BenefitWallet®

AdHoc Quick Payroll Processing
HSA Employer Payroll Funding

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Welcome

Payroll Processing

To best serve our employers, we offer three online payroll applications - Payroll on the Web, Funding Spreadsheet Upload and AdHoc Quick Payroll Processing. A user guide for each application is available both at the application home page and under the Employer Services tab.

AdHoc Quick Payroll Processing is available to employers that need to submit one-time contributions.

Welcome to AdHoc Quick Payroll Processing, a secure application that allows you to easily provide us with contribution information. This contribution information, paired with lump sum funding via wire, check or Automated Clearing House (ACH), provides the opportunity for communication about payroll contributions for timely and accurate posting to employee accounts.

This guide is prepared and distributed as a resource and step-by-step user manual.

We are excited to offer this application and hope it meets your funding needs. Thank you for selecting BenefitWallet®, A Xerox Solution.

Payroll Processing Menu

The Payroll tab houses three online Payroll applications: Payroll on the Web; Funding Spreadsheet Upload and AdHoc Quick Payroll Processing. Select AdHoc Quick Payroll Processing from the link on the left side of the screen.

AdHoc Quick Payroll Processing is designed specifically for the occasional submission of transactions for former employees; the resubmission of transactions for reopened accounts (without altering recurring POW!) and for the submission of administratively appropriate debits.

Tip: Use this application to schedule contributions to be available on 1/1.
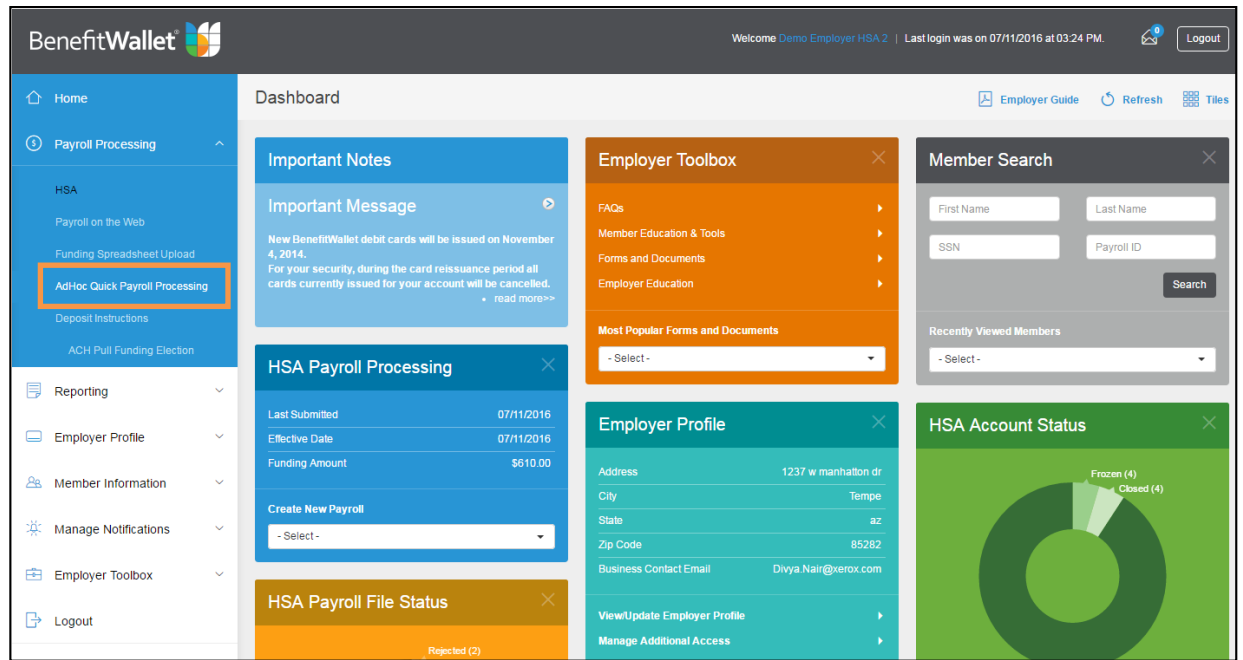
Getting Started

The AdHoc Quick Payroll Processing screen allows free form input. A maximum of 25 transactions can be submitted at a time. **The input is not retained or saved for repeated submissions.** Payroll on the Web or Funding Text File should be your primary payroll applications.

Payroll File Date

At the top of the screen, indicate the payroll file date for this submission. **This is a required input.** Contributions will post to accounts when:
(1) Effective date has been reached; and
(2) Sufficient funds are available in the employer account.

The format payroll file date is MM/DD/YYYY. If the date entered is not a business processing date, the file will process on the business processing date following the submitted date. For example, September 26, 2015 is a Saturday. Inputs with that effective date will process on Monday, September 28, 2015. **The effective date is a required input. If you do not complete this information the update feature will not process.**

Payroll Employee ID

Input the Payroll ID for each employee as provided during enrollment processing. AdHoc Quick Payroll Processing is designed to post funding for terminated employees that no longer display on the Payroll on the Web screens. Be certain to populate this field consistent with the Payroll ID on record for each employee. You may verify Payroll IDs using the Account Profile Report. This may include leading zero information. Make sure there are no spaces, dashes, hyphens, etc. in your input.

If you are copying data from another source, select "paste special / values only". This will ensure no calculations or formatting formulas are copied onto the template. Once the Paste Special feature is used, you will be able to see the physical contents of the cell and correct the format if necessary.
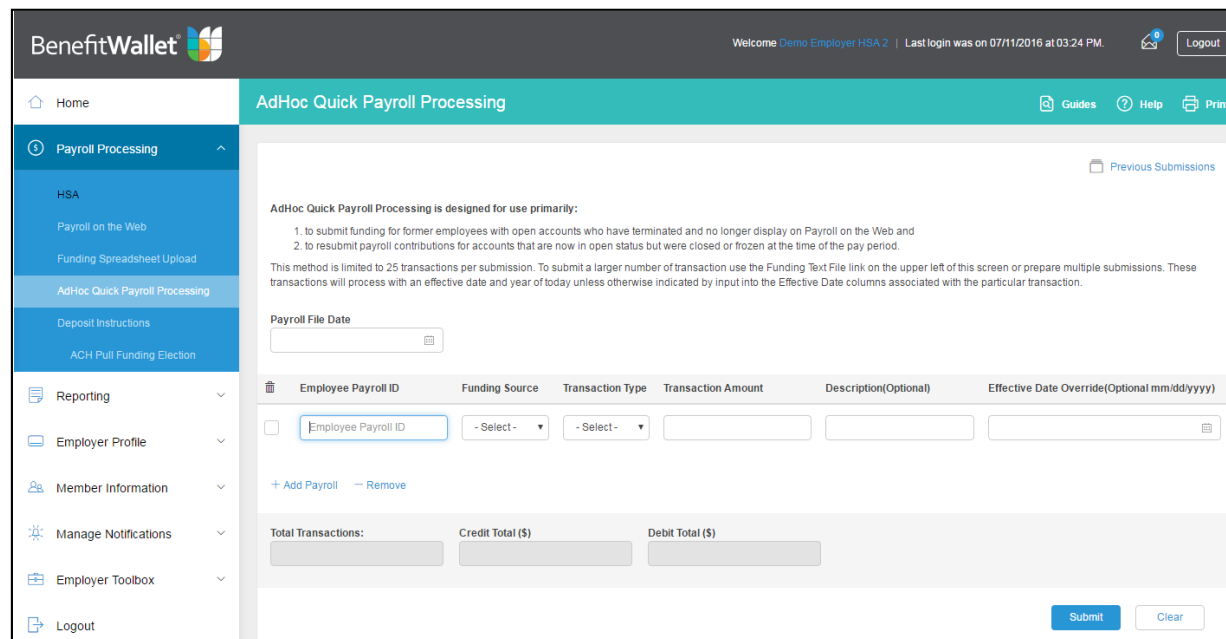
Populating

Funding Source
Select a funding source from the pull down for each transaction – Employee or Employer.

Transaction Type
Select a transaction type from the pull down for each transaction—CR or DR.
- **CR**-To post funds
- **DR**-To deduct funds

NOTE: Health Savings Accounts are individually owned custodial accounts established by written agreement (i.e., the Deposit Agreement & Disclosure Statement) between the account holder and the HSA custodian. Other than as specifically provided in the "Adjustments" section of that Agreement, or in guidance issued by the Internal Revenue Service, the employer has no right to access HSA contributions once those funds have posted. The debit process described in this document should only be used to correct the following administrative errors:
1) employer contributions made on behalf of ineligible individuals,
2) payroll keying errors and
3) other funding errors related to incorrect information provided to the custodian on the employers payroll file.

The debit process should never be used to correct Excess Contributions or to recoup funds from terminated employees. BenefitWallet reserves the right to monitor employers' use of the debit process to ensure such use does not violate the terms and conditions of the Agreement or the requirements of Section 223 of the Internal Revenue Code or any IRS guidance issued there under. Employers' use of the debit process is an acknowledgement by the employer that it understands and agrees to the limitations imposed on its access to account holder funds by law and contract. The employer also acknowledges that its right to access account holder funds is solely at the discretion of the custodian and may be terminated at any time.

Populating

Contribution Information

It is strongly recommended that you only enter contribution information for **open** employee accounts. This is accomplished by entering a dollar and cent value in the Transaction Amount column next to the employee name and Payroll ID. Dollar amounts up to the annual maximum contribution may be input into each individual's row. The default is "oo". The dollar and cents amount of the contribution should be input into the Transaction Amount field; separated by a decimal. Amounts input without a decimal will default to a whole dollar. For example, an input of $75 will default to $75.00.

System restrictions will require adjustment to transaction(s) for an individual Payroll ID in excess of the current IRS maximum annual contribution.

Payroll File Date

The payroll file date input at the top of the page will apply to all transactions on this file unless a date is indicated in the effective date override field.

After completing your input, a count of transactions as well as total credit (and debit if applicable) dollar amounts will display at the bottom of the screen.

Populating

Submitting for Processing

After you have input the contribution information, press "Submit" to go to the next step. A summary total of the transactions input will display. To proceed, select "OK" or to return to the prior screen, select "Cancel". After selecting "OK," you will have to reconfirm the submission.

Upon selecting Submit the credit total will display (as in the screen below) for your review and verification. To submit the funding instructions you will confirm and reconfirm the total of the payroll allocation that must be contributed to the employer account.

Confirm the submission.

> mybenefitwallet.com says:
>
> Your Credit total amount that you must fund is $158.00. Do you want to continue?
>
> ☐ Prevent this page from creating additional dialogs.
>
> [OK] [Cancel]

Reconfirm the submission.

> mybenefitwallet.com says:
>
> Are you sure you want to submit this payroll file? Once submitted, the transactions cannot be cancelled.
>
> ☐ Prevent this page from creating additional dialogs.
>
> [OK] [Cancel]
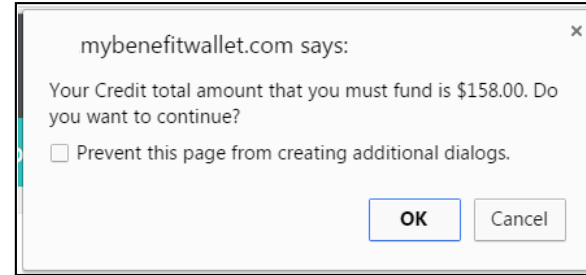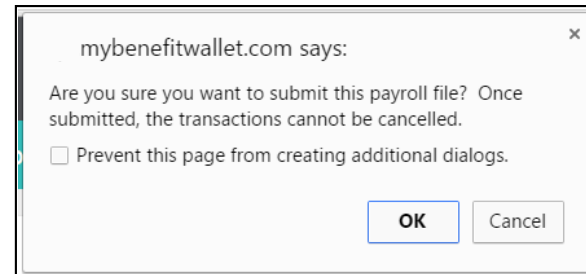
The file is only submitted for processing after re-confirming and receiving the confirmation.

BenefitWallet   Welcome Demo Employer HSA 2 | Last login was on 07/11/2016 at 03:24 PM.   Logout

AdHoc Quick Payroll Processing Confirmation

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Payroll Processing
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Payroll on the Web
Funding Spreadsheet Upload
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Deposit Instructions
ACH Pull Funding Election

Your payroll transactions have been submitted and will be posted to the appropriate HSA accounts in the next payroll batch process, provided that your BNY Mellon account contains at least $158.00 . Otherwise, these items will pend until you have funded your account.

To fund your account, please send an ACH credit to:

Transit Routing Number: 011001234

Account Number: 95009981649301

For additional funding options, please contact EMPLOYER SUPPORT TEAM at 1-866-712-4551. Thank you.

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Submit Instructions

Confirmation and Exceptions

A confirmation will display for your records. **If you do not receive a confirmation, your file has not been submitted for processing.** An exception processing screen will display in this instance. Note, only ONE payroll allocation may be submitted per login session. If you wish to complete more than one payroll you need to logout and re-log on.

AdHoc Quick Payroll Processing is programmed to limit the credit amount to an individual Payroll ID from the submission to the maximum annual contribution for the calendar year. Inputs in excess of this ($7,750 for 2016) will result in the message in the image below. The amount of the credit transaction must be reentered at a lower value in order to process. (Note if two transactions to the same Payroll ID total an amount above the maximum.)

BenefitWallet

Welcome Demo Employer HSA 2 | Last login was on 07/11/2016 at 03:24 PM.

Logout

Home

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qa.mybenefitwallet.com says:

You have entered an amount for a participant that exceeds $7750, which is the 2016 IRS maximum of $ 6750 plus the IRS maximum catch-up contribution of $ 1000. Please update this participant record to have a contribution amount less than or equal to $ 7750.

OK

Lump Sum Funding

Employer Sub-Account

In each of the lump sum funding options, the funds should be directed to the employer sub-account. The employer sub-account number is a 14 digit number established during employer set up and provided to you by the welcome emails or online. All employer sub-account numbers begin with 9500998.

Wire transfer

Wires must be received by 5:00 PM EST one day before the payroll effective date for employers transmitting files in order for funds to be available in each member's account on the payroll date (provided distribution instructions are also submitted in time). Wires can only be submitted to employer "998" sub-accounts; our system does not support wires to individual accounts. Employers should wire funds directly to their sub-account:

Receiving Bank:	The Bank of New York Mellon
Receiving Bank Address:	PO Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Beneficiary Name:	Employer Name (as established for HSA)
Beneficiary Account Number:	[INSERT 14 digit Employer Sub-Account number]
	** These are accts beginning with 9500998
Reference Information:	NA

ACH Origination – Employer Initiated Push

Employers should direct ACH funding to:

Receiving Bank:	Bank of New York Mellon
Receiving Bank Address:	PO Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Receiving Bank Account:	Bank of New York Mellon HSA Custodial Account
Receiving Bank Account Number:	9500998XXXXXXX
Addendum Information:	[Provide employer name]

ACH credits must be received one day before the payroll effective date and should be directed to a checking (not savings) account.

Lump Sum Funding

ACH Origination – Employer Authorized Pull

Employers may elect for BenefitWallet to PULL funds from a specified account. This is setup is completed online under the Payroll Processing tab.

Check

Employers should mail a check, payable to The Bank of New York Mellon a/c 9500998XXXXXXX. The employer account number should be indicated on the check. When remitting multiple checks, employers may wish to include an Employer Deposit Slip, located online under Employer Services. Checks may be mailed to the below information. *Checks must be received one day before the payroll effective date.*

Mail	**Overnight**
BenefitWallet HSA	**BenefitWallet Operations**
PO Box 535161	500 Ross Street Suite 154-0510
Pittsburgh, PA 15253-5161	Pittsburgh, PA 15262-0001

Contribution Limits

Contribution Reminders

- HSA owners are responsible for ensuring that they do not contribute more than they are allowed under IRS rules.

- As the HSA custodian, it is our responsibility to ensure that contributions do not exceed the statutory maximum contribution ($7,650 in 2015 and $7,750 in 2016). This includes funding from all sources (employee payroll, employer payroll contributions as well as individual member contributions).

- Prior year contributions can be submitted by employers or employees between January 1 and April 15 each year.

The 2015 and 2016 limits with respect to maximum contribution, catch-up contribution, minimum deductible, and maximum out of pocket are listed below:

IRS HSA Limits	2016	2017	Change from 2016
HSA Contribution Limits:			
Individual Coverage	$3,350*	$3,400*	+ $50
Family Coverage	$6,650*	$6,750*	0
HDHP Minimum Required Deductibles:			
Individual Coverage	$1,300	$1,300	0
Family Coverage	$2,600	$2,600	0
HDHP Out-of-Pocket Maximum:			
Individual Coverage	$6,550	$6,550	0
Family Coverage	$13,100	$13,100	0

* Persons age 55 or older may make additional "catch-up" contributions of up to $1,000.

BenefitWallet Service Center

The following are Bank and/or Market Holidays for 2016. For a bank holiday, no payroll will post on these days. For a market holiday, no investment transaction (investment, redemption) will post on these days. For a day that is both a bank and market holiday, neither payroll nor investment transactions will post.

Employer Support Team

Phone: 866-712-4551

Hours of Operation (Eastern Time)
8:00 am – 8:00 pm
Monday – Friday

9:00 am – 6:00 pm
Saturday & Sunday

BenefitWallet Member Services

Phone: 1-877-472-4200

TDD: 1-800-833-8334

Hours of Operation (Eastern Time)
8:00 am – 11:00 pm
Monday – Friday
9:00 am – 6:00 pm
Saturday & Sunday

Day	Date	Holiday	BenefitWallet Holiday	Bank Holiday	Market Holiday
Monday	10/10/2016	Columbus Day		x	
Friday	11/11/2016	Veteran's Day		x	
Thursday	11/24/2016	Thanksgiving Day	x	x	x
Friday	11/25/2016	Day After Thanksgiving			Market Closes 1pm EST
Sunday	12/25/2016	Christmas Day	x	x	x
Monday	12/26/2016	Christmas Day Observed	x	x	x
Sunday	1/1/2017	New Year's Day	Open 9am-6pm EST	x	x
Monday	1/2/2017	New Year's Day Observed	Open 9am-6pm EST	x	x
Monday	1/16/2017	Martin Luther King Day		x	x
Monday	2/20/2017	President's Day		x	x
Friday	4/15/2017	Good Friday			x
Monday	5/29/2017	Memorial Day	x	x	x
Monday	7/3/2017	Day Before Independence Day			Market Closes 1pm EST
Tuesday	7/4/2017	Independence Day	x	x	x
Monday	9/4/2017	Labor Day	x	x	x
Monday	10/9/2017	Columbus Day		x	
Friday	11/10/2017	Veteran's Day Observed		x	
Thursday	11/23/2017	Thanksgiving Day	x	x	x
Friday	11/24/2017	Day After Thanksgiving			Market Closes 1pm EST
Monday	12/25/2017	Christmas Day	x	x	x
Monday	1/1/2018	New Year's Day	Open 9am-6pm EST	x	x

FAQs

Why aren't any of my employees displaying on the *POW!* screen?

Only employees currently on the BenefitWallet recordkeeping system with your Employer ID with open or frozen account status will display. If an enrollment has not been received or successfully processed, the name and payroll information will not display. Accounts in closed status also do not display. If we have been advised an employee has terminated, (either employment or coverage under the HDHP) the employer code associated to that account has been changed. As it is no longer the employer code assigned to your company, the information will not display. Accounts in closed status or of terminated employees are included in the account profile report listing under the Report tab.

What do I do with funds withheld for a former employee (no longer displaying on *POW!)*?

If the account is in open status you may use the AdHoc Quick Payroll Processing under the Payroll Processing Menu to submit these transactions and distribute the funds to the HSA account. If the account has not been opened or is closed, you may distribute the funds to the employee as taxable wages. The member may then contribute the funds to the account on an after-tax basis using the deposit slip found in the back of the checkbook or available on the member website under "downloadable forms".

How do I submit information previously saved?

You may view previous submissions by selecting the link and click the "view previous submissions" link. After a submission processed, you may also view File Status reports under the Reports tab.

BenefitWallet®