



HSA Employer
Payroll Funding

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Welcome

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.

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

Thank you for selecting BenefitWallet®.

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.

The screenshot displays the BenefitWallet dashboard interface. At the top, the logo and user information are visible: "Welcome Test Group 123 | Last login was on 05/02/2018 at 03:37 PM." and a "Logout" button. The main navigation bar includes "Home" and "Payroll Processing". The "Payroll Processing" menu is expanded, showing options like "HSA", "Payroll on the Web", "Funding Spreadsheet Upload", "AdHoc Quick Payroll Processing", "Deposit Instructions", "ACH Pull Funding Election", "FSA/DCAP/HRA", and "Payroll Processing". The dashboard content area features several tiles: "Important Notes" with a message about 2017 HSA contributions, "Eligibility & Enrollment" with a donut chart showing counts for TRP (16), HRA (6), FSA (3), FSA (10), and HSA (56); "HSA Account Status" with a donut chart showing counts for "en (28)" and "Frozen"; "Employer Profile" (MAIN STREET DOOR); "Member Search"; and "Monthly HSA". Utility buttons for "Employer Guide", "Refresh", and "Tiles" are also present.

Getting Started with POW! Payroll on the Web

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.

Payroll on the Web (POW!) 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.

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.

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.

Overview

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.

Important Reminders

- Contribution information can only be input for accounts in open status.
- Accounts are in frozen status when enrollment has processed but the signature process is incomplete.
- Accounts for which enrollment has not yet processed 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.
- Closed accounts do not display.
- You may save and use templates to make future submissions easier.

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. Payroll ID and account status are also displayed.

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 employees on the system is indicated at the bottom of the screen below the Grand Total amount.

The screenshot displays the 'Payroll on the Web' interface. At the top, the user is logged in as 'Demo Employer HSA 2' with a last login on 05/25/2018 at 08:36 AM. The navigation menu on the left includes 'Home', 'Payroll Processing', 'HSA', 'Payroll on the Web', 'Funding Spreadsheet Upload', 'Ad-Hoc Quick Payroll Processing', 'Deposit Instructions', 'ACH Pull Funding Election', 'Reporting', 'Eligibility & Enrollment', 'Employer Profile', 'Member Information', 'Manage Notifications', 'Employer Toolbox', and 'Logout'. The main content area shows the 'Create New Payroll' form with the following fields:

- Payroll File Date: 05/25/2018
- File Description: Test
- Employee and Employer Contributions section with a search and save button.
- Account Status: All
- Display Count: 10

Below the form is a table titled 'Employee and Employer Contributions' with the following data:

Employee Name	Employee Payroll ID	Status	Employee Contribution	Employer Contribution
ALLEN DICK	999001003	Open	20.00	50.00
ALLEN JOHN	999004003	Open	100.00	0.00
ANDERSON MIKE	999001004	Open	100.00	0.00

Populating POW!

Select the *Help* link if you need assistance. After you have reviewed this information, you may return to the application by selecting the *X* in the top right corner.

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.

Deposits made for the prior calendar year must indicate the Effective Date for the contribution to post in the Prior Year (e.g. December 20). Prior Year contributions post only during the period January 1 – April 15th of each year.

Payroll File Date

First, 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 the following business processing date.

Input a file description. This may be your employer name, file date, etc. Each submission should have a unique submission for identification purposes.

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

BenefitWallet

Welcome Demo Employer HSA 2 | Last login was on 05/25/2018 at 08:36 AM | Logout

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Member Information

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Logout

Payroll on the Web

Last Submitted: 05/24/2018 | Last Saved: 05/24/2018

Create New Payroll

Payroll File Date: 05/25/2018 | File Description: Test

Employee and Employer Contributions

Select Name: | Account Status: All | Search | Save

Display Count: 10

Click on the ▼ for more details, if available.

Employee Name	Employee Payroll ID	Status	Employee Contribution	Employer Contribution
ALLEN DICK	999001003	Open	20.00	50.00
ALLEN JOHN	999004003	Open	100.00	0.00
ANDERSON MIKE	999001004	Open	100.00	0.00

Contribution Information

Important Reminders

- Input of alphabetical characters, symbols and spaces will result in a popup requiring adjustment to numeric values before processing.
- Any single entry for a member in excess of the current IRS maximum annual contribution will require adjustment before proceeding.
- A Contribution Total for Employee and Employer contributions as well as Grand Total display.
- Dollars and cents are separated by a decimal point.

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. Only the dollar amount of the contribution to post should be input into the dollar field. The cents amount must be populated with two numeric values. The default is "00".

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

By moving the cursor out of the text box with the most recent input, subtotals for the Employee Contributions and Employer Contributions, as well as an overall total will calculate.

You may create and save templates to make future submissions easier.

BIIRD DOUG	999001007	Open	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	
BLACKWELL TIM	999001008	Open	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	
BOITANO DAN	999001009	Open	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	
BOONE BOB	999001010	Frozen	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	
BOSETTI RICK	999001011	Open	<input type="text" value="100.00"/>	<input type="text" value="0.00"/>	
« < 1 2 3 4 5 6 7 8 9 > »					
			Employee	Employer	
Contribution Total (\$)			620.00	50.00	
Grand Total (\$)			670.00		
Total Employees: 83					
			<input type="button" value="Submit"/>	<input type="button" value="Save As Template"/>	<input type="button" value="Clear"/>
<small>Note: Funding instructions submitted by 4:00 pm (EST) Monday through Friday (except banking holidays) will be processed the same business day. Files uploaded after 4:00 pm (EST) or during a non-business day will be processed the following business day.</small>					

Submitting Contributions

1. To submit funds, you will confirm the total that must be contributed the employer sub-account. It is presented in total and with a breakdown between employee and employer contribution amounts.
2. To submit, reconfirm this submission. The file is not submitted for processing until you have reconfirmed and receive the confirmation.

You may save templates to make future submissions easier.

	Employee	Employer
Contribution Total (\$)	620.00	50.00
Grand Total (\$)	670.00	

Total Employees: 83

Submit Save As Template Clear

Note: Funding instructions submitted by 4:00 pm (EST) Monday through Friday (except banking holidays) will be processed the same business day. Files uploaded after 4:00 pm (EST) or during a non-business day will be processed the following business day.

	Employee	Employer
Contribution Total (\$)	620.00	50.00
Grand Total (\$)	670.00	

Total Employees: 83

Confirmation

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

The screenshot shows the BenefitWallet interface for 'Payroll on the Web'. The left sidebar contains a navigation menu with 'Payroll Processing' expanded, showing options like 'HSA', 'Payroll on the Web', 'Funding Spreadsheet Upload', 'AdHoc Quick Payroll Processing', 'Deposit Instructions', and 'ACH Pull Funding Election'. The main content area is titled 'Payroll Allocation Confirmation' and includes a 'Print Payroll Submission' link. The text on the screen states: 'Your payroll transactions have been submitted and will be posted to the appropriate HSA accounts in the next payroll batch process (05/25/2018), provided that your account at BNY Mellon contains at least \$670.00. Otherwise, we will hold these items 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.'

The screenshot shows the BenefitWallet interface for 'Payroll on the Web'. The left sidebar is similar to the first screenshot, but 'Payroll Processing' is collapsed. The main content area is titled 'Payroll Allocation Exception Processing' and contains the message: 'You cannot submit Payroll more than once in one session. Log back in again to re-submit. Please contact EMPLOYER SUPPORT TEAM at 1-866-712-4551 for help.'

Getting Started with Funding Spreadsheet Upload

Funding Spreadsheet Upload 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 Spreadsheet Upload, you can securely upload the converted text file for processing.

Funding Spreadsheet Upload is available through the Payroll Processing menu. Select Funding Spreading Upload from the link on the left side of the screen or within the text.

When finished, remember to log out. Verification that you are logged out of the application will display. For your security, you will be logged out after 28 minutes of inactivity. Any submitted input(s) made to that point will be lost and you will need to reenter this information.

The screenshot shows the BenefitWallet interface for 'Funding Spreadsheet Upload'. The top navigation bar includes 'Home', 'Payroll Processing', 'HSA', 'Payroll on the Web', 'Funding Spreadsheet Upload', 'AdHoc Quick Payroll Processing', 'Deposit Instructions', and 'ACH Pull Funding Election'. The main content area is titled 'Funding Spreadsheet Upload' and features a progress indicator with three steps: 1. Download, 2. Upload, and 3. Done. Below the progress indicator, the text reads: 'Information you will need: Health Plan = 202, Employer ID = DE4. Download the funding template and populate the template with your transactions. If you have already created your funding file, you can click Next to skip this step.' There are two links: 'Download Payroll Distribution Spreadsheet' (with a green X icon) and 'Instructions Manual' (with a red PDF icon). A 'Next' button is located at the bottom right of the main content area.

Review this information prior to creating your spreadsheet

- Use the BenefitWallet template. No other file formats will be accepted or processed.
- Before opening the template, make sure your Microsoft Excel Security is set to Medium or lower. You can find this under: Developer Tab / Macro Security. After setting it to Medium, close and re- open the Excel Template; select *Enable Macros* when prompted.
- If you plan to paste data into the spreadsheet, 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. **A common issue is missing leading zeros.**
- Transactions must be entered beginning on row two. There cannot be any empty rows in between transactions.

Step 1 - Download the Spreadsheet

1. Click *Download Payroll Distribution Spreadsheet* and save the template if prompted.
2. Open the template.
3. Enable editing and Macros.
4. **READ** the message carefully prior to populating your spreadsheet. Click *Ok* to continue.

Welcome Demo Employer HSA 2 | Last login was on 05/25/2018 at 08:45 AM

Home Funding Spreadsheet Upload

1 Download 2 Upload 3 Done

Information you will need:
Health Plan = 202
Employer ID = DE4

Download the funding template and populate the template with your transactions. If you have already created your funding file, you can click Next to skip this step.

Download Payroll Distribution Spreadsheet

To assist you with this process, please download the step-by-step instructions manual.

Instructions Manual

Next

HSAPayrollDistributionMaster [Read-Only] [Compatibility Mode] - Excel

File Home Insert Page Layout Formulas Data Review View Tell me what you want to do

Clipboard Font Alignment Number Styles Cells Editing WebEx

NAME (For Reference Only)

	A	B	C	D	E	F	G	H
1	Payroll	Funding	Transaction		WRITE TO TEXT	Effective Date	Participant Name field - for	
2	Employee Id	Source	Type	Amount	Description	Override	NAME (For Reference Only)	
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
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27								

WARNING!

BenefitWallet

IMPORTANT: PLEASE READ CAREFULLY

* Please use the "CR" value to fund your HSA Participant's accounts. The "DR" value may only be used in limited circumstances. For example, debits should never be used to correct Excess Contributions or to recoup funds from terminated employees. For additional information on the proper use of debits, please refer to the Instructions Tab or the Funding File Step-By-Step Instructions Manual.

* Distribution of your funds is done based on the Effective Date of your file, which you will be required to enter when you click "Write To Text". Please, refer to the Instructions Tab on when to use the Effective Date Override column on the template.

* If you have any questions / concerns about this process please contact the BenefitWallet Employer Support Team Monday - Friday, 8am - 8pm EST at 866-712-4551 (toll-free) or 201-553-6305 (toll)

OK

Step 1 - Download the Spreadsheet

Important Note

Before populating the spreadsheet, it is important that you understand proper use of the debit process.

Debit Process

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 HSA.

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 employer’s 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.

Step 2 - Populate the Spreadsheet

Column A—Payroll Employee ID (required field):

Enter the Payroll ID assigned to your employees (this is SSN unless previously coordinated with your Health Plan). Make sure there are no spaces, dashes, hyphens, etc.

Column B – Funding Source (required field):

Employee contributions are submitted by entering a “1”; Employer contributions are 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. See the prior page for detailed information on the use of “DR”.

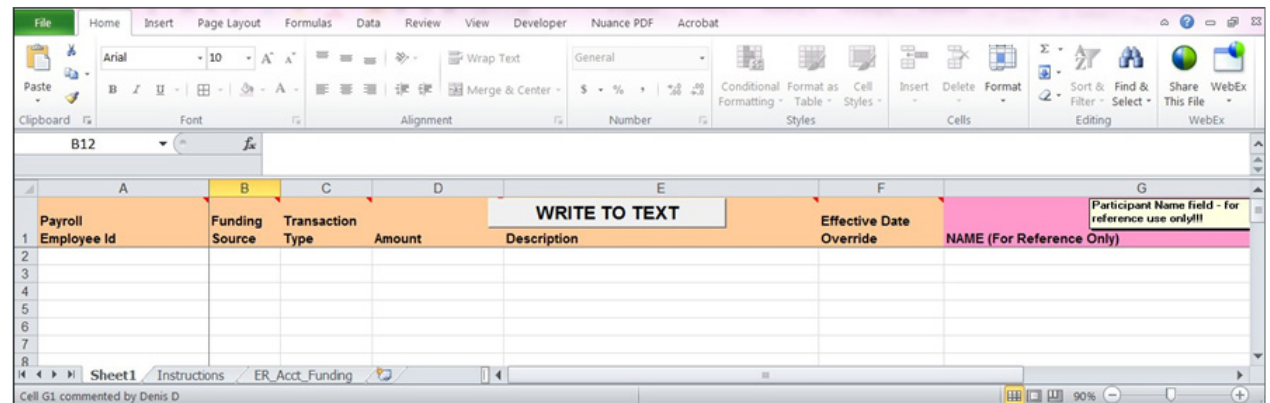
Column D – Amount (required field): Specify the dollars and cents to be funded. All values must be positive. If you are pulling funds out of an account, use the “DR” indicator. Do not use special characters to show a negative amount.

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 members’ periodic account statements. If left blank, defaults are:

- 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.



Step 3 - Upload the Spreadsheet

- After the funding data is entered, resave the file. The file name should be the 3 digit Health Plan code, 3 digit EID and Effective date of the file; “Master” should be removed from the name (keeping “Master” in the title prevents the write to text function).
- Once saved, you may run the macro by clicking *Write to Text* or move on to the next step to upload the spreadsheet.
- Browse to select the spreadsheet.
- On the screen, enter:
 1. File Control Number (optional) today’s date or a unique number.
 2. Payroll Effective Date the effective date of the file to be processed. This drives when the funds will be moved into accounts.
 3. Header Description and Trailer Description are optional.
 4. Click *Upload*.

BenefitWallet

Welcome Demo Employer HSA 2 | Last login was on 05/25/2018 at 08:45 AM. Logout

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1 Download 2 Upload 3 Done

Select your funding file

Excel File Txt File

Funding Spreadsheet Upload

Browse

File Control Number 0

Payroll Effective Date 05/25/2018

Header Description(Optional) Header Description

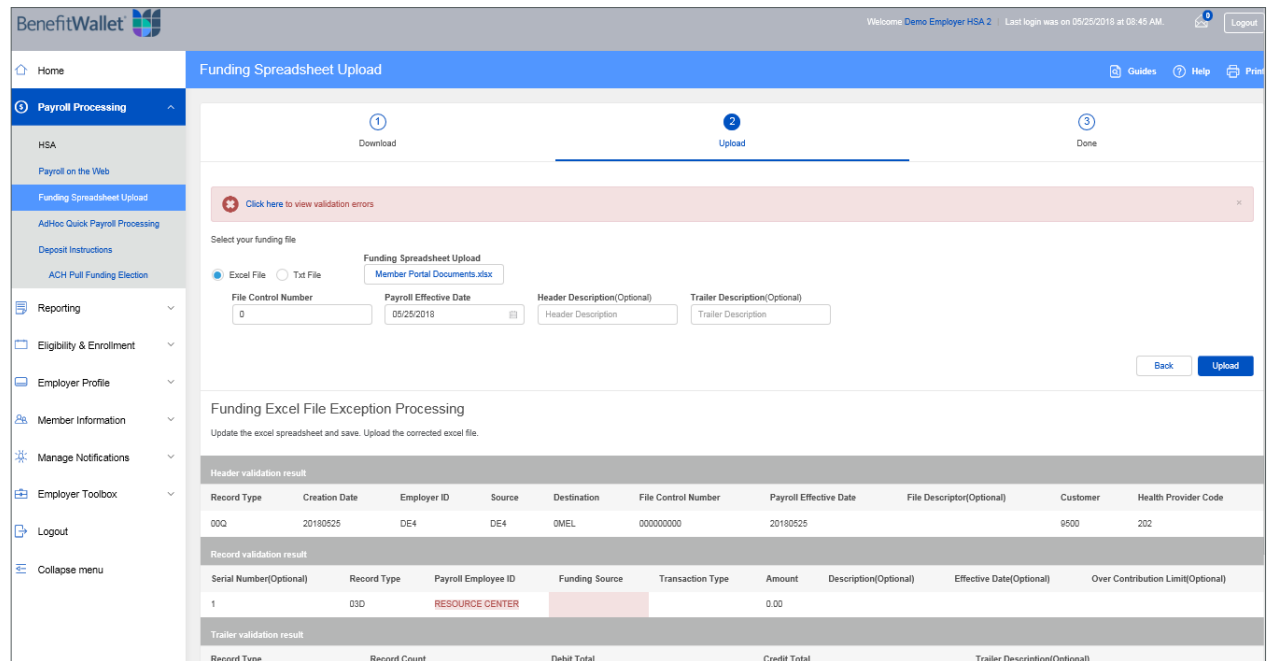
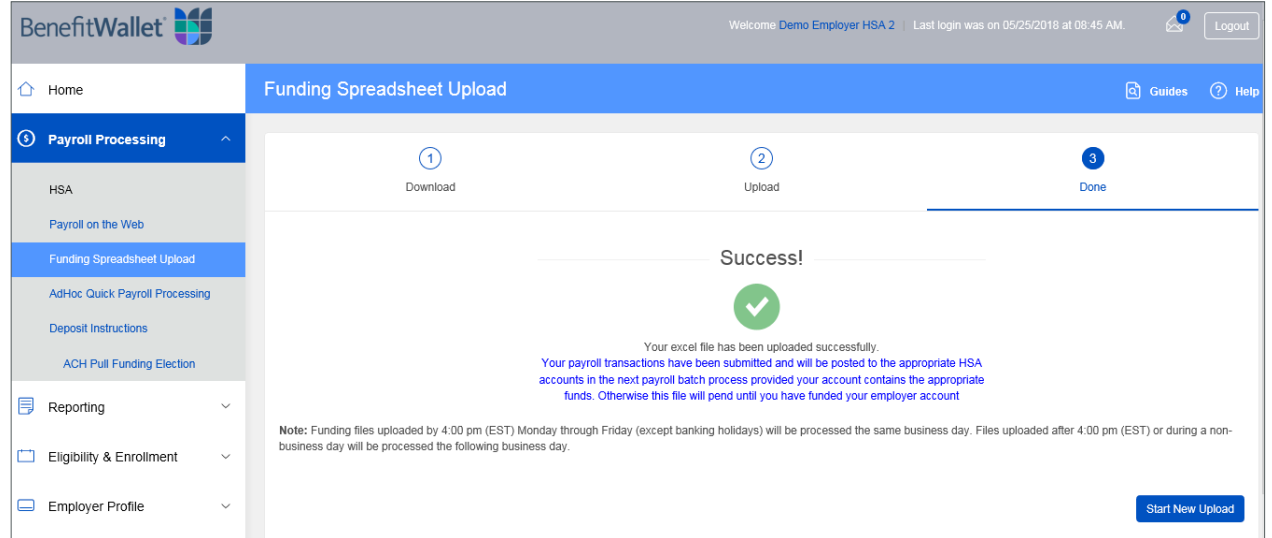
Trailer Description(Optional) Trailer Description

Back Upload

Step 4 - Confirm, Review Edits and Submit Funding

- If there are formatting issues or invalid data in your file, an error message will display. Move the mouse over the highlighted field for additional information.
- Go back to your funding template, correct the errors, resave your file (this step should not be skipped) and repeat the upload process.
- If there are no errors, but your file contains debits, you will see a message.
- Check the box and click **OK** 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 be uploaded.
- A confirmation screen will display.

You should check the Reporting menu the following day to confirm that your file processed successfully and/or reconcile your account in case of any transaction rejections.



Getting Started with AdHoc Quick Payroll Processing

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 12, 2020 is a Saturday. Inputs with that effective date will process on Monday, September 14, 2020. **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 (Social Security Number) for each employee as provided during enrollment processing. 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.

The screenshot shows the BenefitWallet interface. At the top, it says 'Welcome Test Group 123 | Last login was on 05/02/2018 at 04:13 PM.' and has a 'Logout' button. The navigation menu on the left includes 'Home', 'Payroll Processing' (selected), 'HSA', 'Deposit Instructions', and 'FSA/DCAP/HRA'. The main content area is titled 'AdHoc Quick Payroll Processing' and contains the following text:

AdHoc Quick Payroll Processing is designed for use primarily:

1. to submit funding for former employees with open accounts who have terminated and no longer display on Payroll on the Web and
2. to resubmit payroll contributions for accounts that are now in open status but were closed or frozen at the time of the pay period.

This method is limited to 25 transactions per submission. To submit a larger number of transaction use the Funding Text File link on the upper left of this screen or prepare multiple submissions. These transactions will process with an effective date and year of today unless otherwise indicated by input into the Effective Date columns associated with the particular transaction.

Payroll File Date

Click on the ▼ for more details, if available.

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—Credit or Debit.

- Credit - To post funds
- Debit - 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.

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Welcome Demo Employer HSA 2 | Last login was on 05/23/2018 at 10:32 AM. Logout

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Previous Submissions

AdHoc Quick Payroll Processing is designed for use primarily:

1. to submit funding for former employees with open accounts who have terminated and no longer display on Payroll on the Web and
2. to resubmit payroll contributions for accounts that are now in open status but were closed or frozen at the time of the pay period.

This method is limited to 25 transactions per submission. To submit a larger number of transaction use the Funding Text File link on the upper left of this screen or prepare multiple submissions. These transactions will process with an effective date and year of today unless otherwise indicated by input into the Effective Date columns associated with the particular transaction.

Payroll File Date
05/23/2018

Click on the ▼ for more details, if available.

Employee Payroll ID	Funding Source	Transaction Type	Transaction Amount	Description(Optional)	Effective Date Override(Optional mm/dd/yyyy)
<input type="checkbox"/> 123456789	Employer	Credit			

+ Add Payroll - Remove

Total Transactions: 0 Credit Total (\$) 0.00 Debit Total (\$) 0.00

Submit Clear

Note:Funding instructions uploaded by 4:00 pm (EST) Monday through Friday (except banking holidays) will be processed the same business day. Files uploaded after 4:00 pm (EST) or during a non-business day will be processed the following business day.

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 "00". 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.

The screenshot displays a web interface for managing payroll funding. On the left is a sidebar menu with the following items: ACH Pull Funding Election, FSA/DCAP/HRA, Payroll Processing, Reporting, Employer Profile, Member Information, Manage Notifications, Employer Toolbox, and Logout. The main content area features a 'Payroll File Date' input field with a calendar icon. Below it is a note: 'Click on the ▼ for more details, if available.' A table with columns 'Employee Payroll ID', 'Funding Source', and 'Transaction Type' is shown. The 'Employee Payroll ID' column has an input field and a checkbox. The 'Funding Source' column has a dropdown menu currently set to '-- Select --'. The 'Transaction Type' column has an input field set to '-- Select --'. Below the table are '+ Add Payroll' and '- Remove' buttons. At the bottom, there are three summary boxes: 'Total Transactions:', 'Credit Total (\$)', and 'Debit Total (\$)'. At the very bottom right are 'Submit' and 'Clear' buttons.

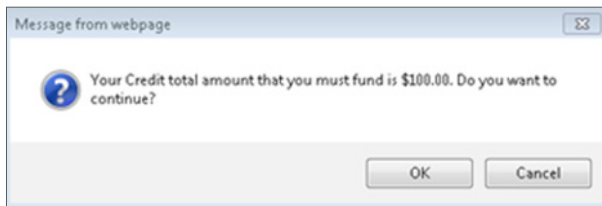
Populating

Submitting for Processing

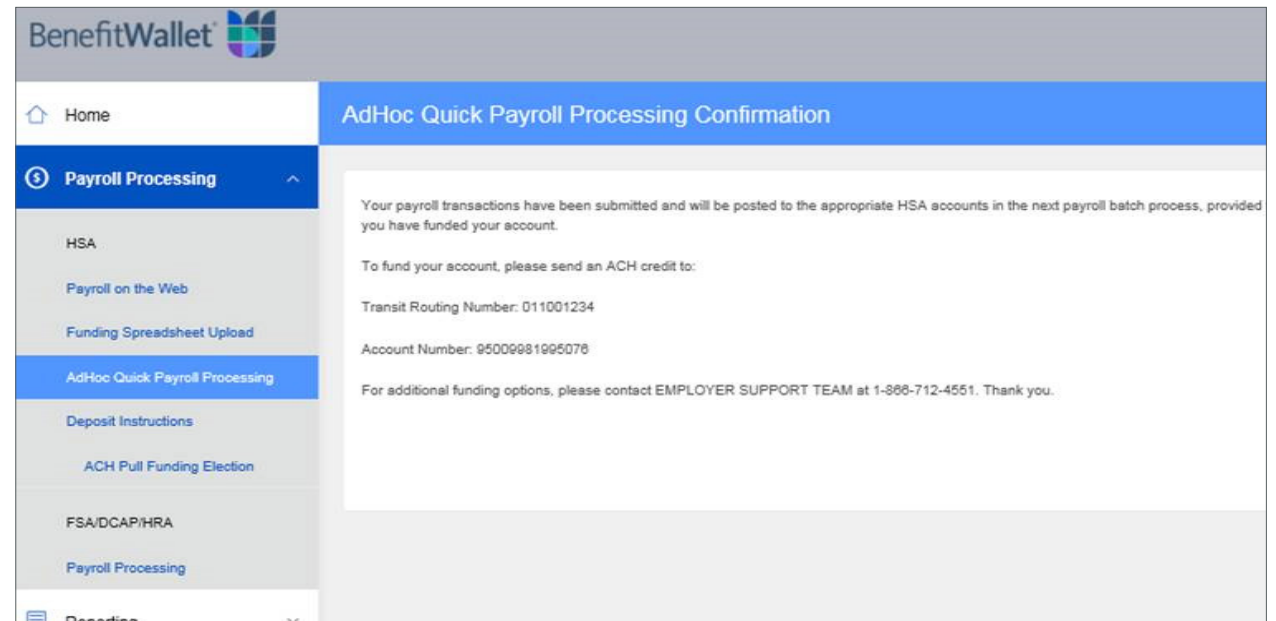
After you have input the contribution information, press *Submit* to go to the next step. A summary total of the transactions input will display. To proceed, select *OK* or to return to the prior screen, select *Cancel*. After selecting *OK*, you will have to reconfirm the submission.

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.

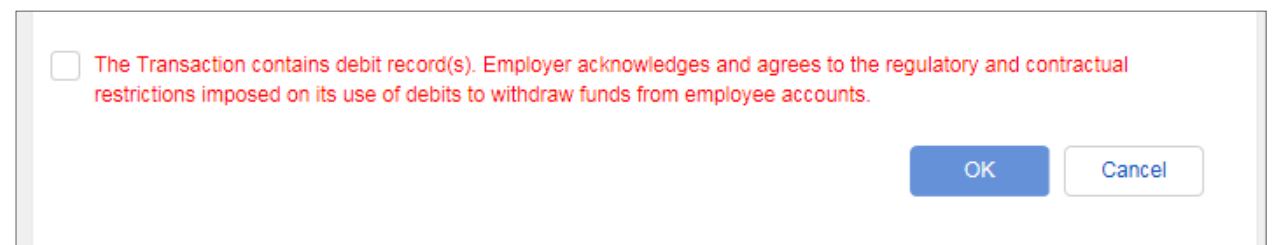
Confirm the submission.



Reconfirm the submission.



The file is only submitted for processing after re-confirming and receiving the confirmation.



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.

The screenshot shows the BenefitWallet interface. At the top, it says "BenefitWallet" with a logo, "Welcome Test Group 123", and "Last login was on 05/02/2018 at 04:13 PM." There is a "Logout" button with a notification icon. The main navigation menu on the left includes: Home, Payroll Processing (selected), HSA, Payroll on the Web, Funding Spreadsheet Upload, AdHoc Quick Payroll Processing (highlighted), Deposit Instructions, ACH Pull Funding Election, FSA/DCAP/HRA, and Payroll Processing. The main content area is titled "AdHoc Quick Payroll Processing Confirmation" and contains the following text:

Note: the CR value is used to fund HSA Participants accounts; the DR value should only be used to correct the following errors:
(1) employer contributions made on behalf of ineligible individuals;
(2) payroll keying errors; and
(3) funding errors related to incorrect information provided to the custodian on the employer's payroll file.

Debits should never be used to correct Excess Contributions or to recoup funds from terminated employees. For additional information, please refer to Section 223 of the Internal Revenue Code or the step-by-step instructions guide on the Funding Text File page.
Please review and accept the following information included in the file submission.

The Transaction contains debit record(s). Employer acknowledges and agrees to the regulatory and contractual restrictions imposed on its use of debits to withdraw funds from employee accounts.

At the bottom right, there are "OK" and "Cancel" buttons.

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 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.)

The screenshot shows a "Message from webpage" dialog box with a yellow warning triangle icon. The message text reads:

You have entered an amount for a participant that exceeds \$8200, which is the 2021 IRS maximum of \$7200 plus the IRS maximum catch-up contribution of \$1000. Please update the participant record to have a contribution amount less than or equal to \$8200.

An "OK" button is located at the bottom right of the dialog box.

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 through the employer portal under *View/Update Employer Profile*. All employer sub- account numbers begin with 9500998.

To view your employer sub-account number, go to *View/Update Employer Profile* under the *Employer Profile* menu.

Wire Transfer

The Bank of New York Mellon must receive all wires by 5:00 p.m. ET at least one day before the payroll effective date in order for funds to be available in each employee’s account on the payroll date (provided distribution instructions are also submitted on 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:	P.O. 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:	The Bank of New York Mellon
Receiving Bank Address:	P.O. 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:	9500998XXXXXX
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 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 in the Employer Toolbox. Checks may be mailed to the P.O. Box below or for overnight deliveries, use the street address below. *Checks must be received one day before the payroll effective date.*

Mail

BenefitWallet HSA

P.O. Box 535161
Pittsburgh, PA 15253-5161

Overnight

BenefitWallet Operations

500 Ross Street Suite 154-0510
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. This includes funding from all sources (employee payroll, employer payroll contributions as well as individual employee contributions).
- Prior year contributions can be submitted by employers or employees between January 1 and April 15 each year.

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

IRS HSA Limits	2021	2020	Change from 2020
HSA Contribution Limits:			
Individual Coverage	\$3,600*	\$3,550*	+ \$50
Family Coverage	\$7,200	\$7,100	+ \$100
HDHP Minimum Required Deductibles:			
Individual Coverage	\$1,400	\$1,350	No change
Family Coverage	\$2,800	\$2,700	No change
HDHP Out-of-Pocket Maximum:			
Individual Coverage	\$7,000	\$6,900	+ \$100
Family Coverage	\$14,000	\$13,800	+ \$200

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

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 Service Center

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 or redemption) will post on these days. For a day that is both a bank and market holiday, neither payroll nor investment transactions will post.

Holidays

Date	Holiday	BenefitWallet Holiday	Bank Holiday	Market Holiday
Friday, January 1, 2021	New Year's Day	x	x	x
Monday, January 18, 2021	Martin Luther King Day	x	x	x
Monday, February 15, 2021	President's Day		x	x
Friday, April 2, 2021	Good Friday			x
Monday, May 31, 2021	Memorial Day	x	x	x
Monday, July 5, 2021	Independence Day Observed	x		x
Monday, September 6, 2021	Labor Day	x	x	x
Monday, October 11, 2021	Columbus Day		x	
Thursday, November 11, 2021	Veteran's Day		x	
Thursday, November 25, 2021	Thanksgiving Day	x	x	x
Friday, December 24, 2021	Christmas Day Observed	x	x	x
Friday, December 31, 2021	New Year's Day Observed	x	x	x

Employer Support Team

Phone: 866.712.4551

Hours of Operation (Eastern Time)

Monday – Friday: 8 a.m. – 8 p.m.

Saturday & Sunday: 9 a.m. – 6 p.m.

BenefitWallet Member Services

Phone: 877.472.4200

Hours of Operation (Eastern Time)

Monday – Friday: 8 a.m. – 11 p.m.

Saturday & Sunday: 9 a.m. – 6 p.m.

