Employer Dashboard Guide

BenefitWallet™

A step-by-step guide to the functionalities and capabilities of the Employer Dashboard

We make it easy for you to manage your plan using the Employer Dashboard. Each user assigned with an Administrator or Finance role is able to access the Employer Dashboard.

Based on your role, you may or may not have access to all of the Employer Dashboard functions. You may request access to additional areas through the person at your company with the System Authorization role.

Accessing the Employer Dashboard

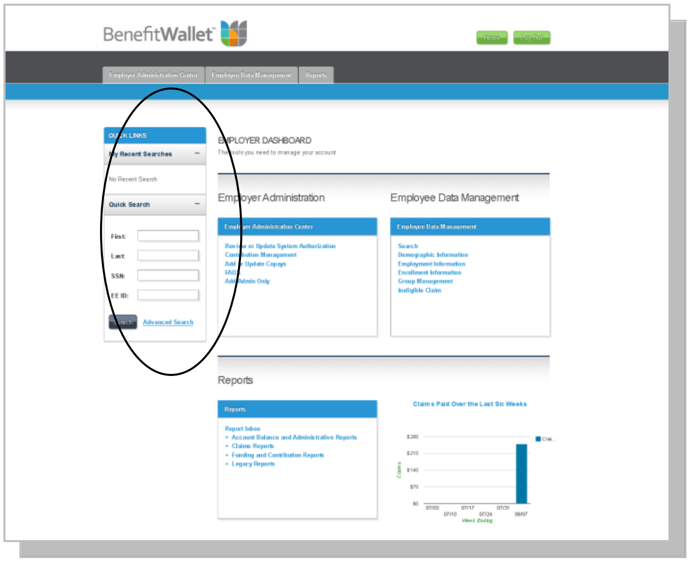
To log into the dashboard, simply log into your online account as a participant would. Once logged in, you can alternate between your administrator access and your personal information.

There are four main sections of the Employer Dashboard:

- Employer Administration Center
- Employee Data Management
- Reports
- Searches

You may access the functions within the Dashboard by clicking on the section heading or on any of the links underneath the heading.

In the left navigation bar, there is a "Quick Search" feature that allows you to look up an employee from any screen in the Dashboard. You may search by First or Last Name, SSN, and/or Employee ID. This area also includes a "My Recent Searches" section, which gives you a summary view of the last employees you have selected, allowing you to quickly go back to a record you were recently reviewing.



The Employer Dashboard is your online resource for account administration

Dashboard User Tips

- **Role Based Access** – Access to Employer Dashboard functions are based on roles. If you require additional access, contact the person at your company with the System Authorization role.
- **Technical Support** – For technical issues or problems with the site, please use the contact information located at the bottom of each screen.

Employer Administration Center

The following functions are available in the Employer Administration Section:

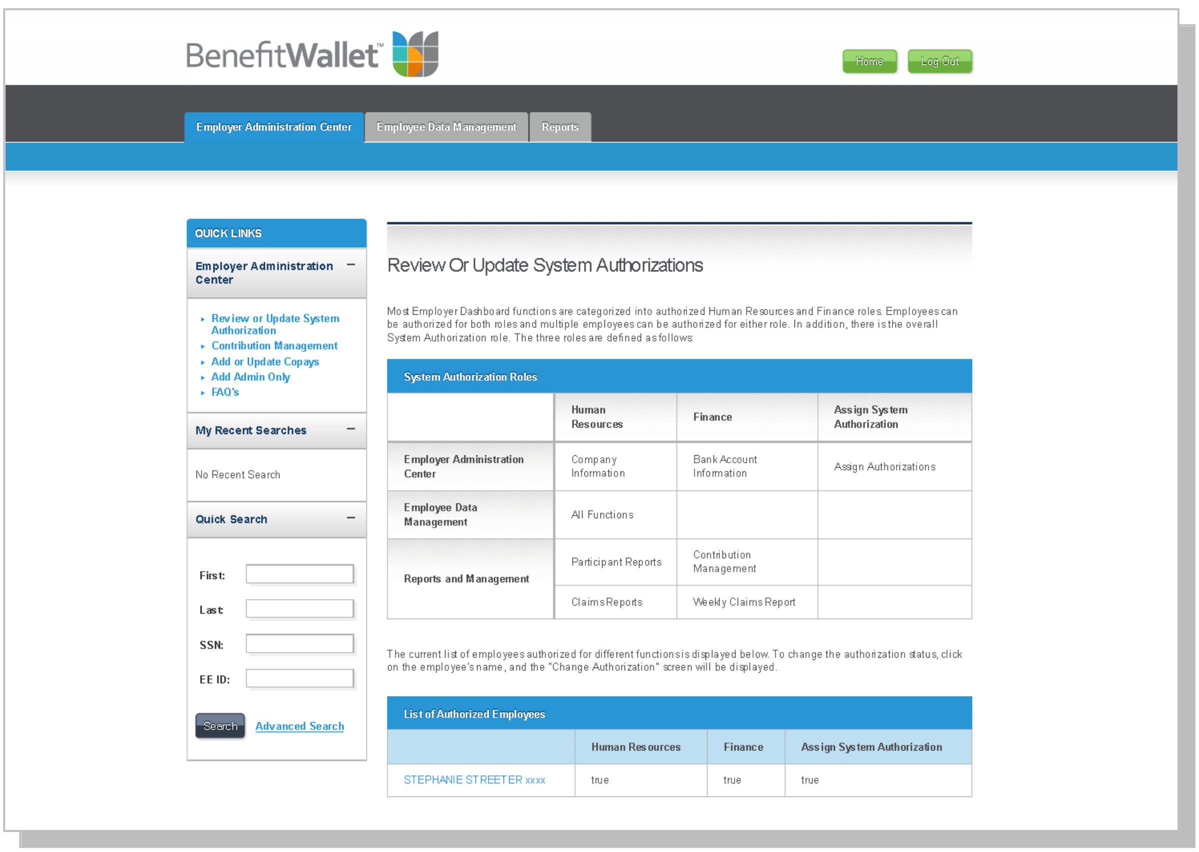
- Review or Update System Authorization
- Contribution Management
- Frequently Asked Questions

Each of the Employer Administration Center functions are described over the next few pages.

- **Review or Update System Authorization -** This function allows you to review current individual Authorization Roles and update authorization levels if necessary. Authorization level changes can also be made in each individual's record.

  There are three authorization roles:

  1. Human Resources or Administrator Role — allows you to view and edit all company information and employee data, and run reports.
  2. Finance Role — allows you to enter and approve contributions, in addition to running financial reports.
  3. System Authorization Role — gives you the authority to assign these roles to users.



Contribution Management - This function is extremely important because, prior to every payroll or contribution cycle, a user with the Finance Role must login and visit “Contribution Management” to review and approve employer contributions, and/or employee payroll deductions for that payroll cycle.

If an approval is not received at the predetermined cycle, employees will not have access to the contributions they have made or were made on their behalf.

This process is necessary for Health Reimbursement Arrangements (HRAs) that are funded on a cycle, Health Savings Accounts (HSAs), and Dependent Care Plans (DCAPs). Health Reimbursement Arrangements (HRAs) that have the full contribution amount available to employees on day one are exempt from this requirement. Approval of Flexible Spending Account (FSA) contributions is not required but is recommended.

The amounts shown on the invoice are calculated from annual enrollment and contribution cycle data. Any changes made on an invoice are only changed for that one submission; they do not become permanent in the employee record. Permanent contribution changes need to be made in the individual’s record.

Contribution invoices are posted in the Employer Dashboard for approval approximately three days before the contribution cycle date. The contribution approval process is required for both initial and ongoing funding of employee accounts.

It is a good idea to schedule a reminder in your calendar since contributions must be approved in order for funds to be applied to employees’ accounts.

Please note: Contribution Management processes may differ for companies that have payroll administered and reported directly to us through a payroll company.

- **FAQs -** This function details step-by-step instructions on how to use other functions of the Employer Dashboard. This is a great place to start when you have any questions regarding the administration of the plan.

Employee Data Management

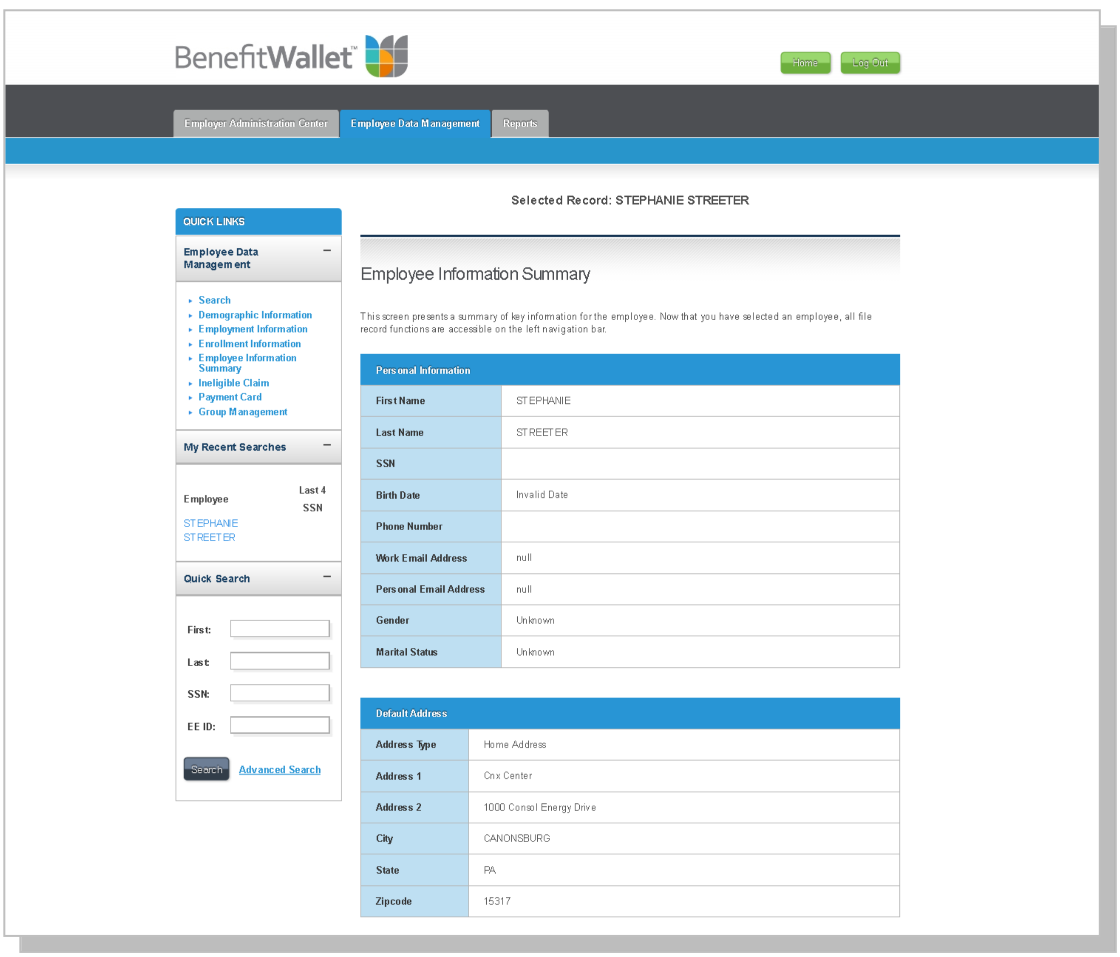
The Employee Data Management section enables you to review the data we have on file for employees. If you see an error in the data, you may submit data changes through your pre-defined data process.

- **Managing Employee Data -** To review employee data, you must first look up a specific employee using the “Search” link. Enter your search criteria and click "Next" to display the names of all employees in your company that meet your search criteria, then select the employee. Selecting an employee record activates the options in the left hand navigation bar. Once an employee record is selected, the employee’s name will show at the top center of the screen.

  After you select an employee, you may review the following information:

  - **Address Management** — employee’s address
  - **Demographic Information** — employee’s name, date of birth, phone number, email address and marital status.
  - **Employment Information** — employment related items: employee id, paysite, paysite effective date, work phone, salary, salary effective date and employment status.

Please note: Some items are optional and may not display if we do not have the data.

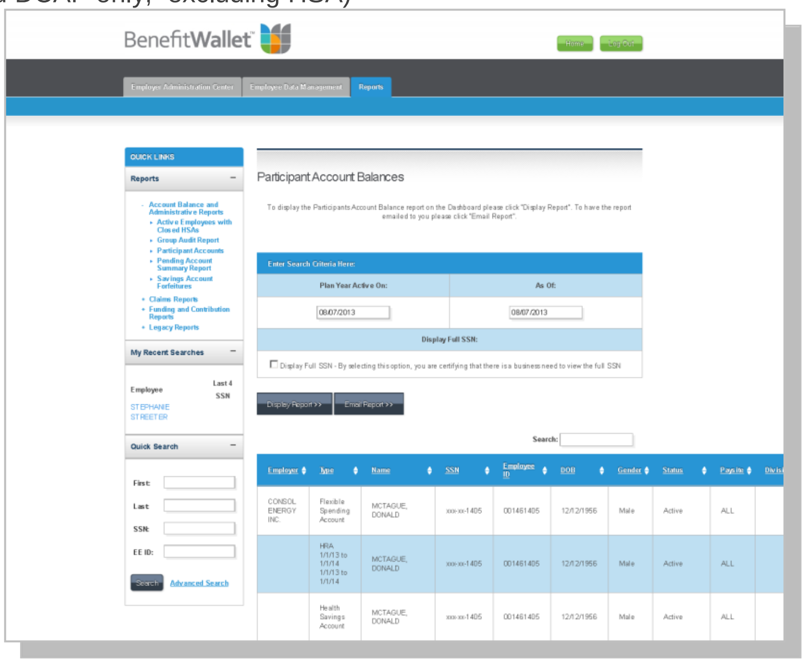


Reports

This section generates many reports to help you manage your plan. These reports are separated into three categories: Account Balance & Administrative Reports, Claims Reports, and Funding & Contribution Reports. The following list is a sample of some of the reports available in the Employer Dashboard:

Account Balance and Administrative Reports

- **Participant Account Balances -** This report displays the following information for each employee:
  - Employer and employee contributions
  - Employer and employee deposits
  - Claims and fees (FSA, HRA and DCAP only, excluding HSA)
  - Funds available (FSA, HRA and DCAP only, excluding HSA)
  - Account balances (FSA, HRA and DCAP only, excluding HSA)



- **Saving Account Forfeitures** – This report displays account funds that have been forfeited.

Claims Reports (FSA, HRA and DCAP only, not applicable for HSA)

- **Weekly Claims Detail -** The Weekly Claims Detail Report provides a listing of all paid claims supporting the weekly invoices and ACH transfers.
- **Claims Needing Documentation -** This report provides a listing of all claims that are still in need of appropriate documentation. These can be either claims already paid using the healthcare payment card or reimbursement requests made online or through the mail.
- **Rejected Claims Requiring Refunds -** This report provides a listing of all claims that have been rejected or partially rejected. Reasons for rejection include ineligible expenses and dates of service outside the plan year parameters. These claims require a refund to the plan.
- **Paid Claims -** This report will allow you to identify all paid claims for a specific time period, except for those that have been paid from the HSA.
- **Rejected Claims Write Off -** This report allows employers to view employees' ineligible claims that have been written off

Funding and Contributions Reports

- **Employee Contribution Report** – This report provides a listing of contributions for a particular employee.
- **Contribution Discrepancy Report (HSA only) -** This report provides the HSA contribution details necessary to reconcile a specific HSA Contribution Funding Request.

Employer Dashboard FAQs

Why do I have access to some of the Employer Dashboard features but not all?
The features that appear in your Employer Dashboard are available based on your assigned user role, and you may or may not have all of these options depending on your role. For example, a user assigned with the role of Human Resources may have access to different tools than someone assigned the role of Finance. If you require additional access, please request access through someone in your company with the System Authorization role, or use the contact information located at the bottom of each screen for additional assistance.

How do I assign Employer Dashboard access to a new HR administrator or financial administrator?
Click 'Add Admin Only' under the Employer Administration Center. Enter all required information and choose the access level to assign. Once verified, an email will generate to the newly added Administrator stating to complete the registration process.

How do I change administrative access on existing HR or financial administrators?
Click 'Review or Update System Authorization' under the Employer Administration Center and select the Administrator to update.

- Check the box under the access you would like to assign or remove for that administrator, and then click 'Confirm' to finalize your changes.

How do I view the data on file for an employee, including the employee's address, phone number, or other information?

- Select "Search" under Employee Data Management.
- Enter search criteria for the employee to be updated and click "Next." Or, you may simply click "Next" with no search criteria to see a list of all employees.
- Click on the employee's name, then select "Demographic Information" to view email, phone number, marital status and name.
- Or, select "Address Management" from the menu on the left to view address information.

How do I order a replacement healthcare payment card for one of my employees?
You cannot order a replacement healthcare payment card through the Employer Dashboard.

Employees may order their own replacement card through their online accounts or by calling customer service.

What types of reports may I run?
The following reports are available in the Employer Dashboard:

- Participant Account Balance
- Weekly Claims Detail (FSA, HRA & DCAP only, excluding HSA)
- Claims Needing Documentation (FSA, HRA & DCAP only, excluding HSA)
- Rejected Claims Requiring Refunds (FSA, HRA & DCAP only, excluding HSA)
- Paid Claims (FSA, HRA & DCAP only, excluding HSA)
- Employee Contribution Report.
- Contribution Discrepancy Report (HSA only)
- Rejected Claims Write Off (FSA, HRA & DCAP only, excluding HSA)
- Saving Account Forfeitures (FSA, HRA & DCAP only, excluding HSA)

How do I run a report?
Depending on your assigned role, you may have access to the following reports. If you cannot access reports, see the FAQ: Why do I have access to some of the Employer Dashboard features but not all?

To run a report:

- Select "Reports" from the Employer Dashboard home page or toolbar.
- Select the report you would like to run, for example "Participant Accounts."
- Enter any selection criteria and click "Next."
- Your report will appear on screen, and may be exported to CSV, Excel, or XML using the links at the bottom of the report.

How do I see how much is left in an employee's FSA, HRA and DCAP only (excluding HSA) account?

- Select "Participant Accounts" under Employee Data Management.
- Enter the "Plan Year Active On" date and the "As Of" date for your report and click "Next".
- Your report will appear on screen, and may be exported to CSV, Excel, or XML using the links at the bottom of the report.

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Can I see an employee's claims detail?
Due to HIPAA regulations, employers may not see employees' claims details.

How do I update the company's bank account information?
Contact the Employer Support Team at {$number}.

Do I need to approve contributions to employee accounts? When do I need to approve them?
Employers must approve employee contributions for Health Reimbursement Arrangements (HRAs) that are funded on a cycle, Health Savings Accounts (HSAs), and Dependent Care Plans (DCAPs). Health Reimbursement Arrangements (HRAs) that have the full contribution amount available to employees on day one are exempt from this requirement. Approval of Flexible Spending Account (FSA) contributions is not required but is recommended.

- Click on "Contribution Management" under the Employer Administration Center.
- Under Open Contribution Notice, select the "Transaction ID" link.
- Review each employee's expected contribution amount; these amounts are calculated from the annual election amounts and contribution calendar information submitted during set-up. There are separate entries for employer and employee contributions, if applicable.
- Make changes to contribution amounts as needed.
- Click "Recalculate" and then click "Approve Contributions."
- You will be asked to verify the contributions and then click "Next." You should receive a screen that says "Thank you for submitting your contribution information."

Important Contribution Information:

- Any changes made to contributions are for the upcoming contribution cycle only and are not saved for future contribution cycles.
- If these contributions are not approved, employees will not see funds applied to their accounts. Put a reminder in your calendar.
- Contribution reporting and approval is necessary to post accurate contributions to employee accounts; however, except for HSAs, funds only move from your designated bank account when claims are submitted.

How is the initial Required Minimum Funding calculated for HRAs and FSAs?
These accounts are "notional" or recordkeeping accounts. They are not fully funded when contributions are posted. Instead, we require employers to provide and maintain 10% of the total annual contribution amount, known as the Required Minimum Funding (RMF). The RMF covers daily payment card transactions and employee reimbursement checks or direct deposits.

RMF calculation example:

- 15 employees enroll in the FSA with the annual employee contribution totaling $10,000.
- 40 employees select the HRA plan with the annual employer contribution totaling $40,000.
- Total Annual Contribution Amount for both plans is $50,000.
- RMF is 10%, $5,000, and will be pulled via ACH prior to the start of the plan year.