

# Health Savings Account - HSA Funding Spreadsheet Upload User Guide Employer Payroll Funding Application



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# **Payroll Processing**

To best serve employers, BenefitWallet<sup>®</sup> offers three online payroll applications - Payroll on the Web, Funding Spreadsheet Upload and Adhoc Quick Payroll Processing. A user guide for each application is available for download under the application's home page and the Employer Services tab.

### **Funding Text File**

### Introduction

Funding Text File is ideal for employers with large enrollments and particularly those with 150 or more accounts. It provides a simple excel spreadsheet download containing the format and key information to submit payroll funding distribution. In addition, through Funding Text File, you can securely upload the converted text file for processing.

#### **Display**

Funding Text File is available through the **Payroll Processing Tab**. Select **Funding Spreadsheet Upload** from the link on the left side of the screen or within the text.



# Populating and Uploading Your Funding Spreadsheet

The Funding Text File upload file, instructions and application are located online at **mybenefitwallet.com** under the **Payroll Processing** tab.



#### HELPFUL HINTS - Please review prior to creating your funding text file

- Use of the actual BenefitWallet template is REQUIRED. No other file formats will be accepted or processed.
- Before opening the template please, make sure your Microsoft Excel Security is set to Medium or lower. You can
  find this under: Tools Menu / Macro / Security. If it is not please, set to Medium, close, and reopen the Excel
  Template file; select Enable Macros when prompted.
- If you are copying data from another source, make sure you 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. (Common issue missing leading zeros.)
- Transactions must be entered beginning on row two. There cannot be any empty rows in between transactions.

Step by step instructions begin on the next page.

- Step 1 Download the excel funding spreadsheet template.
- Step 2 Populate your funding spreadsheet with the necessary data.
- Step 3 Run the macro.
- Step 4 Upload your text file.
- Step 5 Confirm, review edits and submit funding.





Download the excel funding spreadsheet template.

Select Download Payroll Distribution Spreadsheet:

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Payroll on the Web			
Funding Spreadsheet Upload	Information you will need: Health Plan =		
AdHoc Quick Payroll Processing	Employer ID =		
Deposit Instructions	Download the funding template and populate the template with your transactions. If you have already created	your funding file, you can click Ne	ext to skip this step.
ACH Pull Funding Election	Download Payroll Distribution Spreadsheet		
FSA/DCAP/HRA	To assist you with this process, please download the step-by-step instructions manual.		
Payroll Processing	Instructions Manual		
Reporting ~			
Employer Profile V			Next
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🔆 Manage Notifications 🗸			
Employer Toolbox V			
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- Open the downloaded file.
- When excel opens, you may see this pop-up:

This workbook con macros before opei	tains macros. Do you ning the file?	want to disable
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Learn about macros		
	Enable Macros	Disable Macros

• Select **Enable Macros** 



The following Warning message will appear – PLEASE READ THIS SECTION CAREFULLY PRIOR TO POPULATING YOUR SPREADSHEET

00	WARNING!
	Benefit Wallet
IMP	ORTANT: PLEASE READ CAREFULLY
<ul> <li>* Please use the " limited circumstar recoup funds from refer to the Instru</li> <li>* Distribution of y enter when you cli Date Override colu</li> </ul>	CR" value to fund your HSA Participant's accounts. The "DR" value may only be used in icces. For example, debits should never be used to correct Excess Contributions or to terminated employees. For additional information on the proper use of debits, please ctions Tab or the Funding File Step-By-Step Instructions Manual. our funds is done based on the Effective Date of your file, which you will be required to ck "Write To Text". Please, refer to the Instructions Tab on when to use the Effective mn on the template.
* If you have any Support Team Mor	questions / concerns about this process please contact the BenefitWallet Employer day - Friday, 8am - 8pm EST at 866-712-4551 (toll-free) or 201-553-6305 (toll)
	ОК

• Select **OK** to continue

Step 2 Populate your funding spreadsheet with the necessary data. Once opened, your funding spreadsheet should look like this:

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- Column A Payroll Employee ID (required field): Enter the Payroll ID assigned to your employees (this would default to SSN unless previously coordinated with your Health Plan).
   NOTE: Make sure there are no spaces, dashes, hyphens, etc.
- Column B Funding Source (required field): Employee contributions must be submitted by entering a "1"; Employer contributions must be submitted by entering a "2".
- Column C Transaction Type (required field): Use CR indicator to post funds into a participants account; use DR indicator to pull funds out of a member's account.
   <u>NOTE</u>: 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 to an individual HSA. The debit process described in this document should only be used to correct the following administrative errors; e.g. employer contributions made on behalf of ineligible individuals, payroll keying errors and 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.

- Column D Amount (required field): Specify the dollars and cents to be funded.
   <u>NOTE</u>: This field requires all values to be positive. If you are trying to pull funds out of a participants account, you must use the *DR* indicator. Do not use negative symbols or parenthesis to show a negative amount.
- Column E Description (optional field): You may enter a description (e.g. 10/20 pay period) or leave it blank. Information entered here will be printed in the participants periodic account statements.
   NOTE: If this section is left blank, the default comments will be:

Employee Payroll Credit Employee Payroll Debit Employer Payroll Credit Employer Payroll Debit

- Column F Effective Date Override (optional field): This should be left blank; unless there is a contribution for a specific individual that must be applied for the prior tax year.
- **Column G Name (optional field):** You can enter the employee's name for your reference. Any information entered in this field will be ignored when the macro has been run.





Write to Text

- After you have entered all of the funding data, resave the file
  - o **File**;
  - o **Save As** (Note, in saving the file the "Master" should be removed from the name as this prevents the write to text file function);
  - o Save in: location;
  - **File Name:** enter file name (file name should be the 3 digit Health Plan code, 3 digit EID and Effective date of the file).
- Once the file has been saved, you are now ready to run your macro. To do this, you must choose Write to Text

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• The following popup will appear:

leader and Trailer informa	tion
Health Plan Code	
Employer ID	
File Control Number	0
Payroll Effective Date	09/03/2015
File Descriptor	
Trailer Descriptor	
Write	Text File

- Enter the **Health Plan** or **Customer Code** in the first field (3 digit number this can be found on the Website under Funding Text File).
- Enter the **Employer ID** in the second field (3 digit alpha/numeric this can be found on the Website under Funding Text File).
- o File control Number (optional) you can enter today's date or another unique number.



- Payroll Effective Date enter the effective date of the file to be processed.
   NOTE: (this drives when the funds will be moved into the participant's account).
- o File Descriptor and Trailer Descriptor should be left blank.
- o Select Write Text File.

The system will run the macro (from the excel file) into a text (.txt) file and it will be saved where you originally saved your funding spreadsheet. **NOTE:** The system will not ask you where you would like to save your txt file – it is automatically saved to the same location where you initially stored your template.

#### Upload your text file

Step

• Select the *Browse* button and select the **text file (.txt)** which was generated previously (stored where you previously saved your funding spreadsheet).

Benefit Wallet			loome Last login was on 05/23/2023 at 04:50 PM. Logout
🛆 Home	Funding Spreadsheet Upload		🕄 Guides 🧷 Help
Payroll Processing	(1)	2	3)
HSA	Download	Upload	Done
Payroll on the Web	Select your funding file		
AdHoc Quick Payroll Processing	Funding Spreadsheet Upload		
Deposit Instructions	File Control Number Payroll Effective Date	Header Description(Optional) Tr	railer Description(Optional)
ACH Pull Funding Election	0 05/23/2023	Header Description	Trailer Description
FSA/DCAP/HRA			Back Upload
Payroll Processing			
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Employer Profile ~			
A Member Information			
🔆 Manage Notifications 🗸			
🔁 Employer Toolbox 🗸			
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• Once you have selected your text file (.txt), choose the **Upload** button.





Confirm, review edits and submit funding

• If there are any formatting issues or invalid data in your file, you will see an error message display. By moving the mouse over the highlighted fields additional information about the input error will display.

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Payroll Processing	(	G		0		(3	)
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🔆 Manage Notifications 🗸	Header validation result						
🔁 Employer Toolbox 🗸	Record Type Creation Date	Employer ID Source	Destination Fi	ile Control Number F	Payroll Effective Date File Dese	criptor(Optional) Custon	ner Health Provider Code
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	Trailer validation result						
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• At this point, you will need to go back to your funding template, correct the errors, resave your funding template (this step should not be skipped), rerun the macro, and upload it again.

Benefit Wallet			Last login was on 05/23/2023 at 04:50 PM.
	Funding Spreadsheet Upload		Q Guides (?) Help
Payroll Processing		٥	٥
HSA	Download	Upload	Done
Payroll on the Web			
Funding Spreadsheet Upload		Success!	
AdHoc Quick Payroll Processing			
Deposit Instructions		Your excel file has been uploaded successfully.	
ACH Pull Funding Election	Your payroll transact accounts in the	ions have been submitted and will be posted to the appropriate next payroll batch process provided your account contains the Otherwise this file will pred will use here for data to the second	e HSA e
FSA/DCAP/HRA	appropriate runus	account	yyer
Payroll Processing	Note: Funding files uploaded by 4:00 pm (EST) Monday through Friday (except banking the following business day.	holidays) will be processed the same business day. Files uploa	aded after 4:00 pm (EST) or during a non-business day will be processed
🗦 Reporting ~			
Employer Profile ~			Start New Upload
A Member Information			
🔅 Manage Notifications 🗸			
💼 Employer Toolbox 🗸			
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• If there are no errors, you will receive a confirmation screen:



• In the event your file contains debits, you will see the following message:

BenefitWallet			Last login was on 05/23/2023 at 04:50 PM.
🛆 Home	Funding Spreadsheet Upload		a Guides 🧷 Help
Payroll Processing			3
HSA	Download Upload		Done
Payroll on the Web			
Funding Spreadsheet Upload	Funding Text File Confirmation		
AdHoc Quick Payroll Processing	The uploaded file contains transactions that require your review and acceptance to proceed.		
Deposit Instructions	Note: the "CR" value is used to fund HSA Participant's accounts; the "DR" value should only be used to correct the folio (1) employer contributions made on behalf of ineligible individuals; (2) example using example and example and the statement of the statem	wing errors:	
ACH Pull Funding Election	<ul><li>(2) payour keying errors, and</li><li>(3) funding errors related to incorrect information provided to the custodian on the employer's payroll file.</li></ul>		
FSA/DCAP/HRA	Debits should never be used to correct Excess Contributions or to recoup funds from terminated employees. For addition instructions guide on the Funding Text File page.	nal information, please refer to	Section 223 of the Internal Revenue Code or the step-by-step
Payroll Processing	Please review and accept the following information included in the file submission.		
🗐 Reporting ~	The uploaded file contains debit record(s). Employer acknowledges and agrees to the regulatory and contractual rest	rictions imposed on its use of	f debits to withdraw funds from employee accounts.
Employer Profile ~			OK Cancel
A Member Information			
였: Manage Notifications ~			
🖻 Employer Toolbox 🗸			
☐ Logout			
Collapse menu			
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You will have to check the box and select OK in order to proceed with the submission of your file.
 PLEASE READ THIS MESSAGE CAREFULLY PRIOR TO SUBMITTING YOUR FILE. Once you have agreed to these conditions, your file will then be uploaded and you will then receive the above confirmation.

**<u>REMINDER</u>**: You should check the **Reports Tab** the following day to confirm that your file processed successfully and/or reconcile your account in case of any transaction rejections.

#### Logout

Do not forget to logoff the Payroll application. Verification that you are logged out of the application will display.

**NOTE:** For your security you will be logged out after 28 minutes of inactivity. Any input you have made to that point will be lost. You will need to re-input this information.



# **Funding Your Payroll Contribution**

The information submitted via Payroll On the Web will process only when (1) the effective date has been reached, and (2) sufficient funds are available in the employer account. *File input will not post to accounts until funding equal to or greater than its total posts to the employer account.* 

A lump sum transfer of funds sufficient to cover the Employee Contributions and the Employer Contributions should be remitted to Bank of New York Mellon via ACH or check.

#### ACH Origination – Employer Initiated Push

Employers should direct ACH funding to:

Receiving Bank:Bank of New York MellonReceiving Bank Address:PO Box 535416 Pittsburgh, PA 15253Bank Transit Routing Number:011001234Receiving Bank Account:Bank of New York Mellon HSA Custodial AccountReceiving Bank Account Number:9500998XXXXXXAddendum Information:(Provide Employer Name)

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

#### ACH Origination – Employer Authorized Pull

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

#### Check

Employers should mail a check, payable to Bank of New York Mellon a/c 9500998XXXXXXX. Checks may be mailed to:

Regular Mail	<u>Overnight Mail</u>
BenefitWallet HSA	BenefitWallet HSA Operations
PO Box 535416	500 Ross Street Suite 154-0510
Pittsburgh, PA 15253	Pittsburgh, PA 15262

Checks must be received one day before payroll effective date. If you like, you may include an Employer Deposit Slip with your check. You may download one online under Employer Services/Downloadable Forms.

#### Wire transfer

Employers should wire funds directly to their HSA payroll sub-account as follows:

Receiving Bank:	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)
Reference Information:	N/A

Wires must be received by 5:00 PM EST one day before payroll effective date for employers transmitting files.



## Contacts

## Employer Support Team (employer contacts only)

Phone:
E-Mail:
Hours of Operation:

866-712-4551
EmployerSupport@mybenefitwallet.com
8:00 am - 8:00 pm Eastern Time, Monday - Friday
9:00 am - 6:00 pm Eastern Time, Saturday & Sunday

### BenefitWallet Member Customer Service Numbers

Phone:	1-877-472-4200
TDD:	1-800-833-8334
Hours of Operation:	8:00 am – 8:00 pm Eastern Time, Monday – Friday
Additional Hours:	9:00 am – 6:00 pm Eastern Time, Saturday & Sunday

# **Holiday Schedule**

Employer Support hours of operation are Monday – Friday 8:00 a.m. to 8:00 p.m. EST and 9:00 am – 6:00 pm Eastern Time, Saturday and Sunday. Member Customer Service hours of operation are Monday – Friday 8:00 a.m. to 11:00 p.m. EST and 9:00 am – 6:00 pm Eastern Time, Saturday and Sunday.

The following are Bank and/or Market Holidays. 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 the payroll nor investment transactions will post.

Holiday	BenefitWallet Holiday	Bank Holiday	Market Holiday
New Year's Eve	Close 3 pm eastern		
New Year's Day	Open 9 am – 6 pm eastern	Х	х
Martin Luther King Day		х	х
President's Day		Х	Х
Good Friday			х
Memorial Day	х	х	х
Fourth of July	х	х	х
Labor Day	х	х	х
Thanksgiving Day	x	x	x
Day After Thanksgiving			Market closes 1 pm eastern
Christmas Day	X	X	X



# FAQs

### How do I submit information previously saved?

You may view previous Funding Text File submissions by selecting Reports then File Status Reports.

### What happens if I submit funds for an account in *frozen* status using Funding Text File?

If you submit funds for an account in <u>frozen</u> status, the funds will attempt to post to the account for 60 processing days after submission. You can track the status of this in the **Pending Transactions**. If the employee opens his/ her account within the timeframe the funds will post to the account; this will be reported in the **Repost Report** as **Reposted Transactions**.

If the employee fails to open his/her account within the timeframe the funds will be returned to your employer funding account; this will be reported in the **Repost Report** as **Pending Transactions**. If the employee subsequently opens his/her account, you will need to resubmit these transactions to post these funds.

### What happens if I submit funds for an account that is in *closed* status using Funding Text File?

If you submit funds for an account in <u>closed</u> status the transaction will be identified as rejected in the **File Status** report and the funds will be returned to your employer funding account. If the employee subsequently re-opens his/her account you will need to resubmit these transactions to post these funds.

# What happens if I submit funds for <u>a Payroll ID for which an account is not yet on the system</u> using Funding Text File?

If you submit funds for a *Payroll ID for which an account is not yet on the system* the transaction will be identified as invalid in the **File Status** report and the funds will be returned to your employer funding account. If an account is subsequently setup for this **Payroll ID** and the account is opened, you will need to resubmit these transactions to post these funds.



### What are the maximum contribution limits for 2023?

The 2023 limits with respect to maximum contribution, catch-up contribution, minimum deductible, and maximum out of pocket are listed below:

IRS HSA Limits				
HSA Contribution Limits:				
Individual Coverage	\$3,850*			
Family Coverage	\$7,750*			
HDHP Minimum Required Deductibles:				
Individual Coverage	\$1,500			
Family Coverage	\$3,000			
HDHP Out-of-Pocket Maximum:				
Individual Coverage	\$7,500			
Family Coverage	\$15,000			

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

HSA members 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. This includes the funding from all sources (employee payroll, employer payroll contributions as well as individual account holder personal contributions).