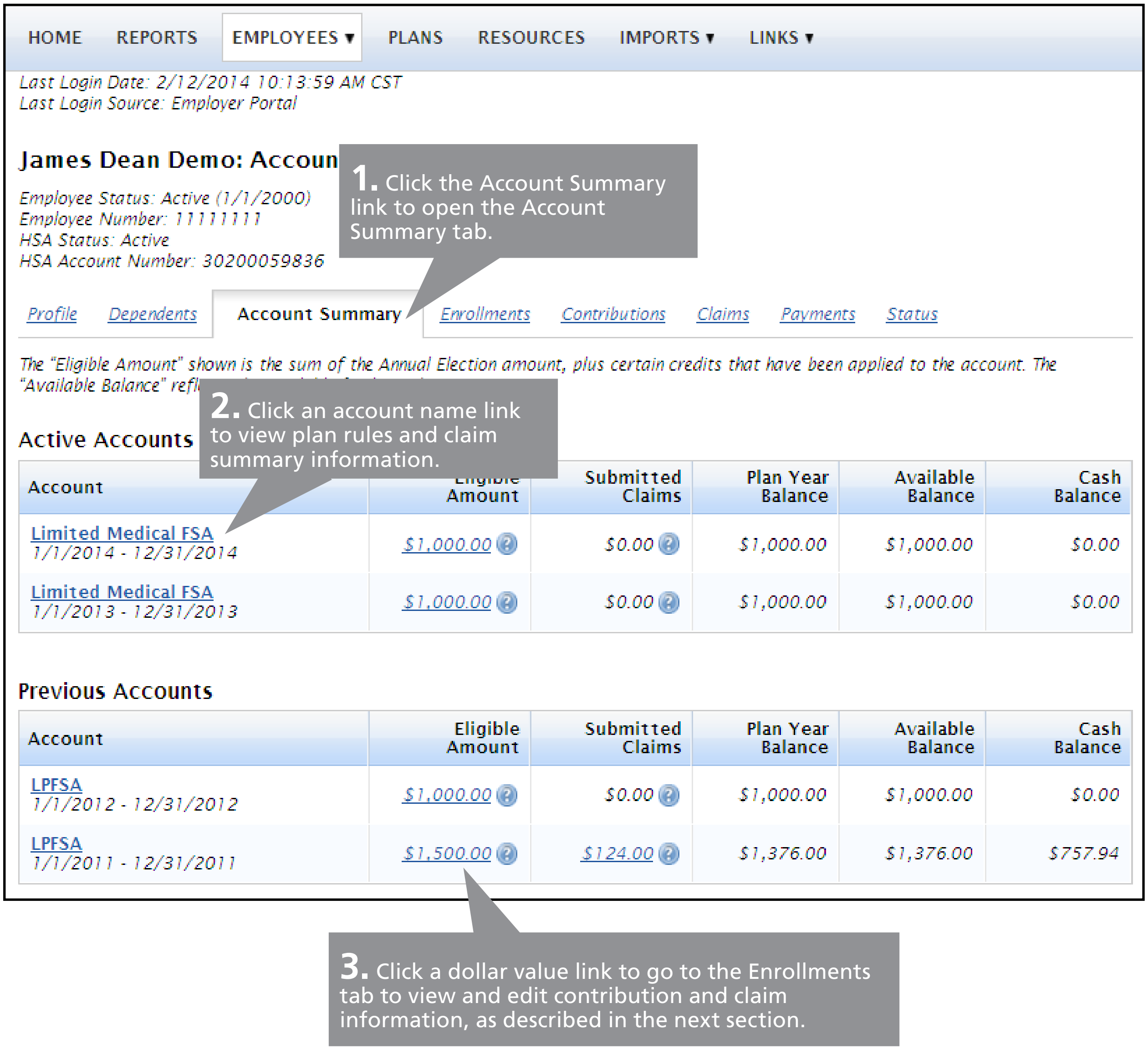

Payroll Frequency History
Name
Effective Date
Updated Date
Updated By
Semi-monthly
6/1/2011
6/14/2011
lh1 support (USBP\lh1 support)
weekly
1/1/2000
6/13/2011
lh1 support (USBP\lh1 support)
Close
Payroll Frequency:
Semi-monthly
3. Review the history and then click the Close button.

## Dependents


HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/12/2014 10:13:59 AM CST
Last Login Source: Employer Portal
James Dean Demo: Dependents
Employee Status: Active (1/1/2000)
Employee Number: 11111111
HSA Status: Active
HSA Account Number: 30200059
1. Click the Dependents link to open the Dependents tab.
2. Click the up or down arrow to show/hide dependent details.
Profile
Dependents
Account Summary
Enrollments
Contributions
Claims
Sarah Dean Demo (Spouse)
First Name: Sarah
Last Name: Dean Demo
Birth Date: 1/1/1980
Gender: Female
Full Time Student: No
Status: Active
Relationship: Spouse
Relationship Description: N/A
Dependent Number: 1111111101

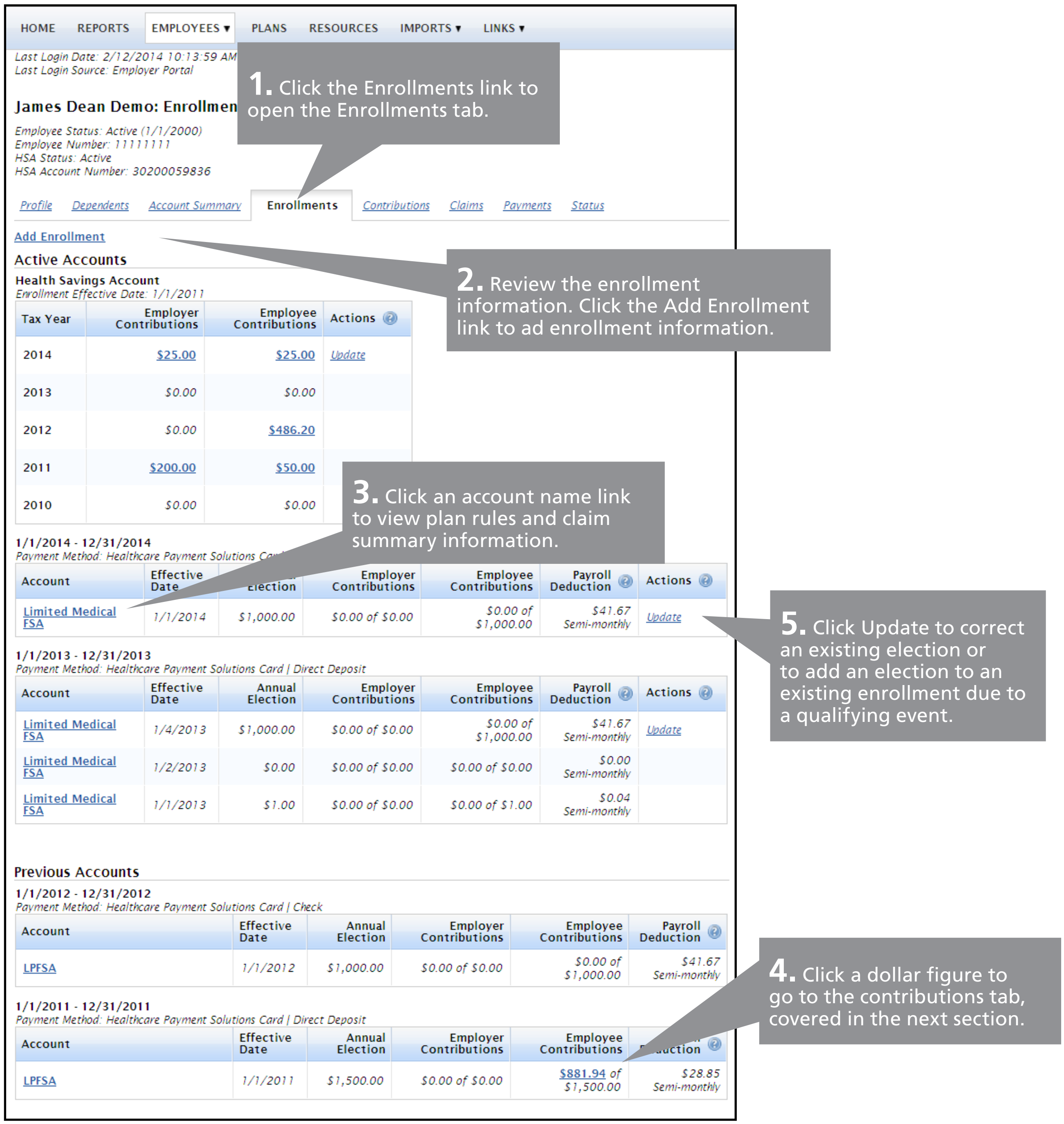
## Account Summary

The Account Summary tab gives you an overview of the employee's active plan(s). The tab shows you the eligible amount (i.e., annual employer contribution plus any rollover amount), plus claim and balance information.

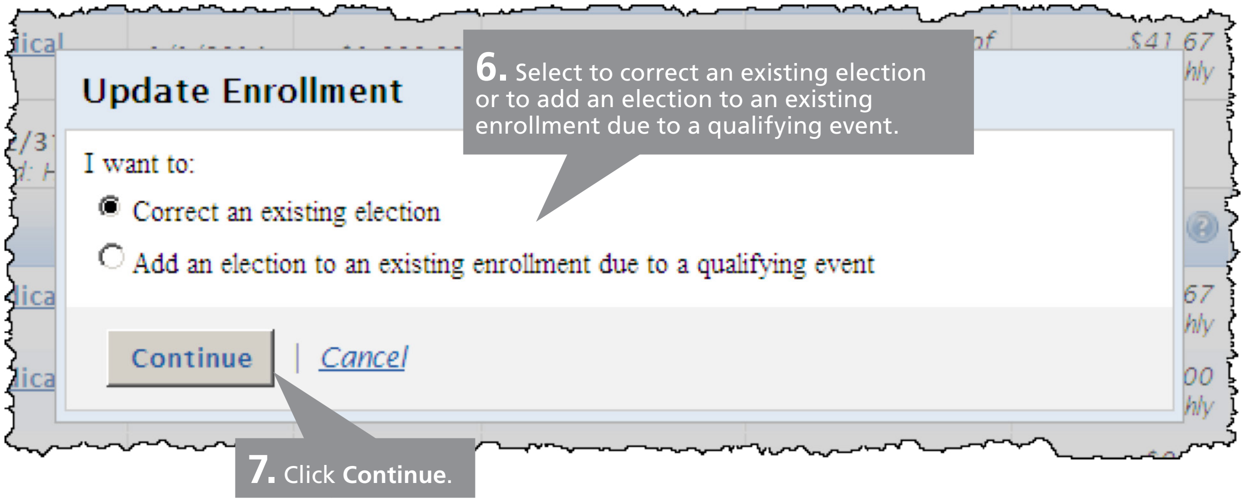


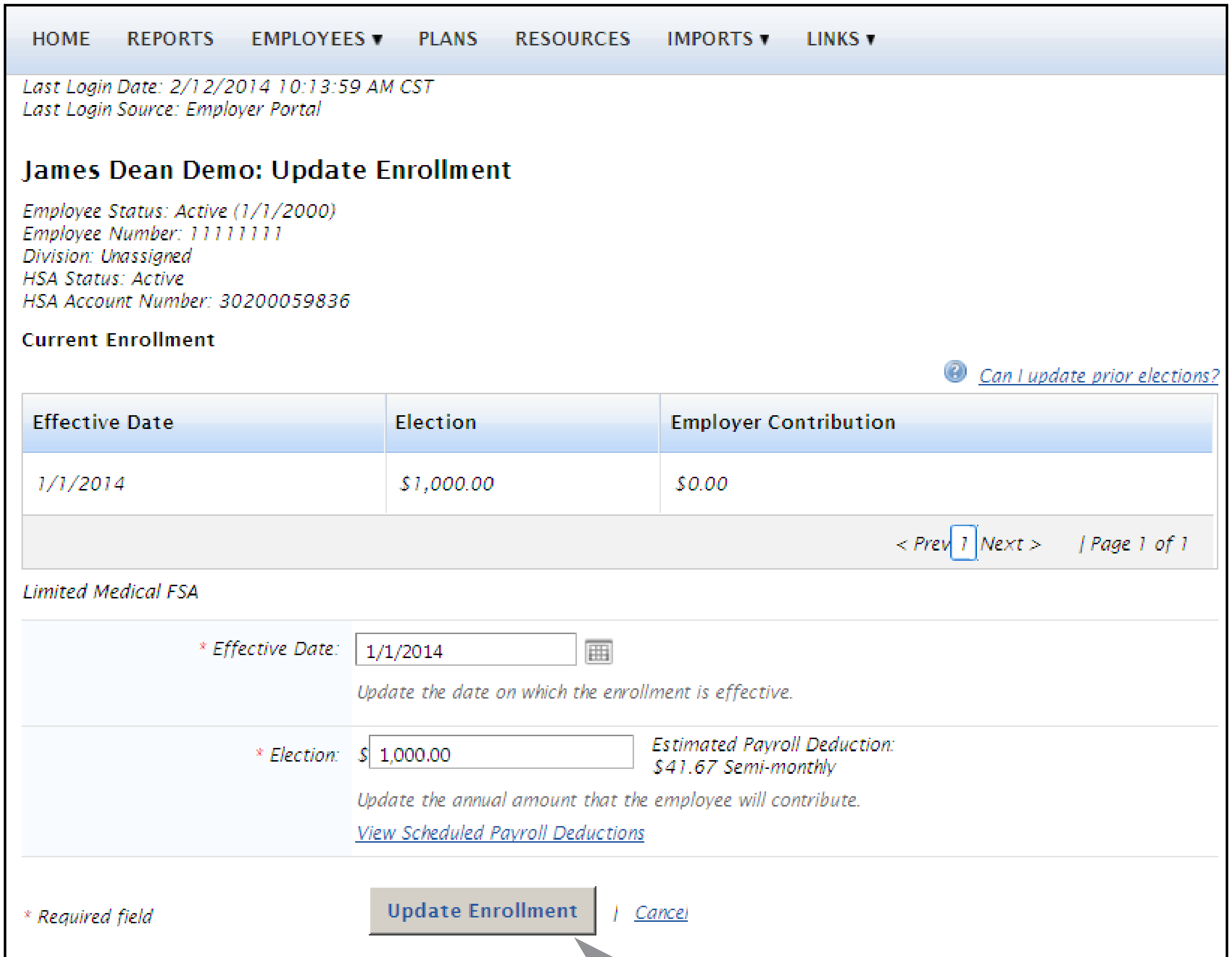

Plan Rules
PLAN RULES
4. View the plan rules and claim summary information.
Close
James Dean Demo
Limited Medical FSA (1/1/2014 - 12/31/2014)
5. Click the Close button.
Filing Rules: You must file claims before the final filing date with a service date no later than th
determined based on your current status.
Final Service Date: 12/31/2014
Final Filing Date: 3/31/2015
Current Status: Active
Status Effective Date: 1/1/2000
Debit Card Rules: Your debit card may be used for this plan as follows:
Debit Card Transactions Allowed: Yes
Maximum per Transaction Amount: No maximum
Claim Summary
Submitted
Paid
Pending
Denied
$0.00
$0.00
$0.00
$0.00

## View and Add Enrollments

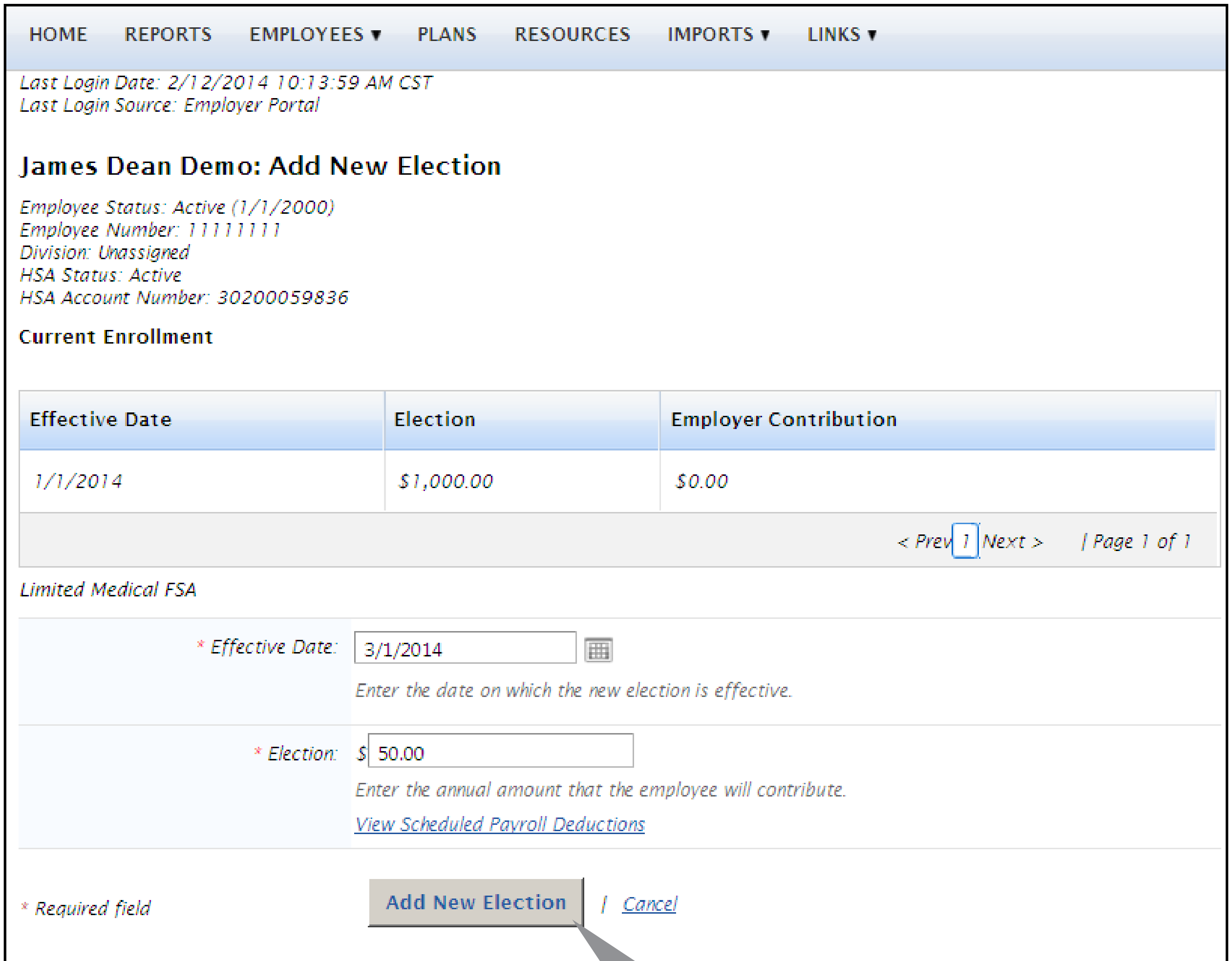



***Tip!*** If you enroll an employee who currently has only an HSA into an FSA/HRA, then the effective date of the FSA/HRA enrollment prompts the system to issue a new debit card and deactivates the existing HSA debit card. Likewise, if you terminate the FSA/HRA plan for an employee with only an HSA, then the system also automatically issues a new debit card and cancels the existing debit card.


Update Enrollment
6. Select to correct an existing election or to add an election to an existing enrollment due to a qualifying event.
I want to:
Correct an existing election
Add an election to an existing enrollment due to a qualifying event
Continue
Cancel
7. Click Continue.

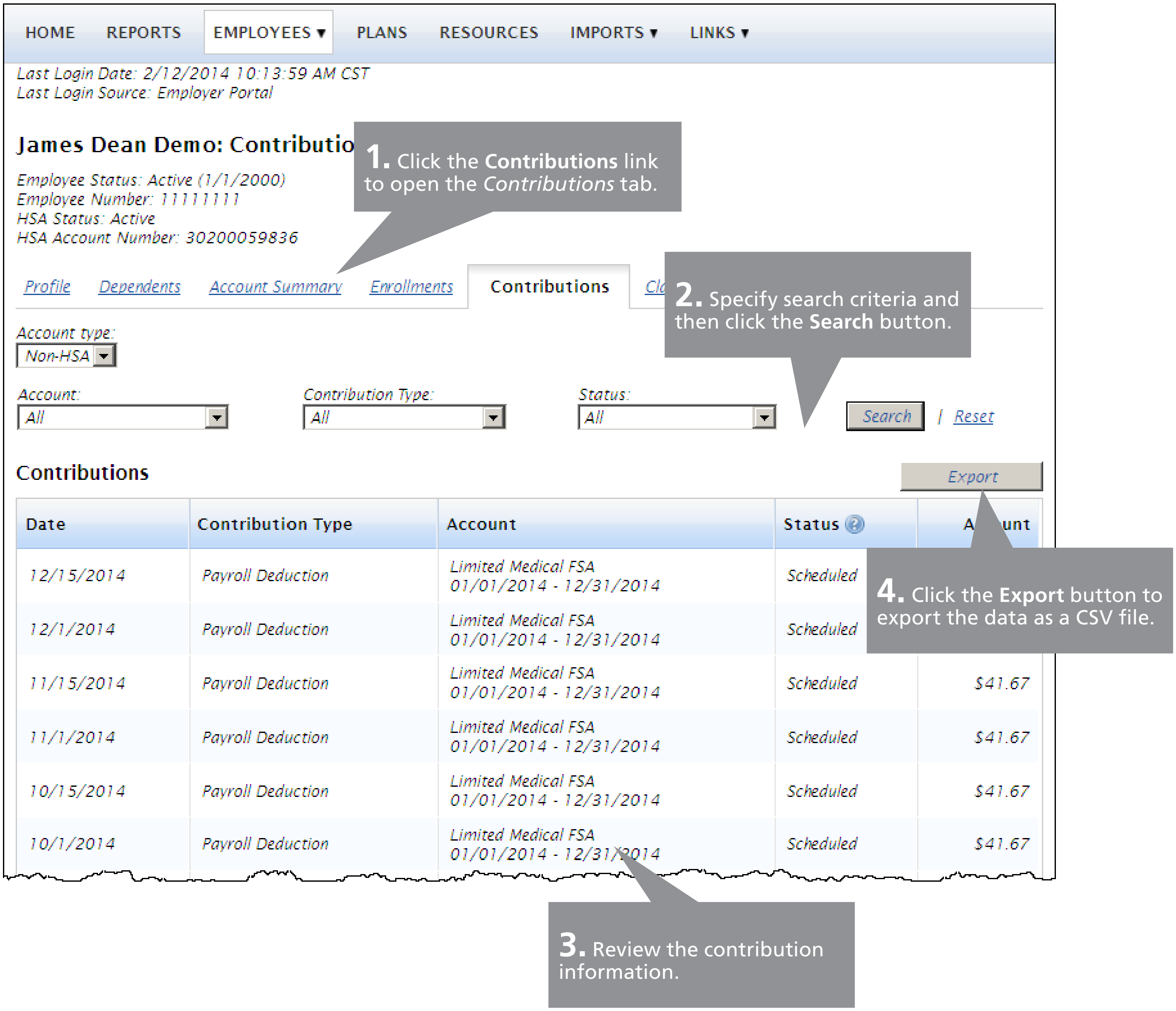



**8.** To update an enrollment, make your enrollment changes and then click the **Update Enrollment** button.

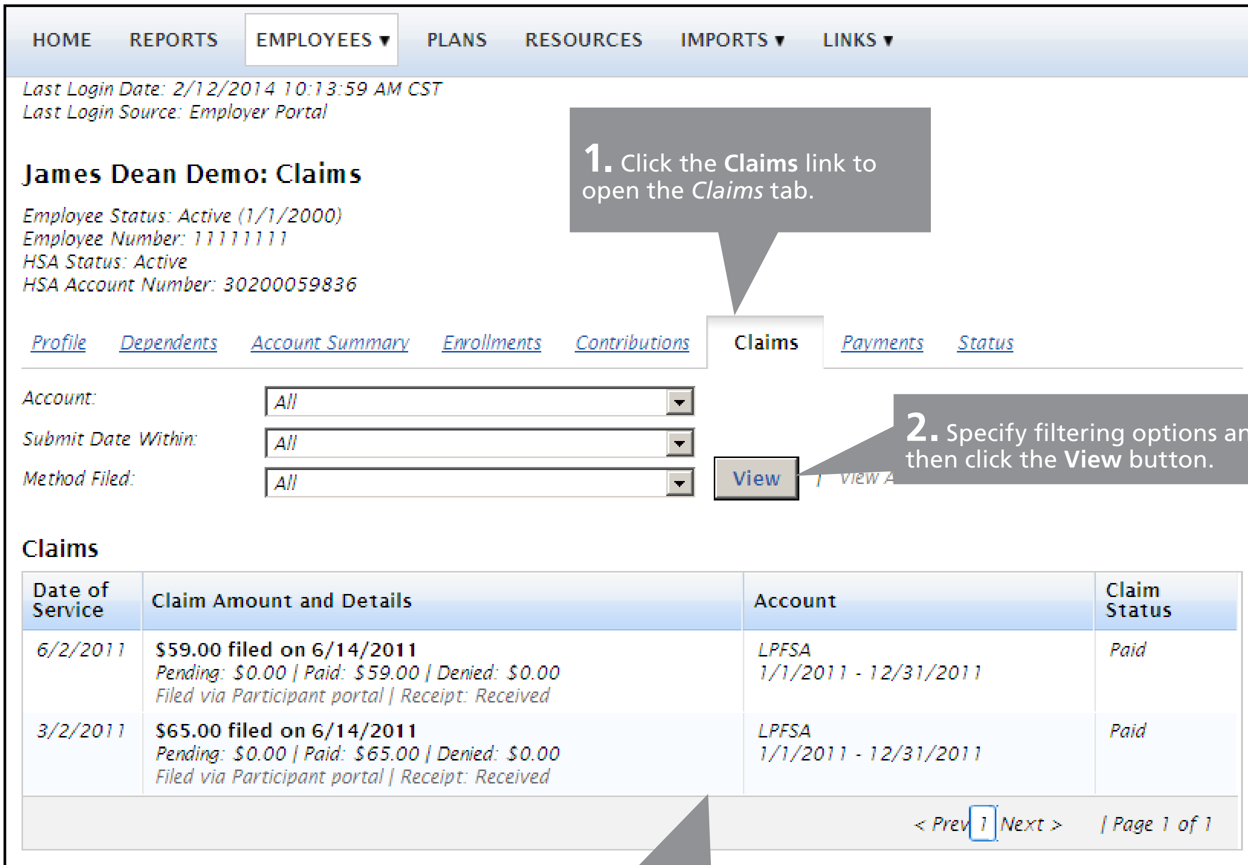



**9.** To add a new election, specify the election information and click the **Add New Election** button.

## View Contributions



## Claims

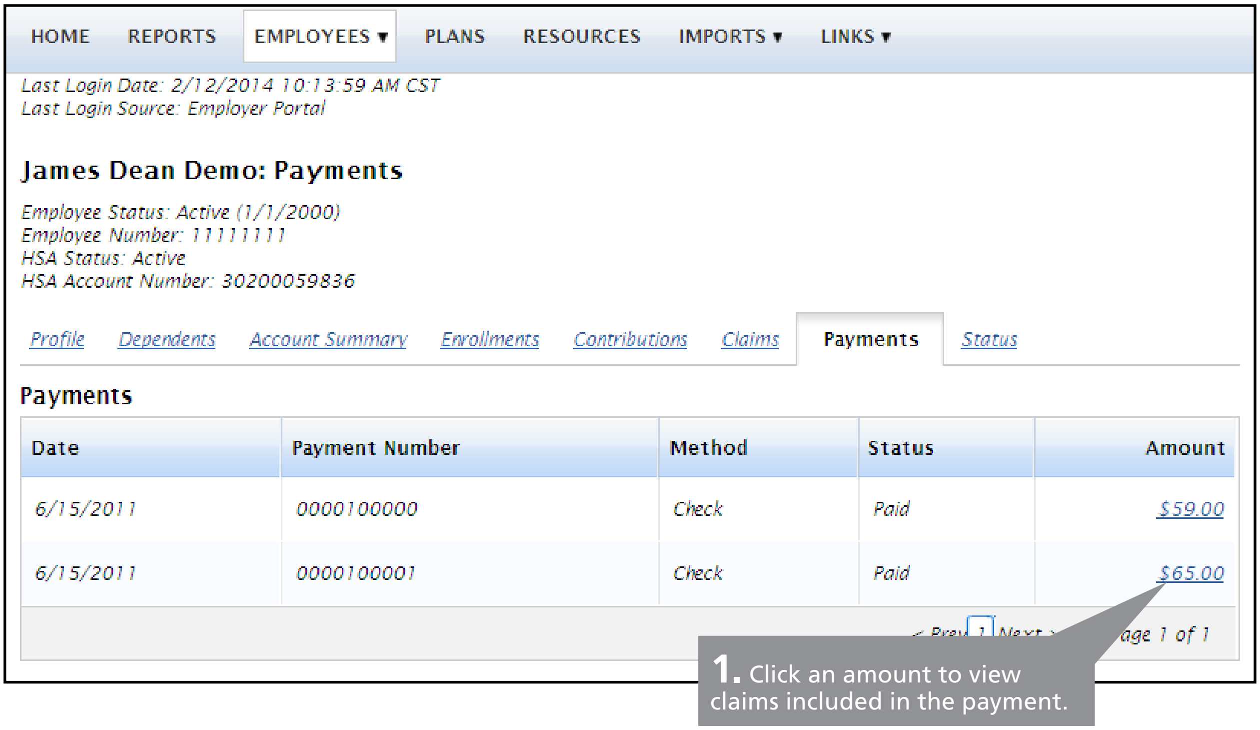


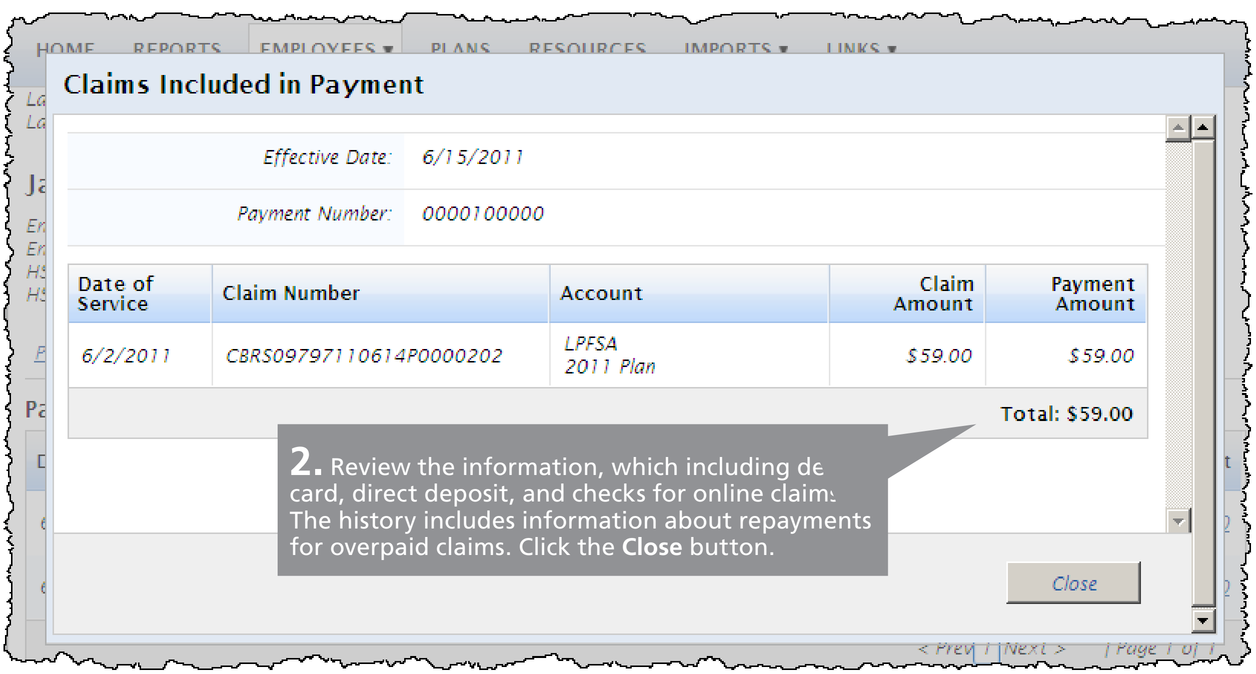

**1.** Click the **Claims** link to open the *Claims* tab.

**2.** Specify filtering options and then click the **View** button.

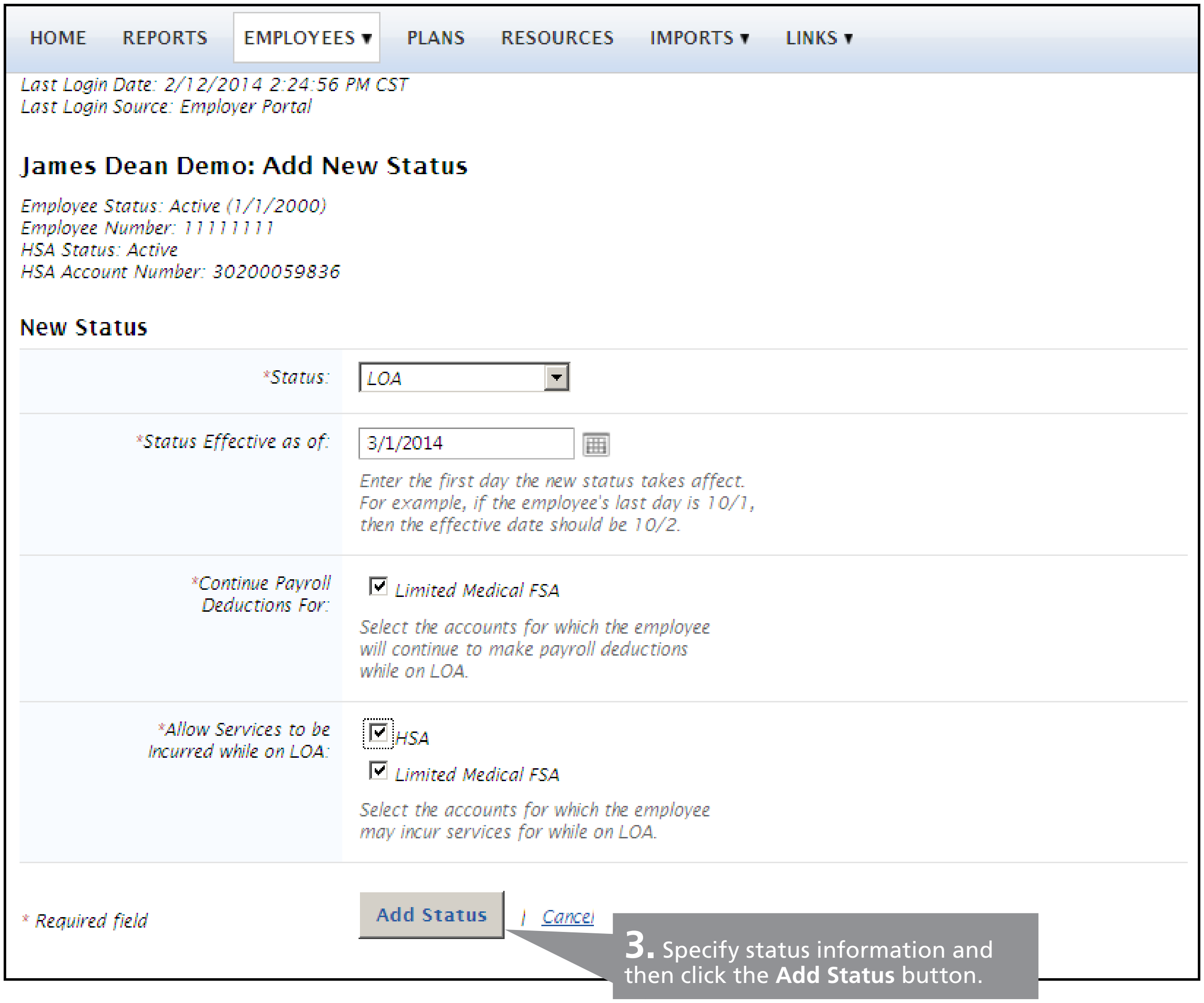
**3.** Review the information, which includes a complete history of the employee's claims. The data included lets you answer questions without including any protected health information such as provider or expense information.

## Payment


HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/12/2014 10:13:59 AM CST
Last Login Source: Employer Portal
James Dean Demo: Payments
Employee Status: Active (1/1/2000)
Employee Number: 11111111
HSA Status: Active
HSA Account Number: 30200059836
Profile
Dependents
Account Summary
Enrollments
Contributions
Claims
Payments
Status
Payments
Date
Payment Number
Method
Status
Amount
6/15/2011
0000100000
Check
Paid
$59.00
6/15/2011
0000100001
Check
Paid
$65.00
1. Click an amount to view claims included in the payment.

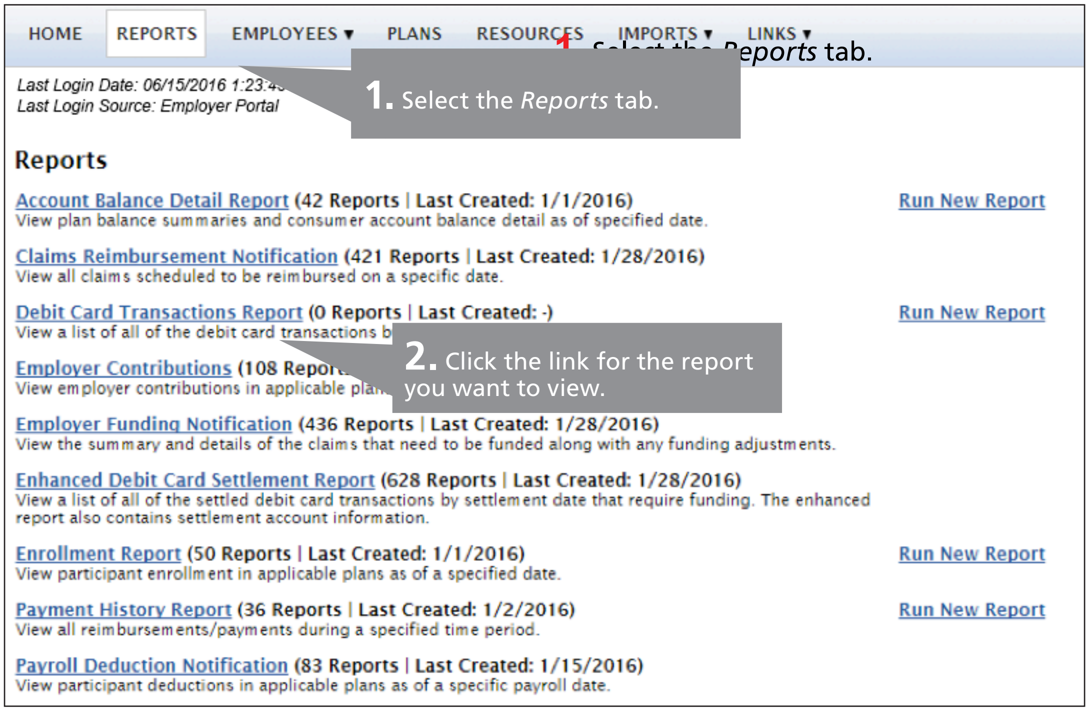

Claims Included in Payment
Effective Date: 6/15/2011
Payment Number: 0000100000
Date of Service
Claim Number
Account
Claim Amount
Payment Amount
6/2/2011
CBRS09797110614P0000202
LPFSA 2011 Plan
$59.00
$59.00
Total: $59.00
2. Review the information, which including de
card, direct deposit, and checks for online claim
The history includes information about repayments
for overpaid claims. Click the Close button.
Close

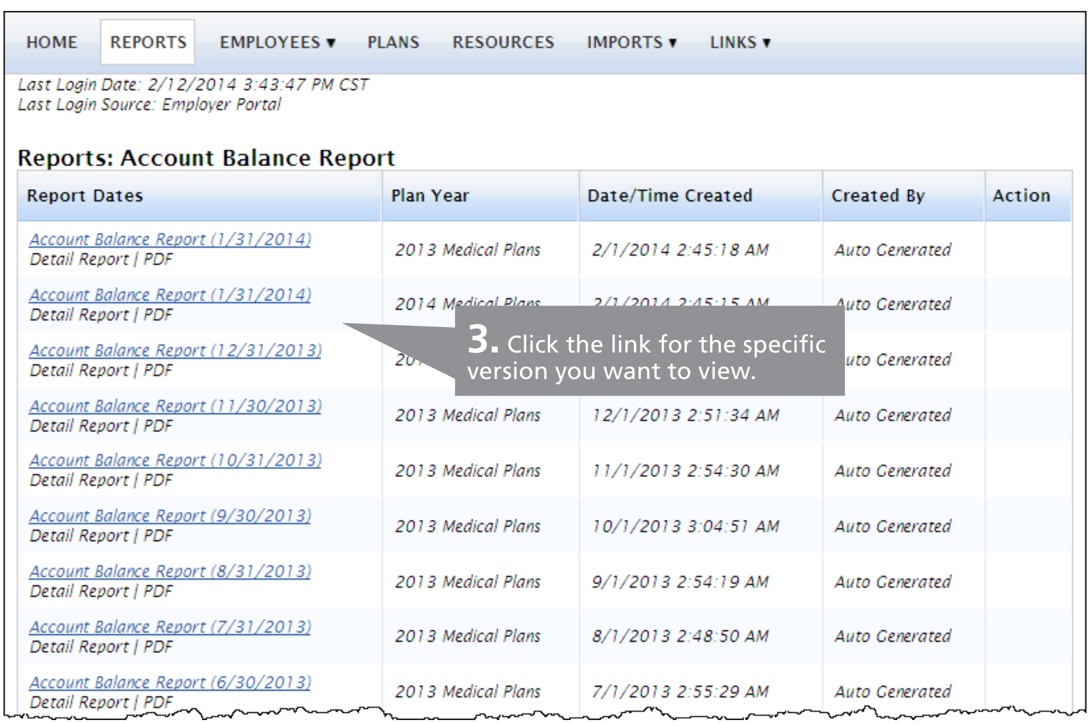
## View and Edit Employee Status


HOME
REPORTS
EMPLOYEES ▾
PLANS
RESOURCES
IMPORTS ▾
LINKS ▾
Last Login Date: 2/12/2014 2:24:56 PM CST
Last Login Source: Employer Portal
James Dean Demo: Add New Status
Employee Status: Active (1/1/2000)
Employee Number: 11111111
HSA Status: Active
HSA Account Number: 30200059836
New Status
*Status:
LOA
*Status Effective as of:
3/1/2014
Enter the first day the new status takes affect.
For example, if the employee's last day is 10/1,
then the effective date should be 10/2.
*Continue Payroll Deductions For:
Limited Medical FSA
Select the accounts for which the employee
will continue to make payroll deductions
while on LOA.
*Allow Services to be Incurred while on LOA:
HSA
Limited Medical FSA
Select the accounts for which the employee
may incur services for while on LOA.
* Required field
Add Status
| Cancel
3. Specify status information and
then click the Add Status button.

## View a report

You can view reports that we have run for you. You can also run reports when you want to, filtered to include only the data that you find useful. In this section, you will learn how to view reports that we have run for you. For information on running your own reports, refer to the Run Ad Hoc Reports quick start guide.



**Screen Actors Guild Demo**
**Account Balance Report**
As Of 1/31/2014
Plan Year: 1/1/2013 - 12/31/2013

**Plan: Limited Medical FSA**

| Participant Name | | Election | Employer Contribution | Rollover Contribution | Paid* | Pending | Participant Deposits | Employer Deposits | Plan Year Balance | Available Balance | Cash Balance |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Dean Demo, James (11111111) | | $1,000.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $1,000.00 | $1,000.00 | $0.00 |
| **Plan Totals:** | 1 | $1,000.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $1,000.00 | $1,000.00 | $0.00 |

**4.** Review the report

**Plan: Medical FSA**

| Participant Name | | Election | Employer Contribution | Rollover Contribution | Paid* | Pending | Deposits | Deposits | an Year Balance | Available Balance | Cash Balance |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Weldon, Bryan (123456) | | $20.00 | $0.00 | $0.00 | $3.38 | $0.00 | $0.00 | $0.00 | $6.62 | $6.62 | ($13.38) |
| **Plan Totals:** | 1 | $20.00 | $0.00 | $0.00 | $3.38 | $0.00 | $0.00 | $0.00 | $6.62 | $6.62 | ($13.38) |

| Grand Totals: | | Election | Employer Contribution | Rollover Contribution | Paid* | Pending | Participant Deposits | Employer Deposits | Plan Year Balance | Available Balance | Cash Balance |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Participants: | 2 | $1,020.00 | $0.00 | $0.00 | $3.38 | $0.00 | $0.00 | $0.00 | $1,006.62 | $1,006.62 | ($13.38) |
| **Employer Savings:** | | $0.00 | | | | | | | | | |

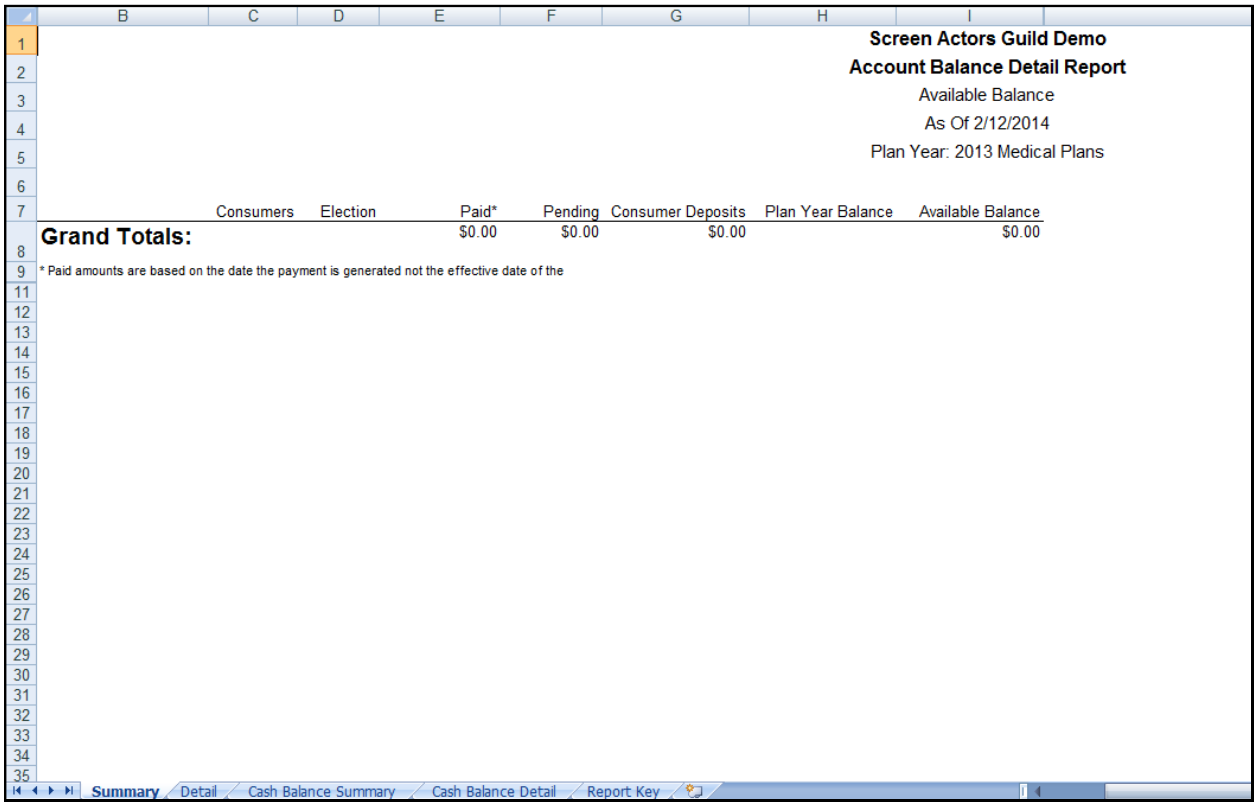
* Paid amounts are based on the date the payment is generated not the effective date of the payment.

R - Debit card refunds are deducted from the paid amount.

# Sample reports

## Account Balance Detail Report

The Account Balance Detail report gives you summary totals for the reporting period and detailed information that include detailed information per participant. The report also includes a cash balance summary, cash balance detail, and a report key.



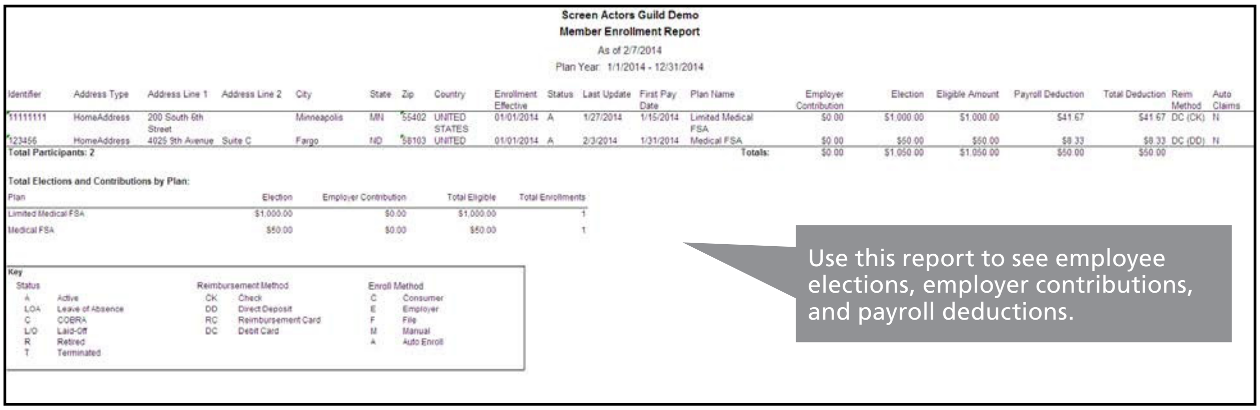
**Screen Actors Guild Demo**
**Account Balance Detail Report**
Available Balance
As Of 2/12/2014
Plan Year: 2013 Medical Plans

| | Consumers | Election | Paid* | Pending | Consumer Deposits | Plan Year Balance | Available Balance |
|---|---|---|---|---|---|---|---|
| **Grand Totals:** | | | $0.00 | $0.00 | $0.00 | | $0.00 |

* Paid amounts are based on the date the payment is generated not the effective date of the

## Enrollment report

The *Enrollment* report shows you information on your employee's annual elections, your organization's contributions (if applicable), and payroll deduction amounts for a specified year plan.



**Screen Actors Guild Demo**
**Member Enrollment Report**
As of 2/7/2014
Plan Year: 1/1/2014 - 12/31/2014

| Identifier | Address Type | Address Line 1 | Address Line 2 | City | State | Zip | Country | Enrollment Effective | Status | Last Update | First Pay Date | Plan Name | Employer Contribution | Election | Eligible Amount | Payroll Deduction | Total Deduction | Reim Method | Auto Claims |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 11111111 | HomeAddress | 200 South 6th Street | | Minneapolis | MN | 55402 | UNITED STATES | 01/01/2014 | A | 1/27/2014 | 1/15/2014 | Limited Medical FSA | $0.00 | $1,000.00 | $1,000.00 | $41.67 | $41.67 | DC (CK) | N |
| 123456 | HomeAddress | 4025 9th Avenue | Suite C | Fargo | ND | 58103 | UNITED | 01/01/2014 | A | 2/3/2014 | 1/31/2014 | Medical FSA | $0.00 | $50.00 | $50.00 | $8.33 | $8.33 | DC (DD) | N |
| | | | | | | | | | | | | Totals: | $0.00 | $1,050.00 | $1,050.00 | $50.00 | $50.00 | | |

**Total Participants: 2**

**Total Elections and Contributions by Plan:**

| Plan | Election | Employer Contribution | Total Eligible | Total Enrollments |
|---|---|---|---|---|
| Limited Medical FSA | $1,000.00 | $0.00 | $1,000.00 | 1 |
| Medical FSA | $50.00 | $0.00 | $50.00 | 1 |

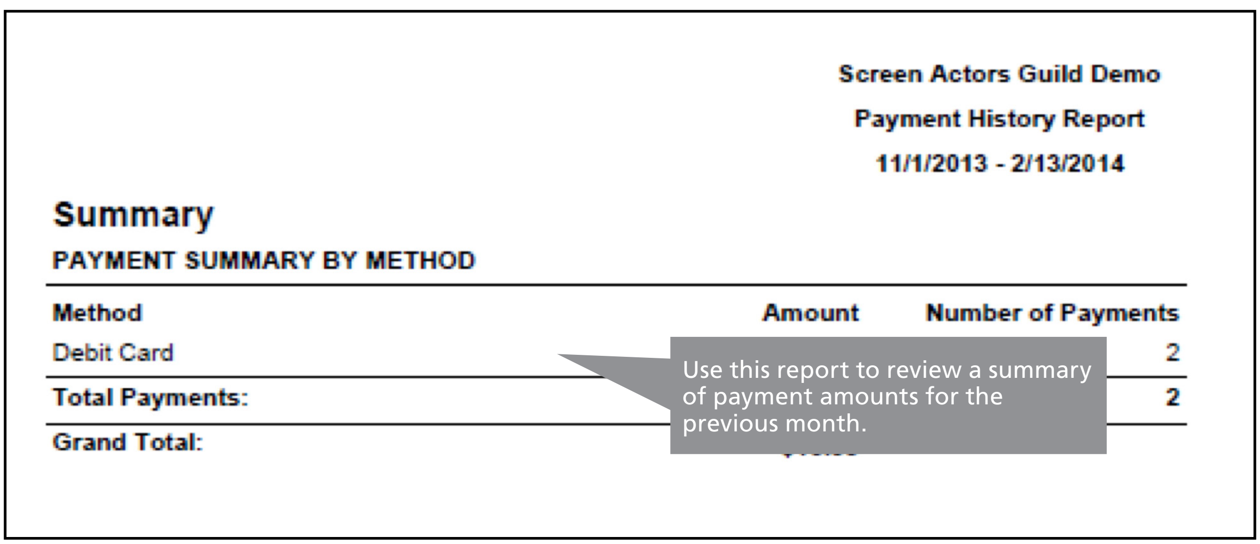
Key

| Status | | Reimbursement Method | | Enroll Method | |
|---|---|---|---|---|---|
| A | Active | CK | Check | C | Consumer |
| LOA | Leave of Absence | DD | Direct Deposit | E | Employer |
| C | COBRA | RC | Reimbursement Card | F | File |
| L/O | Laid-Off | DC | Debit Card | M | Manual |
| R | Retired | | | A | Auto Enroll |
| T | Terminated | | | | |



## Payment history report

The *Payment History* report gives you a summary of the amount issued in payments for the previous month. Payments issued include checks, direct deposits, debit card transactions, and repayments. This report gives you a month's detail of the daily detail in the Reimbursement Notification and Enhanced Debit Card Settlement reports.



**Screen Actors Guild Demo**
**Payment History Report**
**11/1/2013 - 2/13/2014**

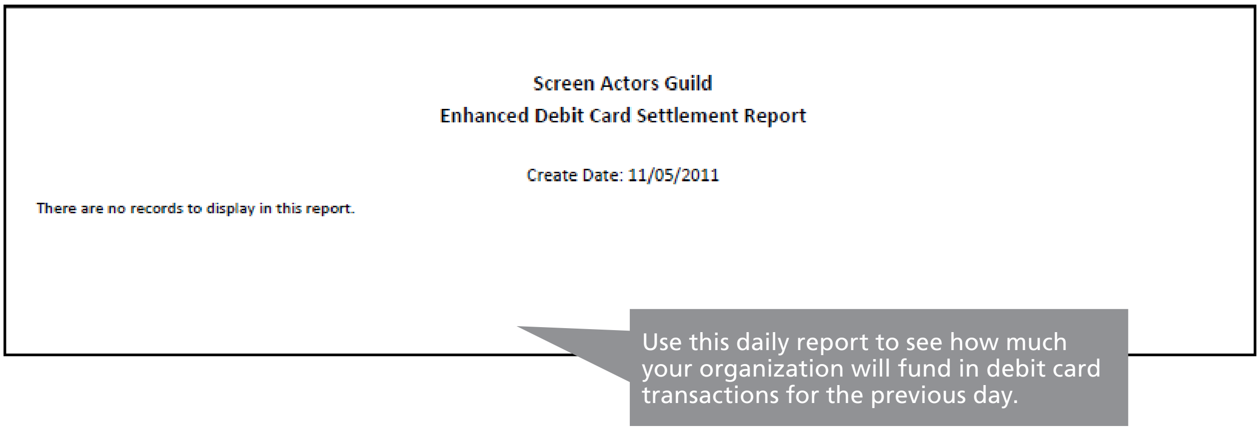
**Summary**

**PAYMENT SUMMARY BY METHOD**

| Method | Amount | Number of Payments |
|---|---|---|
| Debit Card | | 2 |
| **Total Payments:** | | **2** |
| **Grand Total:** | | |

## Enhanced Debit Card Settlement Report

The *Enhanced Debit Card Settlement* report is a daily report that shows you the amount your organization will fund in debit card transactions for the previous day. You will get a daily email notification automatically, whether or not the report includes any data. If your organization does not have any debit card transactions on a specific day, the report will be blank.


**Screen Actors Guild**
**Enhanced Debit Card Settlement Report**

Create Date: 11/05/2011

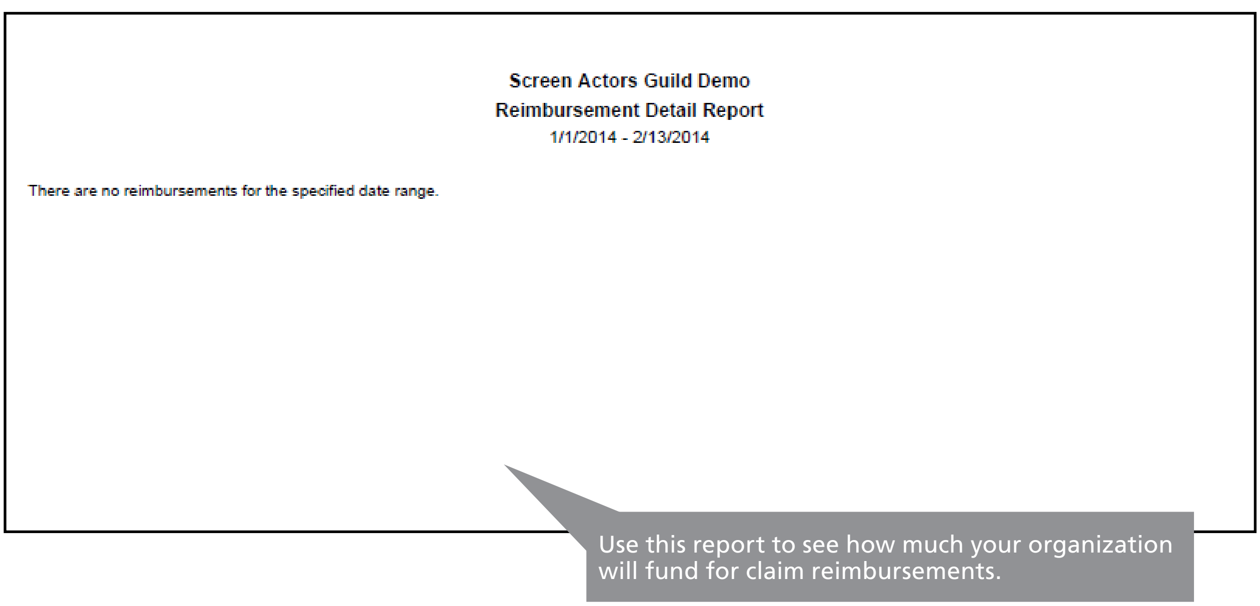
There are no records to display in this report.



***Tip!*** You may have access to the Enhanced Debit Card Settlement Report if you do not receive the ER Fund Notification, which captures both debit card and claim activity.

## Reimbursement Detail Report

The *Reimbursement Detail* report is an activity-based report that gives you the amount your organization will fund for claim reimbursements, including checks and direct deposits.


**Screen Actors Guild Demo**
**Reimbursement Detail Report**
1/1/2014 - 2/13/2014

There are no reimbursements for the specified date range.

## Repayment Report

The *Repayment* report shows you a month's summary of your employees' repayments that your organization received via check, electronic funds transfer, and payment deduction. The report shows repayments only within the month, although you might have repayments from employees outside the month shown.

The report shows pending repayments for employees who need to pay back the plan for denied claims/debit card transactions.

**Screen Actors Guild Demo**

**Repayments Report**

**1/1/2014 - 2/13/2014**

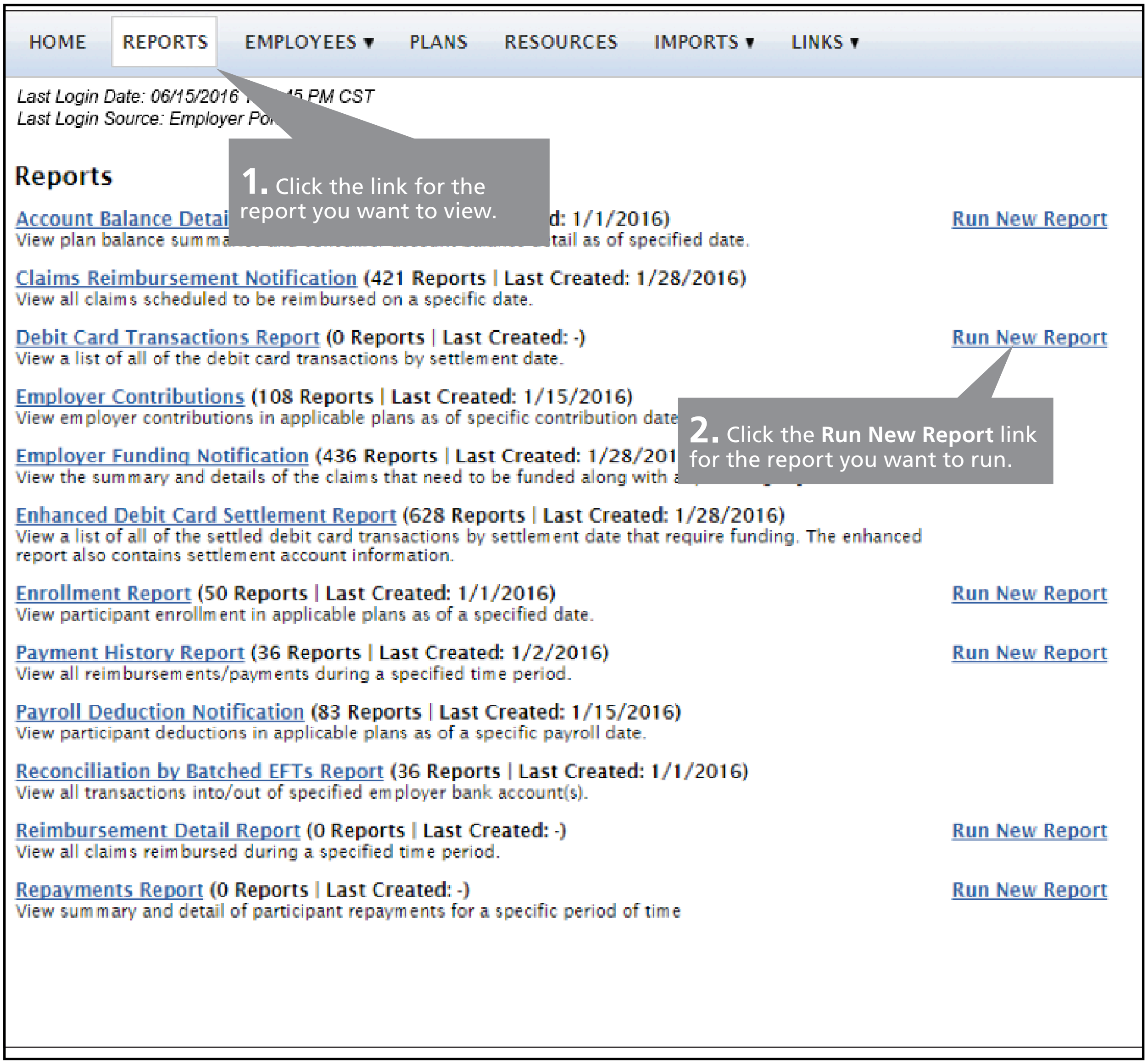
**SUMMARY**

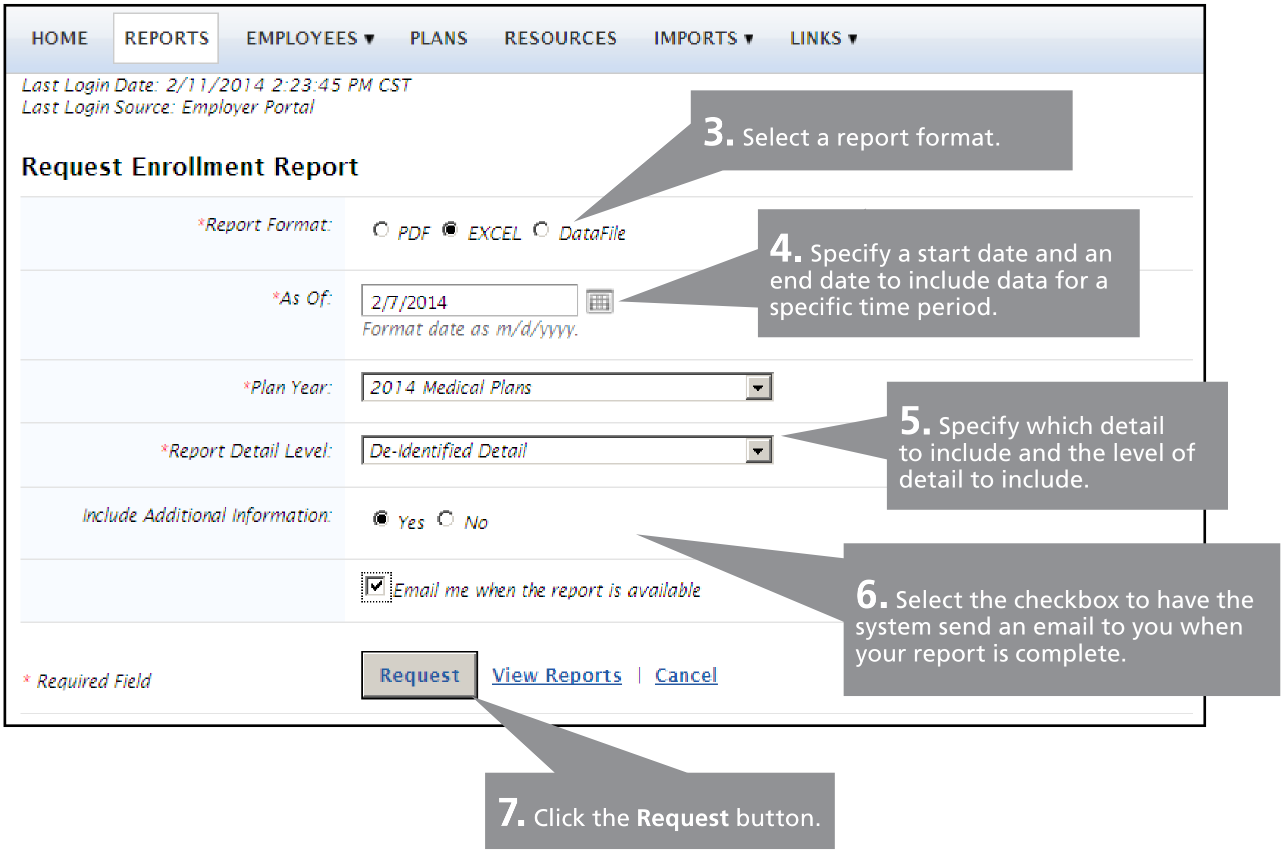
| Repayment Method | Created Repayments | Scheduled Repayments | Received Repayments | Claims Applied | Cancelled Repayments |
|---|---|---|---|---|---|
| Checks | $10.00 | N/A | $0.00 | $0.00 | $0.00 |
| Electronic Funds Transfers | $0.00 | $0.00 | $0.00 | N/A | $0.00 |
| Payroll Deductions | $0.00 | $0.00 | $0.00 | N/A | N/A |
| Provider | $0.00 | N/A | $0.00 | N/A | N/A |
| **TOTALS** | **$10.00** | **$0.00** | **$0.00** | **$0.00** | **$0.00** |

Use this report to see a month's summary of your employees' repayments.

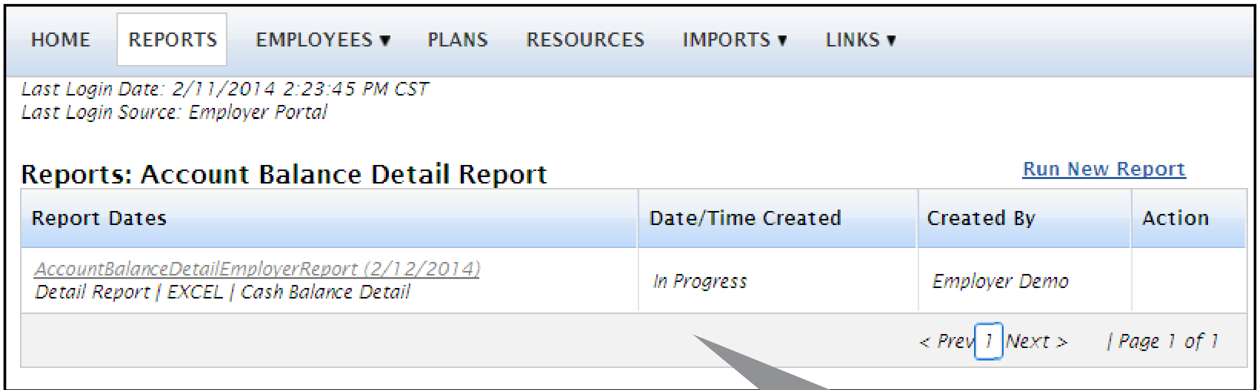
## Run an Ad Hoc Report

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.




HOME
REPORTS
EMPLOYEES
PLANS
RESOURCES
IMPORTS
LINKS
Last Login Date: 2/11/2014 2:23:45 PM CST
Last Login Source: Employer Portal
Request Enrollment Report
*Report Format:
PDF
EXCEL
DataFile
*As Of:
2/7/2014
Format date as m/d/yyyy.
*Plan Year:
2014 Medical Plans
*Report Detail Level:
De-Identified Detail
Include Additional Information:
Yes
No
Email me when the report is available
* Required Field
Request
View Reports
Cancel
3. Select a report format.
4. Specify a start date and an end date to include data for a specific time period.
5. Specify which detail to include and the level of detail to include.
6. Select the checkbox to have the system send an email to you when your report is complete.
7. Click the Request button.


Report Successfully Requested
The report has been successfully requested. It will be generated in the order it has been requested and made available for viewing under Reports page.
Ok
8. 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.

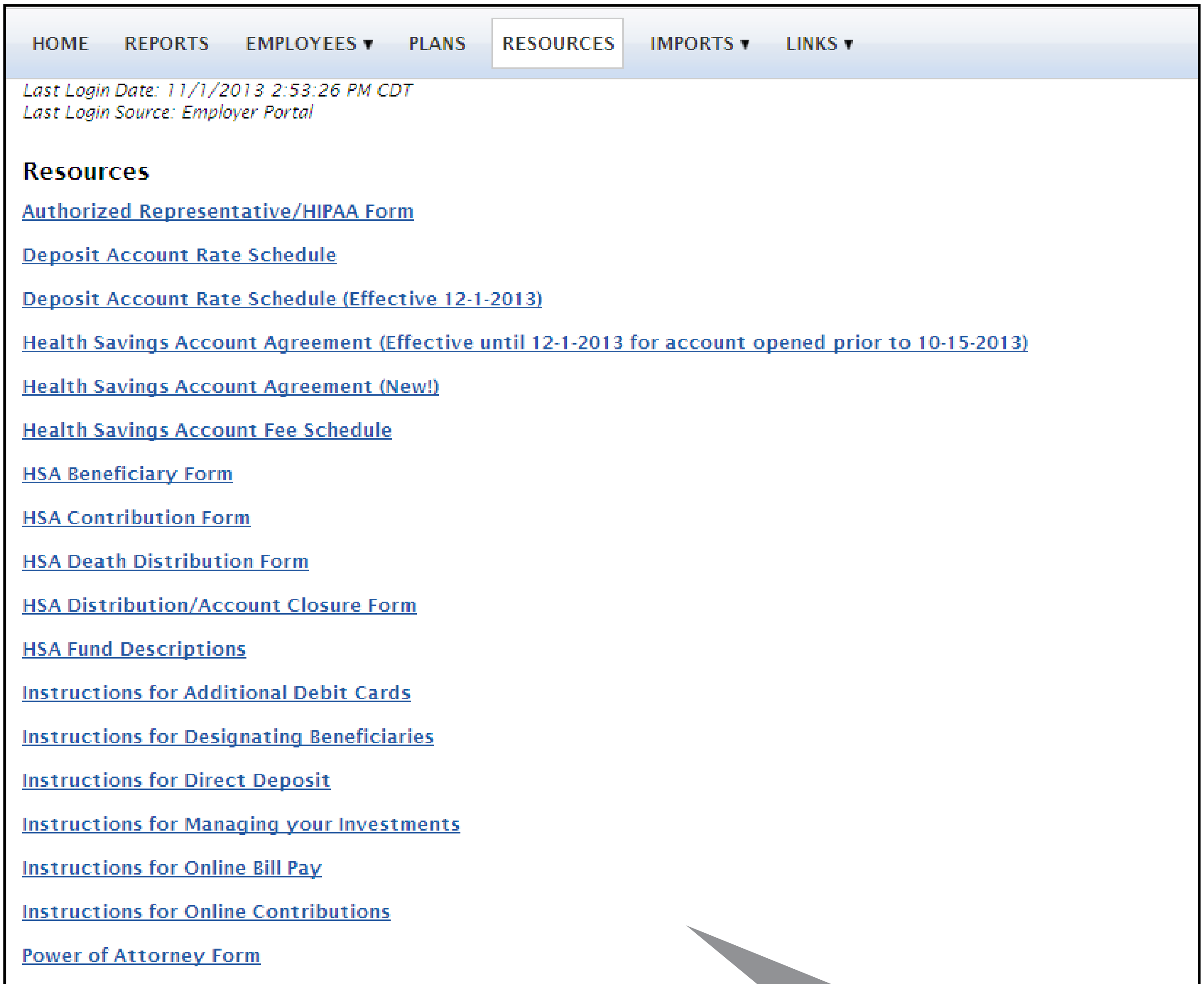
| For this report | You can set these parameters... | For this purpose... |
|---|---|---|
| Account Balance Detail Report | As of | Set the ending date for the balance |
| | Plan year | Filter the data by year |
| | Report level detail | Display the report data as full detail or de-identified detail (for added security) |
| | Cash balance detail | Include cash balance detail in you report |
| | Email me when the report is ready | Get an email message when the report is ready to view |
| Debit Card Transactions Report | Report format | Specify the report output format: PDF, Excel, or data file |
| | Start date | Filter the report data by a specified time period |
| | End date | Filter the report data by a specified time period |
| | Report level detail | Display the report data as full detail or de-identified detail (for added security) |
| | Email me when the report is ready | Get an email message when the report is ready to view |
| Enrollment Excel Report | Report format | Specify the report output format: PDF, Excel, or data file |
| | As of | Set the ending date for the balance |
| | Plan Year | Filter the data by year |
| | Report Level Detail | Display the report data as full detail, de-identified detail, or de-identified summary (for added security) |
| | Include additional information | Include or exclude additional report data |
| | Email me when the report is ready | Get an email message when the report is ready to view |
| Enrollment Report | Report format | Specify the report output format: PDF, Excel, or data file |
| | As of | Set the ending date for the balance |
| | Plan year | Filter the data by year |
| | Report level details | Filter the report data to include year-to-date data or reporting period data |
| | Email me when the report is ready | Get an email message when the report is ready to view |

| For this report | You can set these parameters... | For this purpose... |
|---|---|---|
| Payment History Report | Report format | Specify the report output format: PDF, Excel, or data file |
| | Date | Filter the report data by a specified time period |
| | End date | Filter the report data by a specified time period de-identified detail (for added security) |
| | Payment type | Filter the report data to include all payment types, only checks, only direct deposits, or only healthcare payment solutions cards |
| | Included voided and canceled deposits direct deposits | Include or exclude voided checks and canceled direct Checks |
| | Report level detail | Display the report data as full detail or de-identified detail (for added security) |
| | Email me when the report is ready | Get an email message when the report is ready to view |
| mbursement Detail Report | Report format | Specify the report output format: PDF, Excel, or data file |
| | Start date | Filter the report data by a specified time period |
| | Filter the report data by a specified **time period** | Filter the report data by a specified time period |
| | Report level detail | Display the report data as full detail or de-identified detail (for added security) |
| | Email me when the report is ready | Get an email message when the report is ready to view |
| ments Report | Report format | Specify the report output format: PDF, Excel, or data file |
| | Start date | Filter the report data by a specified time period |
| | End date | Filter the report data by a specified time period |
| | Repayment method | Filter the data to include all repayment methods, only checks, or only payroll deduction |
| | Status | Filter the data to include all statuses, or only pending, only scheduled, only repaid, or only canceled statuses |
| | Report detail level | Display the report data as full detail or de-identified detail (for added security) |
| | Email me when the port is ready | Get an email message when the report 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.




**1.** Select the *Resources* menu and click a document link to download the document.

## 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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