

Let's Navigate Change, Together!

Flexible Spending Account (FSA) Platform Transition Guide



Welcome!

This guide is designed to prepare for the transition of your FSAs to the HealthEquity proprietary platform.

We look forward to a successful transition.

LET'S GET STARTED.



Welcome to your new FSAs at HealthEquity!

We want to make sure you know what to expect as we begin transitioning the administration of your flexible spending accounts (FSAs) to our proprietary platform. This guide contains a few touchpoints planned to help you navigate this process.

- 1** You'll receive an email providing instructions on the implementation process with details about your new HealthEquity account features, new employer portal, invoicing, reporting, enrollment, and more.
- 2** Throughout the transition process, we'll keep you informed as we establish your new account and provide clear instructions on how you will add members' accounts to the new platform.

For assistance during the transition process, please contact your Service Delivery Team or contact HealthEquity Client Services.

Transition Checklist



The following checklist outlines the key information needed by HealthEquity to support the transition of your plans for ongoing program management. Please ensure the tasks are completed by the designated due dates provided below.

90 days in Advance of your plan Renewal Date	
Funding Agreements	Review and Electronically sign the Funding Profile <ul style="list-style-type: none"> ▪ A Funding Profile will be sent to the primary contact on file via emails and must be signed electronically. <ul style="list-style-type: none"> - The Funding Profile outlines the terms and payment method for all purchases, payments and reimbursements. A new Funding Profile will be needed for all clients transitioning to the new platform. ▪ Review and sign the funding profile by the noted due date ▪ Important: please do not remove your current banking filters as we will continue with your existing funding method through the platform runout period.
60 days in Advance of your Plan Renewal Date	
Communication Materials	Welcome Letters and Open Enrollment Materials <ul style="list-style-type: none"> ▪ Download the open enrollment materials from our Media Gallery. ▪ Access Welcome Letter(s) and more information on the Transition page at wageworks.com/csamra-er/transition/. ▪ Download and distribute the Welcome Letter to employees participating in the FSA plan.
45 days in Advance of your Plan Renewal Date	
Funding	Establish Banking Needs <ul style="list-style-type: none"> ▪ Update or establish your bank filters for your funding process. ▪ Provide the bank remittance instructions to your Accounts Payable Department.

Employee Demographic Information	Eligible Employee Demographic Information <ul style="list-style-type: none">▪ As a part of the transition, HealthEquity will transition all currently active employee’s demographic information into the new platform as of this time.▪ If you have newly eligible employees, please enter their information after this transition is completed. You can enter their demographic information into the HealthEquity Employer Portal or through your current file process.
30 days in Advance of your Plan Renewal Date	
Election Information (All Plans)	FSA Plans <p>After employee demographic information has been transferred to the new platform by HealthEquity, please provide your employees new plan year election amounts via either your enrollment file or online through the HealthEquity Employer Portal.</p>

Transition FAQs

Will we need to sign a new Funding Profile for this transition?

Yes, you will need to sign a new Funding Profile as part of this transition. You will receive a new Funding Profile that you will need to electronically sign and return no later than the indicated due date to avoid any risk of a delayed start to your new plan year.

How will we know if HealthEquity received our signed Funding Profile?

The individual who electronically signs the document will receive an email confirmation, along with a PDF copy of the signed Order Form and/or Funding Profile, stating that your agreement is 'Signed and Filed.' HealthEquity will then review your Order Form and/or Funding Profile and contact you with any questions.

Can I forward the email if I'm not the correct person to sign contracts for my organization?

No. Please **do not** forward the email. If you're not the designated party to sign the Order Form and/or Funding Profile on behalf of the organization, use the **delegate** function to forward to your organization's authorized signer by clicking the link provided in the email

Will I be required to reprogram our Eligibility, Enrollment and/or Contribution files?

If you are currently providing eligibility or enrollment files using the V2 format or RPI, you can continue to use the existing files for the new platform. Please note, if you are using the V2 format, must include '_OE' or '_AE' in the file naming to differentiate your Annual Enrollment from the ongoing files. You will not need to make any other changes to your file layout or to the FTP location you are currently sending your OE, ongoing eligibility and contributions files (if applicable).

- RPI is the ADP Payroll system that passes payroll deduction information between ADP and HQY.

If you are currently providing eligibility, enrollment and/or contribution files in a format other than V2 or RPI, you will be required to reprogram your files to the standard HealthEquity file layout.

Eligibility, Enrollment or contribution files using the Excel format will require you to either upload a PSF Template or manually enter member data directly into the HealthEquity system. PSF Template can be located on the Transition site under Support.

When does HealthEquity provide reports for program activity, etc.?

HealthEquity provides a self-service website for employers to access standard program reports, schedule reports or generated on-demand reports. Reports can be viewed online and downloaded into Microsoft® Excel® format for additional data manipulation. Login information including username and password will be sent to you in a separate email.

How does HealthEquity invoice for participants?

HealthEquity billing includes any participant with an election and/or carryover balance greater than \$0 within the current plan year. Should a participant choose not to re-elect for a subsequent plan year, HealthEquity will only bill for the participant if the balance in the account is greater than \$1 and the employer's plan is in the grace period or runout.

Are debit cards available for all active healthcare employees? How many cards will they receive?

Yes. HealthEquity automatically issues one debit card to employees enrolled in a Healthcare account. Although the initial card package will have only one card, employees can login to their account online and order additional cards for spouses and dependents through the Card Center. There are no additional fees for additional cards.

When can employees expect to receive their Healthcare Card?

For Employees enrolled in the plan, HealthEquity will mail one new HealthEquity® Visa® Health Account Card.¹ The new card will arrive approximately fifteen (15) business days after HealthEquity receives and processes your enrollment information.

Does the card need to be activated?

Yes. Cards need to be activated by employees before they can be used. Activation is quick and easy. Employees simply call the activation phone number listed on a sticker placed on the card. Once they've activated their card, the employee may simply remove the sticker.

Do you have a "recurring" payment feature for Dependent Care Expenses?

For Dependent Care claims that are partially paid to date or "pending," HealthEquity will issue payments as additional funds are available. We cannot issue reimbursements for claims without documentation or provider signature.

Do you auto-substantiate certain medical expenses so that the employee doesn't have to keep providing substantiation?

We auto-substantiate by recurring transactions (same dollar, same store), copay, copay multiple, copay combination multiple and Inventory Information Approval System (IIAS).

How will our employees learn about HealthEquity?

Employee education about HealthEquity and the new benefits programs is a critical component of the success of this transition. We have created a sample employee Welcome Letter that specifically addresses how employees may access their account. You may add your Company's open enrollment information prior to use. Visit the Transition page at wageworks.com/csamra-er/transition/ to view the Welcome Letter samples.

Does HealthEquity have enrollment forms to provide to our employees?

Should you need an enrollment form for the FSA, please visit our member [Support and FAQ](#) page.

We currently offer the Carryover feature for FSA to our employees. Will the Carryover funds be transferred and available with HealthEquity?

Yes. Carryover dollars will be added to the employee's new HealthEquity account approximately 45 days after the prior year run out ends if they have not yet been used by that point.

Where can we find general communication materials that we can provide to our employees?

Visit our [Media Gallery](#) for general communications that you provide to employees.

Security Protocols

HealthEquity uses cutting-edge technology to enforce strict security protocols on all operating systems, data exchanges, website, and emails. We will never share information with unauthorized parties, and you can trust that your organization's and participant's information is secure.

Email Whitelisting

Receiving HealthEquity Communications

Although HealthEquity sends emails in accordance with Spam laws, your Spam filter may occasionally consider an email to be Spam. Please follow the steps below so these important communications can reach you and your employees.

Action Items

Send a message to your IT group requesting them to allow emails from the below IP addresses to pass through the company's mail server. If you do not whitelist at the IP level, please add @HealthEquity.com to your safe senders.

- 168.245.38.109
- 168.245.36.114
- 69.89.51.1
- 69.89.50.42
- 69.89.50.43
- 69.89.57.22
- 69.89.57.23
- 69.89.57.183
- 69.89.48.183

Additional Information

- Communications are sent to email addresses provided by the employer or extracted from the HealthEquity systems of record.
- HealthEquity email communications are processed through "do not reply" email boxes. It is noted in the communications that responses sent to these email addresses will not be received, reviewed or otherwise processed. If you have questions about an email communication or need additional assistance, please contact your Service Delivery Team or contact HealthEquity Client Services.

Billing for Administrative Fees

Receiving Invoices from HealthEquity

Monthly Administrative Service Fee Invoices

The administrative fee invoice you receive from HealthEquity via email will contain detailed remittance instructions based on the payment method and terms outlined in your contract.

- Invoices for monthly administrative fees are sent the 23rd of the month and reflect the participant count as of the 20th of the month.
- Invoice reports will be available on the HealthEquity Employer portal.

Funding

- HealthEquity issues payments on the WageWorks bank account.
- HealthEquity issues participant payments daily.
- Employer funding contact receives an email with funding invoice attached on a frequency determined by your signed Funding Profile.
- Funding for all products is on the single Funds Request.
- Client accounts are reconciled annually, within 180 days after the plan year ends.
- Funding reports are available daily on the HealthEquity Employer Portal.

Reimbursement Features

- Participants and dependents can use debit cards, if applicable.
- Check payments are secured by a Positive Pay feature for fraud protection.
- Checks are valid for 180 days from the issue date.
- Checks over 180 days are stale-dated quarterly, and funds are returned to the client.
- Payments issued by check, cards and/or direct deposit are consolidated into a single amount due, based upon the frequency outlined in your Funding Profile.

Invoice Remittance Instructions

Tax ID No: 94-3351864

Pay by ACH Debit

- WageWorks should be added to your bank account filter immediately after signing your Order Form and Funding Profile.
- WageWorks will pre-note your bank account to ensure that we're able to debit fees.
- Administrative fees will be debited from your designated bank account under WageWorks ACH Company Identification Number. Please ensure you communicate the following to your financial institution:
 - **1943351864**
 - **N943351864**

Pay by ACH Credit or Wire Transfer

- Please include the invoice number and your Employer ID in your payment addenda. If your Employer ID is unknown, please contact your Service Delivery team or contact HealthEquity Client Services.
- Please include the account number in the Remitter Identifier 2 field.
- Send WageWorks your ACH credit or wire transfer payments to:
 - MUFG Union Bank, N.A., 350 California St., 10th Floor, San Francisco, CA 94104
 - Routing #122000496
 - Account #3120004386

1. The Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.