BenefitWallet®
A Xerox Solution

Health Savings Account - HSA
POW! - Payroll on the Web

Employer Payroll Funding Application

September 2015

Version 15.1

Table of Contents

Introduction

Welcome to *POW!* – the Payroll On the Web Employer Funding Application for Health Savings Accounts. This secure application 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.

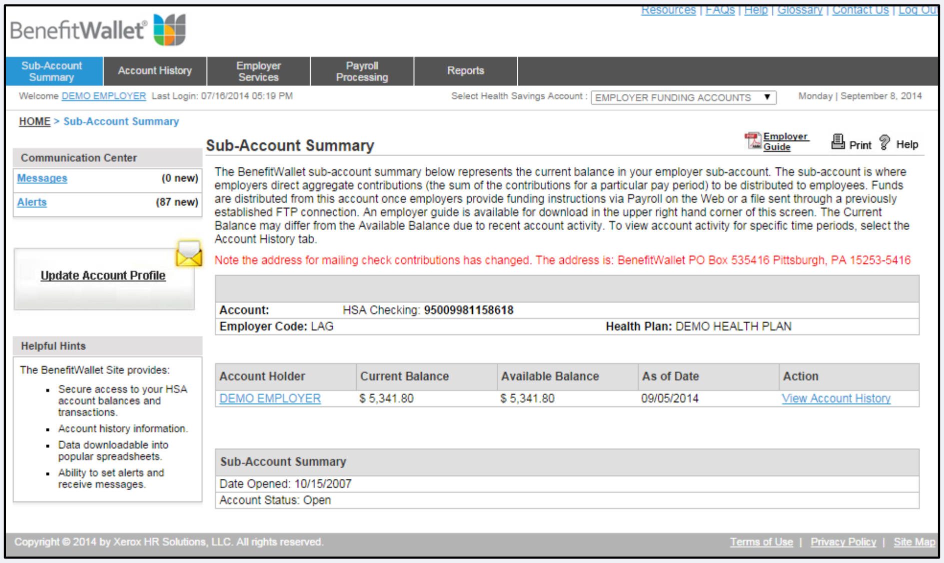
Note, for security purposes, the Business Contact User ID is provided in a separate notification. If you have a User ID contact your Business Contact for your initial password. See the password management section of the guide for additional information.

In addition to this user guide, we have available online video presentation at http://www.brainshark.com/acs-inc/Payroll_on_the_Web as well as a weekly training class. Contact Employer Support for specific days/ times and to register for a session.

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

Employer Web Overview

Upon successful logon to the site, the following tabs display from left to right: Sub-Account Summary, Account History, Employer Services Payroll on the Web and Reports. The Primary Business Contact will also view "Manage Access." A description of the features of each tab is listed below.



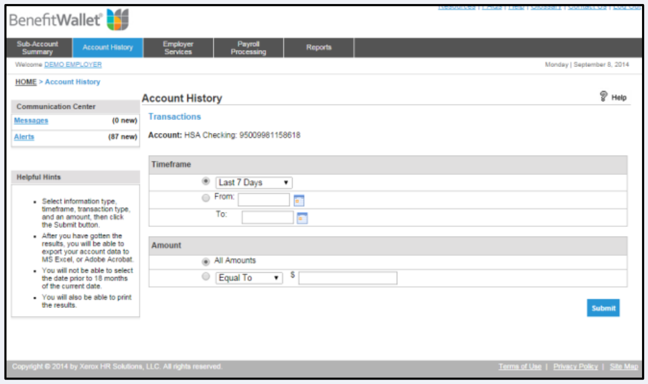
Sub-Account Summary

- Displays account number, employer name, current and available balance and provides access to account history. If you select the account name link, the information stored in Checking Account Profile (i.e. current profile and address) for your firm will display. Please contact the Employer Support Team to update this information.
- If you select the "View History" button (or the Account History Tab), you can elect to view Transaction or Daily Balance information for the employer account. You can also select to view transactions with a specific dollar value.
- The Message and Alerts links indicate if you have information to review. You can also setup a link to provide email notification of account activities. Alerts can keep you informed when funds post to the account as well as when files are processed against the account.

Account History

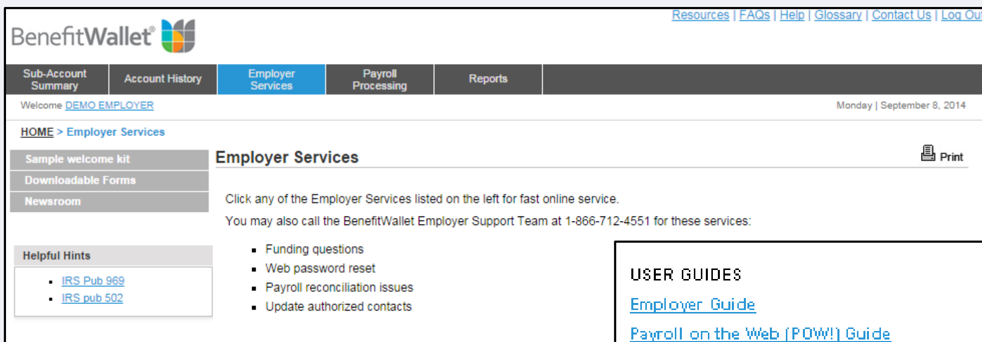
Select to view Transaction or Daily Balance information for the employer account. You can also select to view transactions with a specific dollar value.

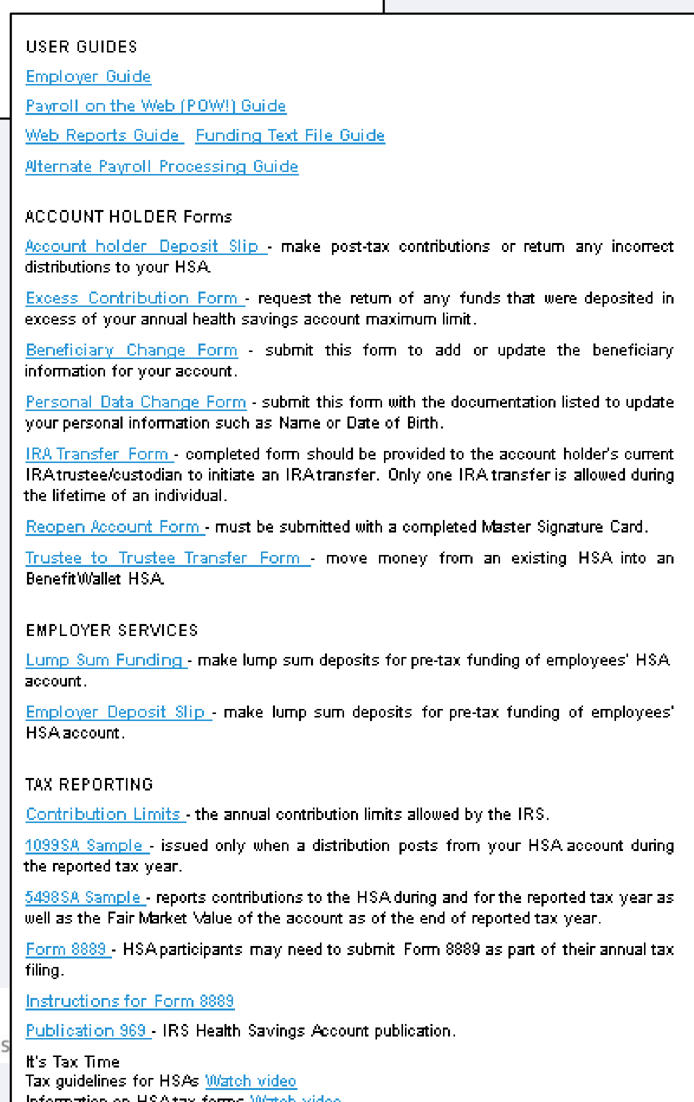
Month, Year



Employer Services

This tab provides a central location for user guides, account holder and employer forms and links to IRS and other web sites. The downloadable forms selection links you to all user guides as well as most frequently used member or employee forms.




USER GUIDES

Employer Guide

Payroll on the Web (POW!) Guide

Web Reports Guide Funding Text File Guide

Alternate Payroll Processing Guide

ACCOUNT HOLDER Forms

Account holder Deposit Slip - make post-tax contributions or return any incorrect distributions to your HSA.

Excess Contribution Form - request the return of any funds that were deposited in excess of your annual health savings account maximum limit.

Beneficiary Change Form - submit this form to add or update the beneficiary information for your account.

Personal Data Change Form - submit this form with the documentation listed to update your personal information such as Name or Date of Birth.

IRA Transfer Form - completed form should be provided to the account holder's current IRA trustee/custodian to initiate an IRA transfer. Only one IRA transfer is allowed during the lifetime of an individual.

Reopen Account Form - must be submitted with a completed Master Signature Card.

Trustee to Trustee Transfer Form - move money from an existing HSA into an BenefitWallet HSA.

EMPLOYER SERVICES

Lump Sum Funding - make lump sum deposits for pre-tax funding of employees' HSA account.

Employer Deposit Slip - make lump sum deposits for pre-tax funding of employees' HSA account.

TAX REPORTING

Contribution Limits - the annual contribution limits allowed by the IRS.

1099SA Sample - issued only when a distribution posts from your HSA account during the reported tax year.

5498SA Sample - reports contributions to the HSA during and for the reported tax year as well as the Fair Market Value of the account as of the end of reported tax year.

Form 8889 - HSA participants may need to submit Form 8889 as part of their annual tax filing.

Instructions for Form 8889

Publication 969 - IRS Health Savings Account publication.

It's Tax Time
Tax guidelines for HSAs Watch video
Information on HSA tax forms Watch video

Payroll Processing

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

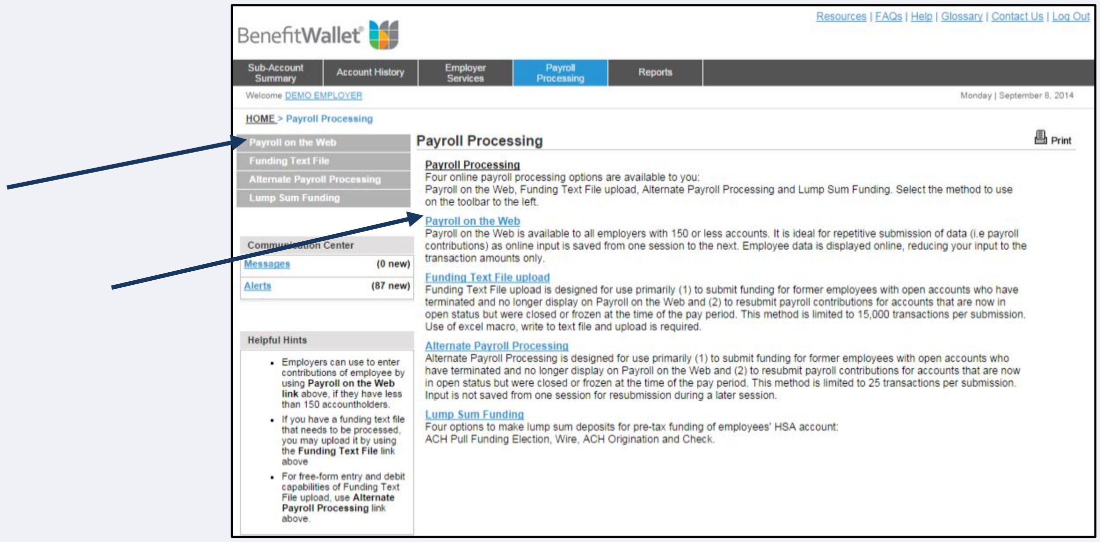
Payroll On The Web

Introduction

Payroll on the Web is our most frequently used online payroll application; providing easy-to-use screens to submit payroll funding distributions. Through logon to the secure site, employee information (name, payroll id number and account status) for employees currently on the BenefitWallet recordkeeping system with your Employer ID will display. This application is available to employers with less than 150 accounts on the recordkeeping system. If your firm has 150 or more *accounts* on the system, a message will notify you that you cannot use the payroll application. In this instance, contact the Employer Support Team at 866-712-4551 Monday – Friday, 8am-8pm, EST or EmployerSetup@mybenefitwallet.com to discuss alternatives.

Accessing Payroll on the Web

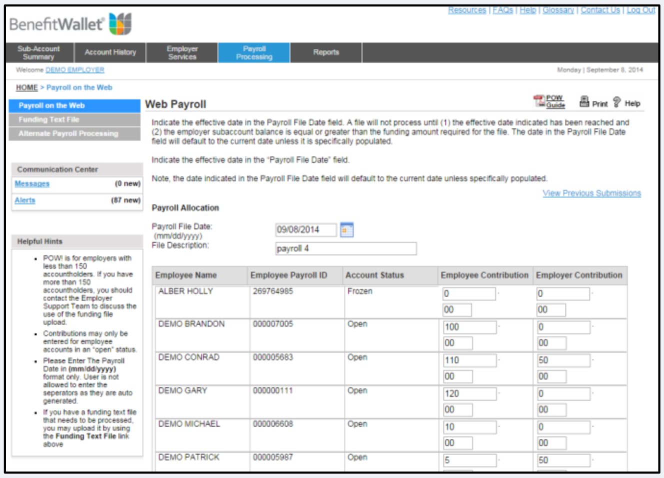
Payroll on the Web is accessed through the Payroll Processing Tab. Select "Payroll on the Web" from the link on the left side of the screen or within the text.



The Payroll on the Web display is alphabetical by Last Name, First Name for all members currently on our system under your employer code. The employee's Payroll ID and account status are also displayed. **Note, you may only input contribution information for accounts in an *open* status.**

- Accounts are in frozen status when they are processed onto the recordkeeping system but the signature process is incomplete. You are not able to input contribution information for an account when it is in a frozen status.
- Accounts for which enrollment has not yet processed on our system do not display on Payroll on the Web.
- Accounts for individuals who have a status of "Inactive" or a different employer code than that of your firm do not display.

A maximum of 150 accounts will display. You may navigate through the listing using the "arrow bar" to the right of the contribution input fields. The total number of accounts on the system is indicated at the bottom of the screen to the left of the "Update" indicator.



Setup Payroll Submission

Setup of a payroll submission is easily accomplished through input of the payroll effective date, file description and then individual contribution information. If you need additional details about the input fields while you are using Payroll on the Web, press the "Help with this Page" link. After you have reviewed this information, you may return to the application by pressing "Return to Previous Page" link found at the bottom of the "Help with this page" information.

Payroll File Date

At the top of the screen, indicate the effective payroll processing date for this submission. The default is today's date. Note, contributions will not post to the accounts unless (1) the effective date has been reached, and (2) sufficient funds are available in the employer account.

Indicate the effective date for the file to process. The default is today's date. The format is MM/DD/YYYY. If the date entered is not a business processing date, the file will process on business processing date following that date. For example, September 26, 2015 is a Saturday. Input with that effective date will process on Monday, September 28, 2015.

Input a file description in the field below "Date." This may be your employer name, the file date, etc. Each submission should have a unique submission for identification purposes.

Both the effective date and description are required inputs. If you do not complete information in these fields, the update feature will not process. A popup will remind you to complete these sections.

*The effective date determines the tax year in which the contribution will be reported. All transactions will post to the tax year of the file's effective date. During the period January 1 – April 15th Payroll on the Web may be used to submit prior year contributions that did not post to the individual employee account. Be certain to use an effective date of the prior year (e.g. December 20th) for that submission.

Deposits made for the prior calendar year must indicate the Effective Entry Date for the contribution to post as Prior Year. You may use *POW!* for processing of Prior Year contributions. Note, Prior Year contributions post only during the period January – April 15th of each year.

Contribution Information: Employee and Employer

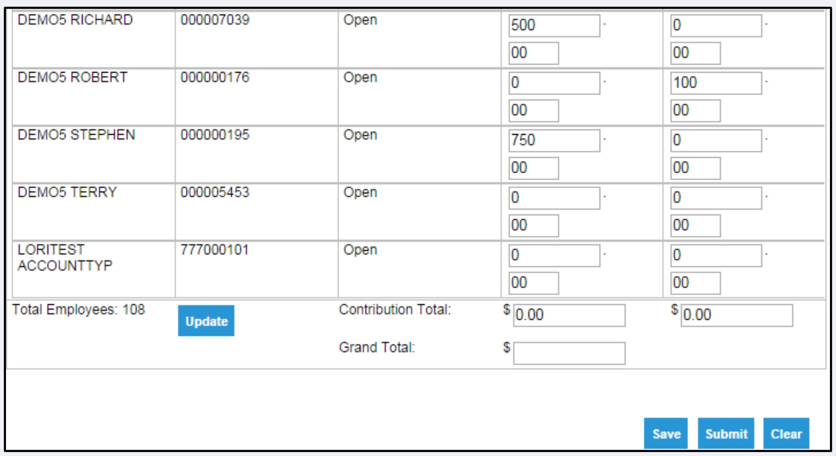
You may enter contribution information for *open* employee accounts only. This is accomplished by entering a dollar and cent value in the Employee Contribution and/or Employer Contribution columns next to the employee name and payroll id number. **Only numeric values will process.** Dollar amounts up to the annual maximum contribution may be input into each row. The default is "oo". Only the dollar amount of the contribution to post should be input into the dollar field. Cents are to be indicated in the cents field to the right of the dollar field. The cents field must be populated with two numeric values. The default is oo. Input of alphabetical characters, symbols and spaces will result in a popup requiring adjustment to numeric values only.

Note: system restriction will advise and require adjustment to any single entry for a member in excess of the current IRS maximum annual contribution.

Review the input for the open accounts in the screen print below. No contributions are input for the frozen accounts, as input cannot be made for frozen accounts (see next to last account in listing).

By pressing the "Update" button at the bottom of the screen, subtotals for the Employee Contributions and Employer Contributions, as well as an overall total will calculate.

Note: a Contribution Total for Employee and Employer contributions as well as Grand Total display.

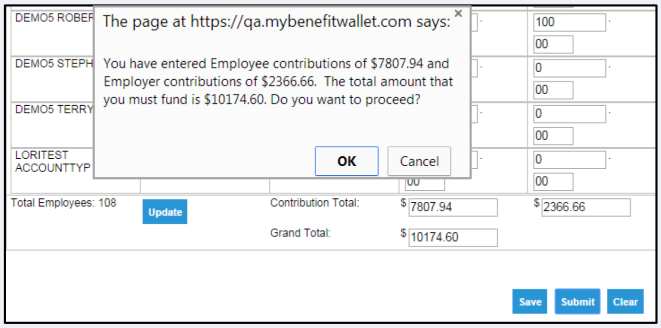


DEMO5 RICHARD	000007039	Open	500 . 00	0 . 00
DEMO5 ROBERT	000000176	Open	0 . 00	100 . 00
DEMO5 STEPHEN	000000195	Open	750 . 00	0 . 00
DEMO5 TERRY	000005453	Open	0 . 00	0 . 00
LORITEST ACCOUNTTYP	777000101	Open	0 . 00	0 . 00
Total Employees: 108	Update	Contribution Total:	$ 0.00	$ 0.00
		Grand Total:	$	

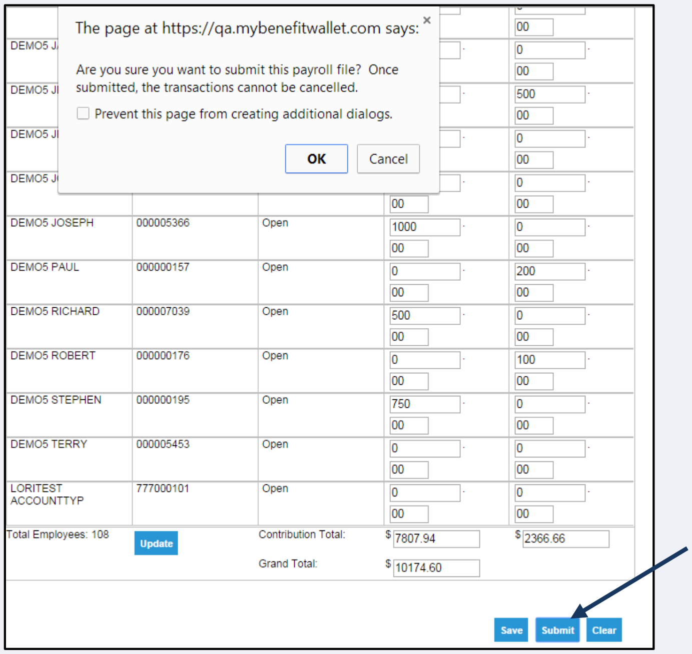
Save Submit Clear

BenefitWallet

To submit funds, you will confirm the total of the payroll allocation that must be contributed the employer account. It is presented in total and with a breakdown between employee and employer contribution amounts. The contribution and grand totals as presented on the screen and popup.



To submit, reconfirm this submission. The file is not submitted for processing until you have reconfirmed it and receive the confirmation.



As you are inputting, you may "Save" your work. By selecting "Save" (located at the bottom right side of the screen next to "Submit" as displayed in the screen shot above) the dollar amounts input for each member will be saved. You need to *input a description* and *select "Update"* to calculate totals to "Save".

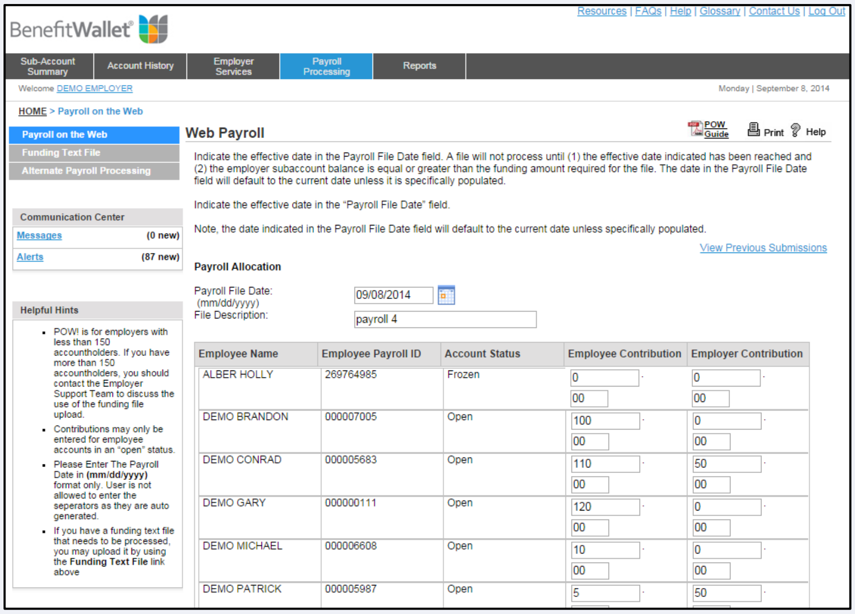
It is possible to save and not yet submit the payroll allocation. A reminder will advise you of the need to submit in order to post funds. To submit the most recently saved input – logon to the application, select Payroll on the Web tab – you will note the most recent input is displayed.

(1) Enter a description;

(2) Select "Update;" and

(3) Select "Submit" to submit this input for processing.

BenefitWallet



Maximum Contribution Limits

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	2015	2016	Change from 2015
HSA Contribution Limits:			
Individual Coverage	$3,350*	$3,350*	0
Family Coverage	$6,650*	$6,750*	+ $100
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	$6,450	$6,550	+ $100
Family Coverage	$12,900	$13,100	+ $200

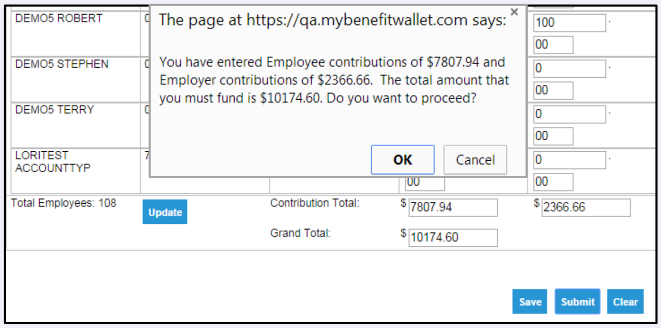
* Persons age 55 or older may make additional "catch-up" contributions of up to $1,000.

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 ensure that contributions do not exceed the statutory maximum contribution ($7,650 in 2015 and $7,750 in 2016). This includes the funding from all sources (employee payroll, employer payroll contributions as well as individual account holder personal contributions).

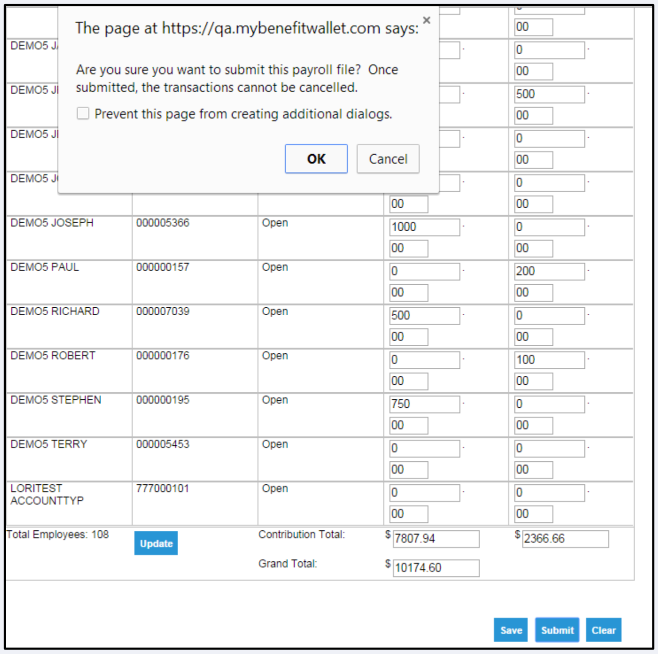
Submitting Payroll Information for Processing

After you have input the contribution information, select “Submit” at the lower right corner of the screen. During processing an “hourglass” will display; the Payroll on the Web tab will *not* display. <u>Do not attempt to press the submit button again or to resubmit during the processing activity.</u> Upon submitting a file, the dollar amounts will be saved for subsequent submission. **It is imperative to review the individual and total dollar amounts of each submission as the previous submission record is retained.**

A summary total of the transactions input will display. You are asked to verify that you wish to proceed. You have the option to select “OK” to proceed or “Cancel” to return to the screen as completed for any modifications. If the input you have made is inaccurate, you may elect to “Clear” at the bottom of the employee account listing. For a saved or previously submitted file, selecting “Clear” will only clear new inputs. To remove saved or previously submitted dollar amounts you need to re-enter a “o” or a new value.

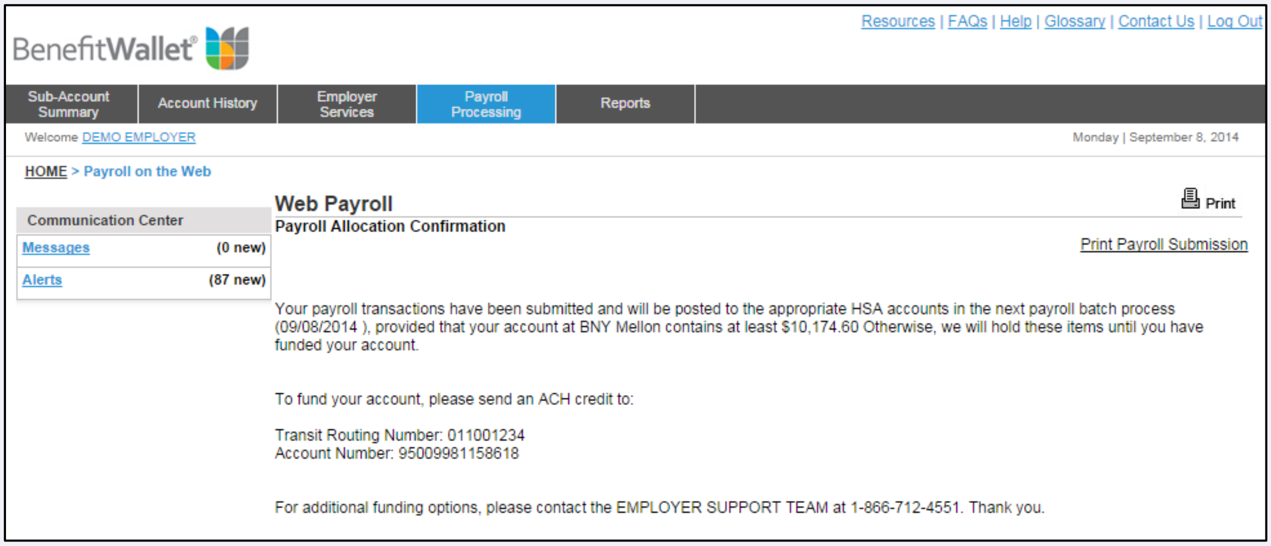


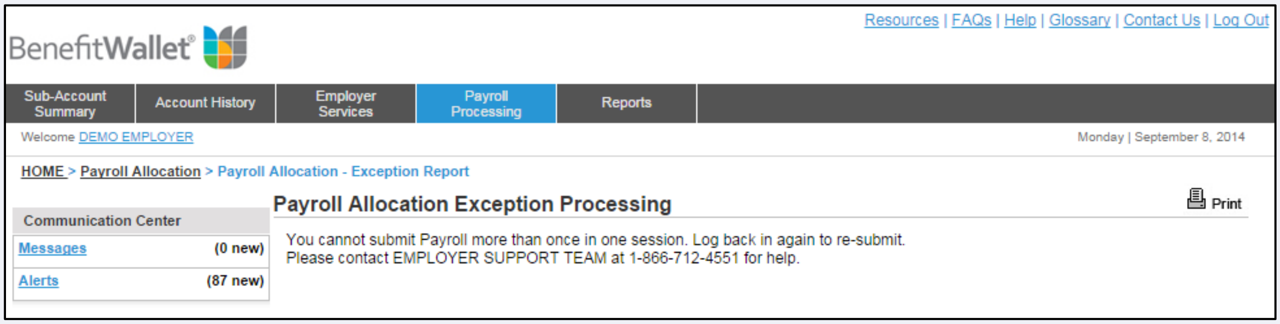
Upon indicating that you wish to proceed, you are reminded that ***“Once submitted, the transactions cannot be cancelled.”***



Confirmation and Exceptions

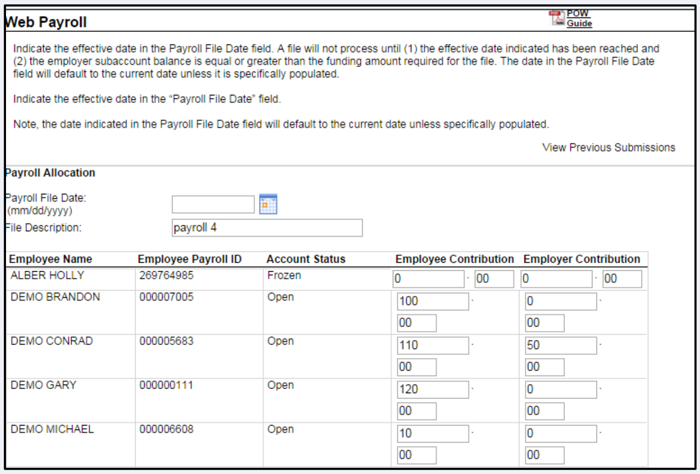
A confirmation will display for your records and information. **<u>If you do not receive a confirmation your file has not been received for processing.</u>** An exception processing screen (see second screen below) will display in this instance. Note, only ONE payroll allocation may be submitted per logon. If you wish to complete more than one payroll you need to logout and re-logon.





Printing Detail

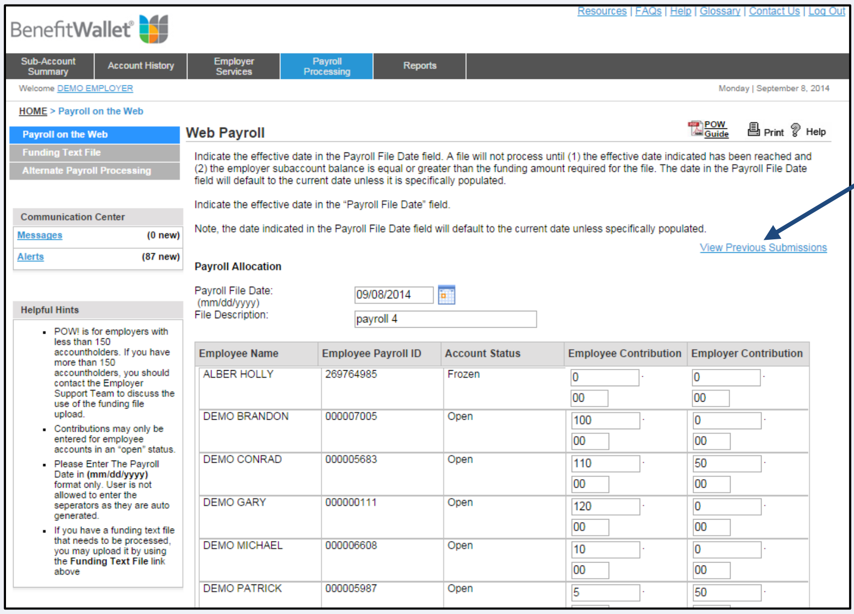
Once submitted, you may elect to print a record of this submission. To do so, select "Print this Page" in the upper right corner of the screen.



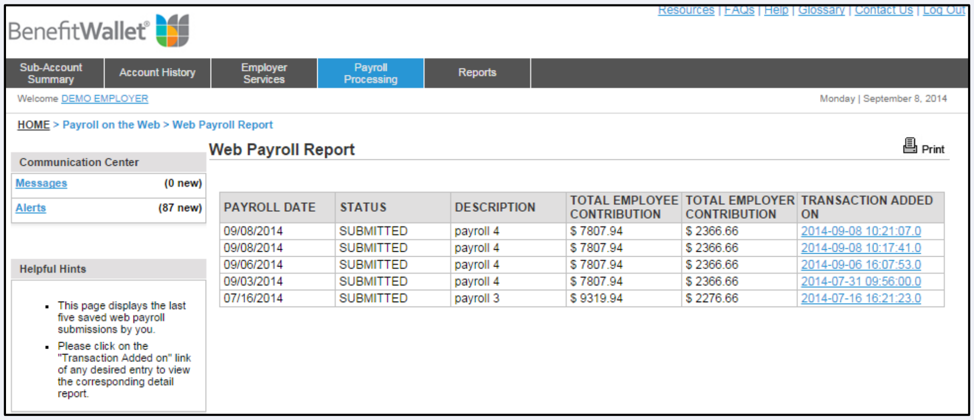
You may save the file as a web page, web archive or text file. Complete this by selecting "File" and "Save As". You may also print the file through this menu option.

View Previous Submissions

Upon using Payroll on the Web at least one time, the previous dollar amount submitted are retained *and* a maximum of <u>*five*</u> previous submissions are inventoried and may be displayed. See images below.



Select "Previous Submissions" in the upper right hand corner of the screen to view the inventory of prior submissions. In addition, you can reopen the file to view the details. The Payroll File Date, Description and total employee and employer contribution amounts will display in the inventory listing.



PAYROLL DATE	STATUS	DESCRIPTION	TOTAL EMPLOYEE CONTRIBUTION	TOTAL EMPLOYER CONTRIBUTION	TRANSACTION ADDED ON
09/08/2014	SUBMITTED	payroll 4	$ 7807.94	$ 2366.66	2014-09-08 10:21:07.0
09/08/2014	SUBMITTED	payroll 4	$ 7807.94	$ 2366.66	2014-09-08 10:17:41.0
09/06/2014	SUBMITTED	payroll 4	$ 7807.94	$ 2366.66	2014-09-06 16:07:53.0
09/03/2014	SUBMITTED	payroll 4	$ 7807.94	$ 2366.66	2014-07-31 09:56:00.0
07/16/2014	SUBMITTED	payroll 3	$ 9319.94	$ 2276.66	2014-07-16 16:21:23.0

By selecting a file (click on the payroll file date) the details of the file will display. You may then elect to print the details. Note: processed files will also present within the File Status Report located in the Reports tab.

Logout

Do not forget to logoff the Payroll on the Web 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.

You need to logout and re-login if you wish to submit multiple payroll files in a single day.

Lump Sum Funding Options

In each of the three funding options, the funds should be directed to the employer sub-account. This 14-digit number will be established during the initial set up period and provided to you by the Employer Support Team. All employer sub-account numbers begin with 9500998.

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 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 is 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	Overnight Mail
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.

Web Site

We maintain and regularly update our comprehensive Web site at: mybenefitwallet.com. Employers and members can sign-in to the secure area through the navigation on the right side of the screen. The Web site facilitates self-service activities for members such as checking daily account balances, reviewing recent transactions, making investment elections, reordering debit cards (standard only) and downloading forms. Members needing assistance with their password should contact the service center.

The public site includes FAQs, calculators and an HSA member guide. Employees may use the site to determine how HSAs work, the potential advantages, and how their expenses might compare under a traditional plan versus a high deductible health plan with an HSA.

Reporting

BenefitWallet offers you several reports to assist in your HSA administration. These reports are designed to show you payroll file statuses, detailed participant information, and aggregate account information at the group level. The different reports you may access are:

> **File Status Report** - provides summary information for all files processed by the employer for the selected date range. Any individual file can be selected to view processing details
>
> **Payroll Repost Report** - provides details regarding daily reposting attempts into participants' frozen accounts.
>
> **Account Profile Report** - provides details at the participant level regarding the receipt and processing of payroll files
>
> **Monthly Summary Report** (available to groups with more than 25 HSA accounts) - provides a summarized report of monthly transactions including contributions, withdrawals, fees, rollovers and investment activity of the accounts affiliated with the employer code

Web training sessions are regularly scheduled on Wednesdays from 2pm – 3pm (EST). To participate in a session, send the name and email address of participants to HSAWebTraining@ACS-hro.com. Participants sharing one connection need only submit one name and email address.

Contacts

Employer Support Team (employer contacts only)

Phone:	866-712-4551
E-Mail:	EmployerSetup@mybenefitwallet.com
Hours of Operation:	8:00 am – 8:00 pm Eastern Time, Monday – Friday
	9:00 am – 6:00 pm Eastern Time, Saturday & Sunday

BenefitWallet HSA Member Customer Service Numbers

Phone:	1-877-472-4200
TDD:	1-800-833-8334
Hours of Operation:	8:00 am – 11:00 pm Eastern Time, Monday – Friday
	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 the remainder of 2015 and 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 the payroll nor investment transactions will post.

Day	Date	Holiday	BenefitWallet Holiday	Bank Holiday	Market Holiday
Monday	10/12/2015	Columbus Day		x	
Monday	11/11/2015	Veteran's Day		x	
Thursday	11/26/2015	Thanksgiving Day	x	x	x
Friday	11/26/2015	Day After Thanksgiving			market closes 1pm eastern
Thursday	12/24/2015	Christmas Eve	Close 6pm eastern		market closes 1pm eastern
Friday	12/25/2015	Christmas Day	x	x	x
Thursday	12/31/2015	New Year's Eve	Close 6pm eastern		
Friday	1/1/2016	New Year's Day	Open 9am-6pm eastern	x	x
Monday	1/18/2016	Martin Luther King Day		x	x
Monday	2/15/2016	President's Day		x	x
Friday	3/25/2016	Good Friday			x
Monday	5/30/2016	Memorial Day	x	x	x
Monday	7/4/2016	Fourth of July	x	x	x
Monday	9/5/2016	Labor Day	x	x	x
Thursday	11/24/2016	Thanksgiving Day	x	x	x
Friday	11/25/2016	Day After Thanksgiving			market closes 1pm eastern
Sunday	12/25/2016	Christmas Day	x	x	x
Monday	12/26/2016	Christmas Day Observed	x	x	x

FAQs

What is my User ID?

Your employer User ID is the employer sub-account, which begins 9500998, or is one created for you by your primary business contact. The User ID cannot be changed. If you are the primary business contact and have not received a User ID or employer sub-account number, contact the Employer Support Team at 866-712-4551.

How do I obtain my User ID?

Emails from the Employer Support Team or your Client Service Manager provide the User ID to the primary business contact. For security purposes, this is emailed independently of the user guide. This information is provided to the business contact information provided at the time of employer setup, or other specified contact. User IDs as setup by the primary business contact are provided to you by your colleague.

What if I have forgotten my User ID?

Contact the Employer Support Team at 866-712-4551. For security purposes we will only provide this information to contact names of record.

What is my initial password?

The initial password for the primary business contact user id is 999999999. Initial passwords for other users will be provided by the primary business contact. Upon first logon you must change the password. Passwords must be nine characters or less and must contain one numeric value

What do I do if I am locked out of the application? Cannot remember my password?

Contact the Employer Support Team at 866-712-4551 and request a password reset. For security purposes we will only reset passwords to the contact names of record.

What if I need a security code?

Security Codes are provided via email to the email address associated with the account. You can obtain the Security Code without support assistance by indicating an email address on the email collection page when presented. You may update online under Employer Services/Update Personal Information. Otherwise you may contact the Employer Support Team at 866-712-4551.

Why do I need a Security Code when I am logging on again?

If you are logging on from a different computer or network you may need a new Security Code. In addition, if system settings have changed you may need this. Security Codes are part of our security systems designed to protect your information.

Why isn't one of my employees displaying on the *POW!* screen?

Only employees currently enrolled on the BenefitWallet HSA recordkeeping system with your employer id will display. If an enrollment has not been received or successfully processed, the name and payroll information will 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.

What steps should I take regarding employees who are not displaying on the *POW!* screen?

1. Check that the individual is currently employed by your firm and participating in the HDHP plan.
2. Check that enrollment has been submitted, typically by your health plan or debit card vendor, and that it processed successfully. (Edit of successful processing would have been received by enrollment file submitter.)
3. After verifying both of these events, contact the employer support team. For research purposes, we will need the social security number and name of the person.

Why is an account "frozen"?

Accounts designated as frozen have processed successfully onto the recordkeeping system. However the member has not completed signature processing (either electronic or master signature card).

What actions should be taken regarding the frozen accounts?

Employees can open their frozen accounts by completing the signature process. Electronic signature (e-sig) can be completed by logging onto the member website at mybenefitwallet.com. The User ID for a member is their account number. Their initial logon password is their social security number.

What is the employer code and how do I use it?

Each employer is assigned a three-character employer code. This is used to uniquely identify your members. It is submitted for each member. In addition, funds from your employer sub-account can only post to accounts that are listed under your employer code. When an account/employee terminates the employer code is changed to XXX. The employee will no longer display on your Payroll on the Web application. Funds from your employer sub-account cannot post to an account with an employer code different from yours.

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 Funding Text File link on the Payroll on the Web tab 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" or using the online contribution feature found on the member portal and mobile app (if available).

Why are the dollar amounts from previous submissions displayed?

The *POW!* application is designed to automatically save prior contribution information. This way, an employer does not have to re-input the same information. Employers should check the contribution amounts and verify these are the amounts to again post to the accounts. A file description is required to update and submit saved information.

How do I submit information previously saved?

Logon to *POW!*; enter a file description, press update and submit the saved and retained information. You will have the opportunity to verify the employee and employer subtotals as well as the total contribution prior to resubmitting.