

# Employer Portal Guide



**HSA Central**

# Employer Portal Guide

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# Employer Portal Guide

**Welcome to the HSA Central Employer Portal!** The Employer Portal is a powerful, yet easy-to-use, self-service solution, providing you the tools to manage the activity for your organization's Health Savings Accounts(HSA).

**Simply log into the portal and you will be able to:**



**Load your employee data**



**Load your contributions**



**Review monthly reports**



**Answer your employees' questions**

If you have questions about your account(s), contact HSA Central Employer Services:

Phone: 1-833-232-4675 (Monday-Friday, 7 AM-7 PM CT)

Fax: 1-855-839-9895

Email: [HSACentralEmployerSupport@healthaccountservices.com](mailto:HSACentralEmployerSupport@healthaccountservices.com)

Mail: HSA Central Employer  
PO Box 2825  
Fargo, ND 58108

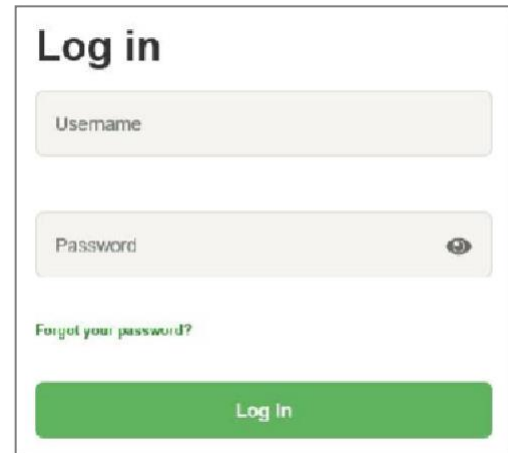
Website: [www.hsacentral.net](http://www.hsacentral.net)



## First-Time Login

During the implementation of your employer plan setup, you should have received two emails containing your login information. One containing your username and another containing a temporary password. If you did not receive these emails or have forgotten your username, please reach out to employer services via the information listed above.

1. Visit our website at [hsacentral.net](https://hsacentral.net) and Select *Employer portal* under Access My HSA.
2. Enter the username provided in the email referenced above. A separate email contained your temporary password.
3. Enter your temporary password in the 'Current Password' dialogue box. Select **Login**. Use the *Forgot your password?* Link if it has expired.
4. Setup your security question(s) and answer(s). The security question(s) will be used if you need to reset your password or have forgotten your password. Select **Submit**
5. You will then be prompted to change your temporary password. Enter your new password, re-enter your new password to confirm you have typed it correctly. Select **Change Password**.



You have successfully created your new password and logged into the Employer Portal for the first time! You now have access to:

- **Reports** – reports for your organization to help manage your accounts
- **Employees** – used to add employees manually and view their account details
- **Plans** – details the plan(s) that your company offers
- **Resources** – provides a list of forms and educational materials that are pertinent to your plan
- **Imports** – used to upload excel files for adding employee demographics, enrollments, contributions and view the results
- **Links** – quick links to important information
- **Tools** – access to portal links and resources available to your employees



## Employee Account Setup

Employee account setup is a two-part process. You'll add employee's demographic information then, their HSA enrollment details to setup their accounts.

### ENROLLMENT PROCESS



### Adding New Employees

*Please Note: Once enrollment is successfully processed; a welcome email will be sent to employees (if an email address HSA been provided). Employees can expect to receive their debit cards in the mail within 7-10 business days.*

**Manual Entry Option 1** – This option is helpful when adding a few employees at a time, as it guides you through the required information. You will also find details on how to view and update your employee's accounts.

**File Import Option 2** - This section of the guide will provide the required file process to successfully and enroll your employees through the [HSA Central Employer Portal](#). This is a multi-file process great for open-enrollment or when adding several employees at once.

- [Demographic file](#)-Contains employee demographic details as well as payroll information. This file needs to be submitted and successfully processed before the enrollment file is uploaded.
- [Enrollment file](#)-Enrolls the employee into the HSA.
- [Address Management file](#)-(Optional)-Allows you to indicate a mailing address as well as a physical address.
- [HDHP Coverage Level file](#)-(Optional)-Allows you to update employee coverage levels.
- [Contribution file](#)-(Optional)-Allows you to set up employer contributions and/or payroll deductions.

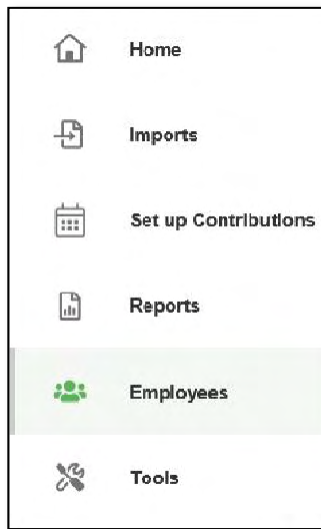


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## Manual Entry (Option 1)

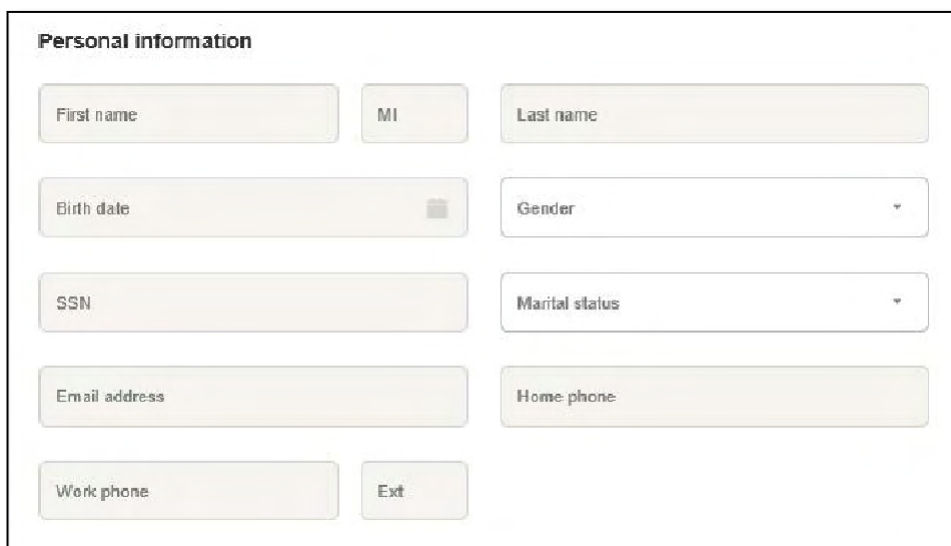
Employee setup is a two-step process; first you need to add the employee's demographic information, then you need to add their enrollments into their HSA.

1. The first step is to add the employee demographic information. Click on the **Employees** Icon on the left-hand side of the screen. Next click on **New Employee**.



2. Fill in the all the required employee demographic information. “\* denotes a required field”
  - a. First/Last Name\*
  - b. DOB\*
  - c. SSN\*
  - d. Email Address \*
  - e. Home Phone
  - f. Work Phone

**Note:** Providing a phone number ensures HSA Central can properly contact employees regarding their accounts. Although not required, providing a phone number is a best practice.

A form titled 'Personal information' with several input fields. The fields are arranged in two columns. The first row contains 'First name', 'MI', and 'Last name'. The second row contains 'Birth date' (with a calendar icon) and 'Gender' (with a dropdown arrow). The third row contains 'SSN' and 'Marital status' (with a dropdown arrow). The fourth row contains 'Email address' and 'Home phone'. The fifth row contains 'Work phone' and 'Ext'.

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- g. Address\*: Country, Address Line 1, City, State, Zip Code.

*Employee's must have a physical (home) address on file at the time of enrollment.*

*If the employee would like to receive their debit card at another address or a P.O Box, uncheck the **Same as home address** box and fill out the necessary information.*

The screenshot shows two sections: "Home address" and "Mailing address". The "Home address" section includes a "Country" dropdown, "Address line 1" and "Address line 2" text boxes, "City", "State" dropdown, and "Zip" text boxes. The "Mailing address" section has a checked checkbox for "Same as home address", followed by "Country" dropdown, "Address line 1" and "Address line 2" text boxes, "City", "State" dropdown, and "Zip" text boxes.

3. Fill in the Employment Information section and hit **Add Employee** once finished
- Employee Number – can be a payroll number or other number you use to identify your employee
  - Hire Date – Original Date of Hire\*
  - Hours worked per week\*

The screenshot shows the "Employment information" section with three input fields: "Employer employee ID", "Hire date" (with a calendar icon), and "Hours worked per week". At the bottom left is a "Cancel" link, and at the bottom right is a green "Add employee" button.

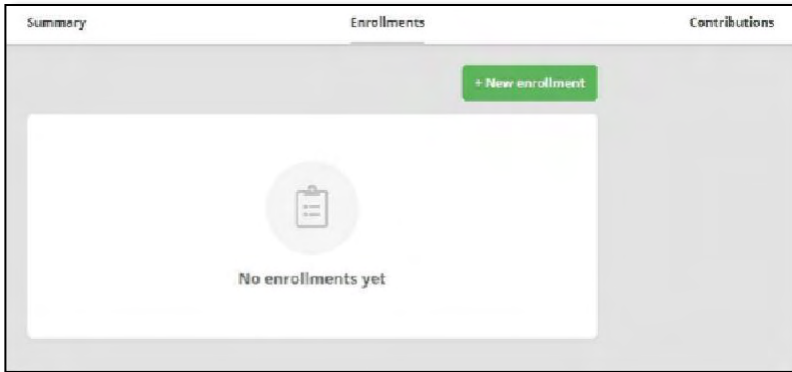


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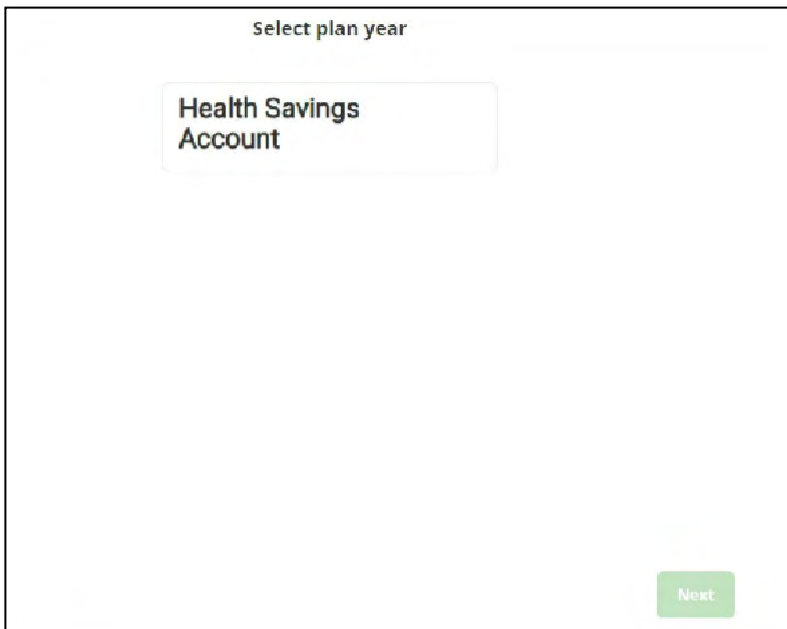
## Adding New HSA Enrollment

Once your employee demographic information is successfully added the following screen displays. The next step in the employee setup is to add the HSA enrollment.

4. Click on **Enrollments** to bring up the employee enrollments screen. Next click on **New Enrollment**



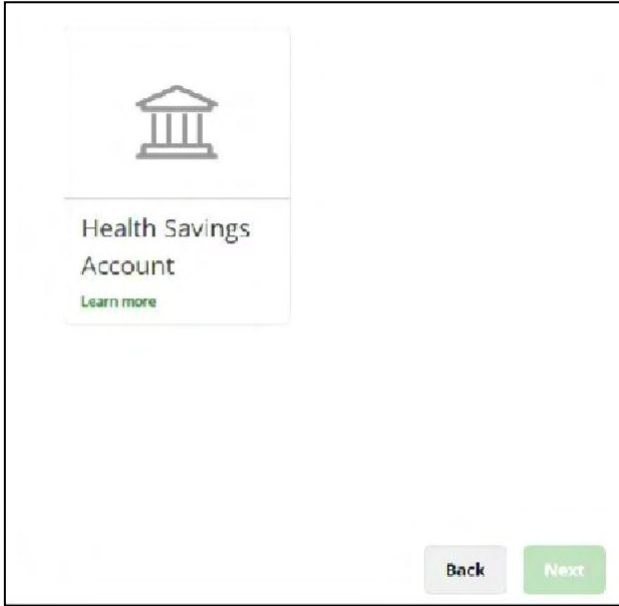
5. Select Health Savings Account then click **Next**.





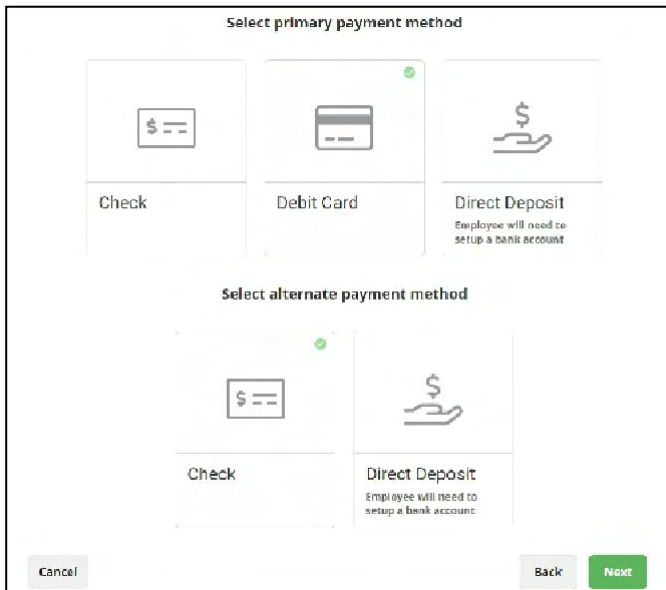
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- Next click on the plan (s) your employee would like to enroll in, then click **next** at the bottom of the screen



- Payment methods
  - Primary: Each employee will receive a debit card with enrollment.
  - Alternate: Check and direct deposit (ACH) are also available as payment methods. An employee can add their bank account in the HSA Central Consumer Portal to use the ACH reimbursement option.

Click on **Next** at the bottom of the screen.



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8. Add the HSA details. Once complete click **Submit** at the bottom of the page.
  - a. Effective date of the enrollment – the date the employee is eligible for benefits.
  - b. HDHP coverage level: choose Individual or Family depending on who is covered by their HDHP insurance  
Once you click **Submit** the account will be ready for contributions.

Select plan details

Health Savings Account

Effective date

Coverage level  
Individual

Cancel Back Submit

## Employee Updates

### Enrollment Changes and Terminations (Manually)

Click on **Enrollments** then Health Savings Account to open this screen; view their Employer contributions, Employee contributions to date, and Payroll deduction amount.

Summary Enrollments Contributions

Active: Health Savings Account

HSA		Effective Nov 1, 2019
Active		Enrolled
<b>2021</b>		
Total contributions	Employer contributions	Employee contributions
\$0.00	\$0.00	\$0.00
<b>2020</b>		
Total contributions	Employer contributions	Employee contributions
\$0.00	\$0.00	\$0.00

Show more

View contributions View deductions Edit HDHP coverage Edit enrollment

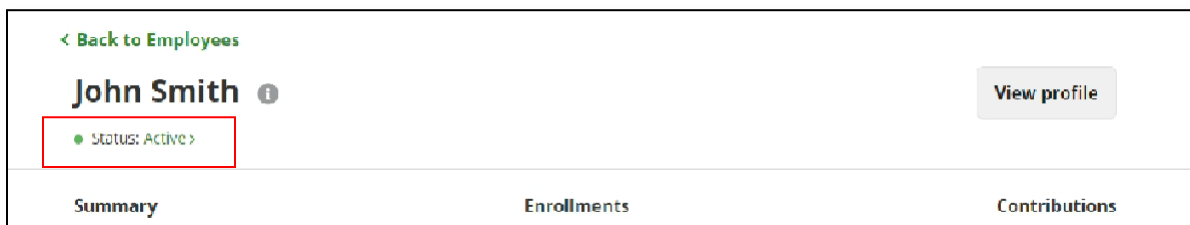


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- View contributions
  - The contributions that have posted to the employee’s HSA plan
- View deductions
  - The payroll deductions that have posted to the employee’s HSA plan
- Edit enrollment:
  - Edit HDHP coverage –change the coverage level for the year
  - Edit Enrollment - employee HSA had a qualifying life event; add new effective date and coverage level

## Employee Status change:

When an employee leaves your company, you will need to update their employment status on the portal. Update employee’s status under the employee’s profile page by clicking on their current **Status**.



**Status**—enter in new status (*see list below*), effective date and select **Add**.

- Leave of Absence (LOA): Limited use of account, payroll deductions may be recorded as 0.00, access to portal remains and view account information and history.
- Terminated: Limited use of account, payroll deductions and employer contributions stop. Employee will be assessed monthly fees.
- Retired: Limited use of account, payroll deductions and employer contributions stop. Employee may be assessed monthly fees.
- Laid off: Limited use of account, payroll deductions and employer contributions stop. Employee will be assessed monthly fees.



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You may update the employee's status to terminated as well as the effective termination date in the Demographic File and submit the file via the employer portal. You can view the changes made to an employee's account on the employee page.

**John Smith** View profile

- Status: Terminated
- HSA HOLD: Holds exist on this consumer's account that prevent financial transaction processing.

Summary      Enrollments      Contributions

**Active enrollments** View all

HSA Pending      Effective Feb 1, 2021

**Contributions**

No contributions yet

**John's activity**

- Status changed to Terminated      Feb 22, 2021
- Enrolled in Health Savings Account      Feb 1, 2021
- Status changed to Active      Jan 1, 2021

## HSA Contributions

### Submitting Employer Contributions and Payroll Deductions (Manually)

Contributions submitted through the employer portal via the following methods will reflect on available reporting. If contributions are made by any other means, they will not reflect on available reporting.

Click on **Contributions** to open this screen; view the contributions that are scheduled or posted to your employees' account. You can filter it by Account type, Account, Contribution Type and Contribution Status.

Summary      Enrollments      Contributions

**Contributions** Sort by date (descending)

No contributions found

**FILTERS**

Account type: HSA

Tax year: All

Account: All

Contribution type: All

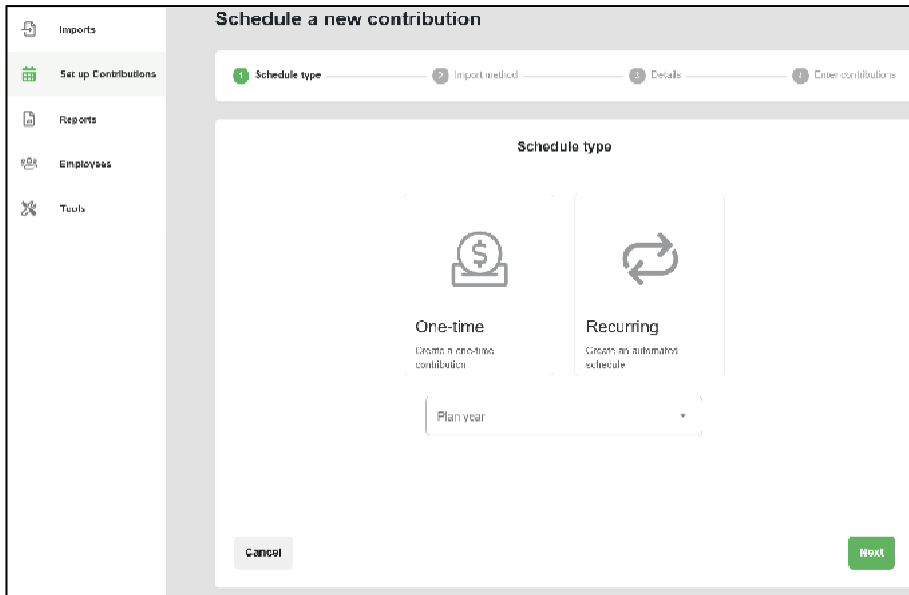
Contribution status: All



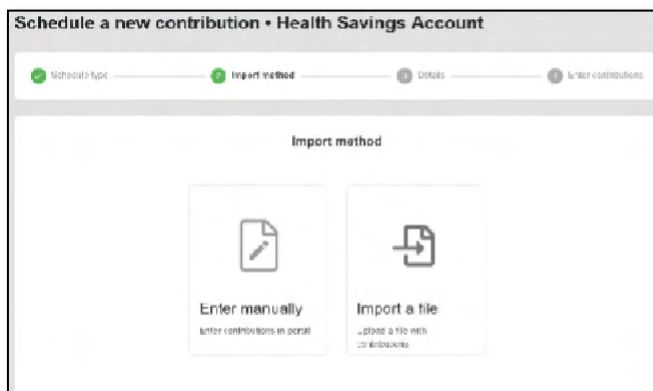
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## Setting Up a One Time Contribution

On the left hand side of the home page on the dashboard select **Set up Contributions**



1. Select the One-Time Contribution Option
2. Select Health Savings Account in the plan year drop down.
3. Chose a contribution method



- a. Select the Enter Manually option if you wish to enter the contribution manually. Refer to the Manual Entry section for more detailed information.
- b. Select the Import a File option if you wish to add the contribution via a file. Browse for the file you wish to upload and save the contributions. For information on importing contribution files, go [here](#).



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## Setting Up a Recurring Contribution Schedule

On the left hand side of the home page on the dashboard select **Set up Contributions**.

The screenshot shows a web form titled "Schedule a new contribution". At the top, there is a progress bar with four steps: 1. Schedule type (highlighted in green), 2. Import method, 3. Details, and 4. Enter contributions. Below the progress bar, the "Schedule type" section contains two main options: "One-time" (with a dollar sign icon) and "Recurring" (with a circular arrow icon). The "Recurring" option is selected and highlighted with a blue border. Below these options is a dropdown menu labeled "Plan year". At the bottom left is a "Cancel" button and at the bottom right is a green "Next" button.

1. Select the **Recurring** contribution option.
2. Select Health Savings Account from the drop down.
3. Chose a contribution method:
  - a. Select the Enter Manually option if you wish to enter the contribution manually. Refer to the [Manual Entry](#) section for more detailed information.
  - b. Select the Import a File option if you wish to add the contribution via a file. Browse for the file you wish to upload and save the contributions. For information on importing contribution files, go [here](#).



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## Recurring Schedule timing

When setting up a recurring contribution the employer will be able to decide how often and on what day of the week the contributions will occur. The employer can choose to have no end date or select the End By provide an end date for their contributions. There are 3 tabs to select from that will give you several different options on how to set up recurring contributions.

- The “Monthly” Tab will allow the employer to make contributions based on the frequency, day of the month and monthly.
- The “Daily” Tab will allow the employer to make contributions based on a specific day of the month of their choice.
- The “Weekly” Tab will allow the employer to make contributions based on a specific date of the # of months the employer chooses.

## Monthly Contributions Setup

1. Enter Start date (Start date must be on or after current date) and End date. If there is no end date, please select “No End Date”.
2. Next select the Frequency: Monthly, Weekly or Daily.
  - a. Frequency: First-Last
  - b. Day of the Month: Day, Weekday, Weekend day, Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, and Saturday
  - c. Monthly Frequency: Every 1 month- 24 months
3. To have the contribution pull every month 1<sup>st</sup> of the month you will select:
  - a. Frequency: First
  - b. Day of the Month: Day
  - c. Monthly Frequency: Every 1 month
4. To have a contribution pull on a specific date (15<sup>th</sup>) of every month you will want to go to the “Daily” tab then you will select:
  - a. Day: 15<sup>th</sup>
  - b. Monthly Frequency: Every 1 months
5. You will then be prompted to enter the contribution amounts based on payroll or employer contribution. Please skip forward to Manual Entry for Contribution section below.

**Schedule a new contribution • Health Savings Account**

1 Schedule type 2 Input method 3 Details 4 Enter contributions

**Contribution details**

Start date: 2/1/2021

End date: 10/31/2021

End by  No end date

Monthly Weekly Daily

Frequency: First

Day of the month: Day

Monthly frequency: every 1 month

Cancel Back Next



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## Weekly Contribution Setup

When setting up weekly recurring contributions the employer will be able to decide how often and on what day of the week the contributions will occur. The employer can choose to have no end date or select **End by** and provide an end date for their contributions. In the example below, the recurring contributions will occur on every other Friday, and the contributions will not end.

The screenshot shows a form titled "Contribution details". At the top, there are two radio buttons for "End by": "No end date" (selected) and "End by" (unselected). Below this is a "Start date" field with the value "3/1/2021" and a calendar icon, and an empty "End date" field. A horizontal line separates this from the frequency and day selection. There are three tabs: "Monthly", "Weekly" (selected), and "Daily". Below the tabs is a dropdown menu for "Frequency" with the value "every 2 weeks". Below that are seven checkboxes for days of the week: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday (checked), and Saturday. At the bottom left is a "Cancel" button, and at the bottom right are "Back" and "Next" buttons.

## Manual Entry for Contribution

If you selected to enter the contribution manually once you have finished the contribution frequency. You will be prompted to enter the contributions manually.

1. Enter the respective amounts in the Payroll Deduction and Employer Contribution field if applicable.

The screenshot shows a form titled "Enter contributions". It has two main sections. The first section is "Schedule" with the text "Every 2 weeks on Friday" and "Start date: 3/1/2021", and a blue link "Update schedule". The second section is "Health Savings Account" with the name "Cooper, Betty", status "Active (10/1/2020)", and identifier "xxxx-xx-7090". At the bottom, there are two input fields: "Payroll deduction" with the value "\$0.00" and "Employer contribution" with the value "\$0.00".





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- Once the respective amount is entered, scroll down, and review the total amount of the contribution for the payroll deductions and employer contributions. Once you have verified the total amount is correct submit.

Total payroll deductions	\$0.00
Total employer contributions	\$100.00
<a href="#">Cancel</a>	<a href="#">Back</a> <a href="#">Submit</a>

**Note:** Employers are responsible to stop contributions once an employee becomes ineligible or is no longer contributing to the plan.

After saving the contribution you will be taken to the page below. All other scheduled contributions will be shown here as well. Contributions can be updated or deleted by selecting the update or delete links in the actions tab.

## Set up contribution schedules [+ New schedule](#)

Individual contributions for employees can be found in the Employees section

### Active schedules

<b>Health Savings Account</b> Next posting date: 3/5/2021	Recurring
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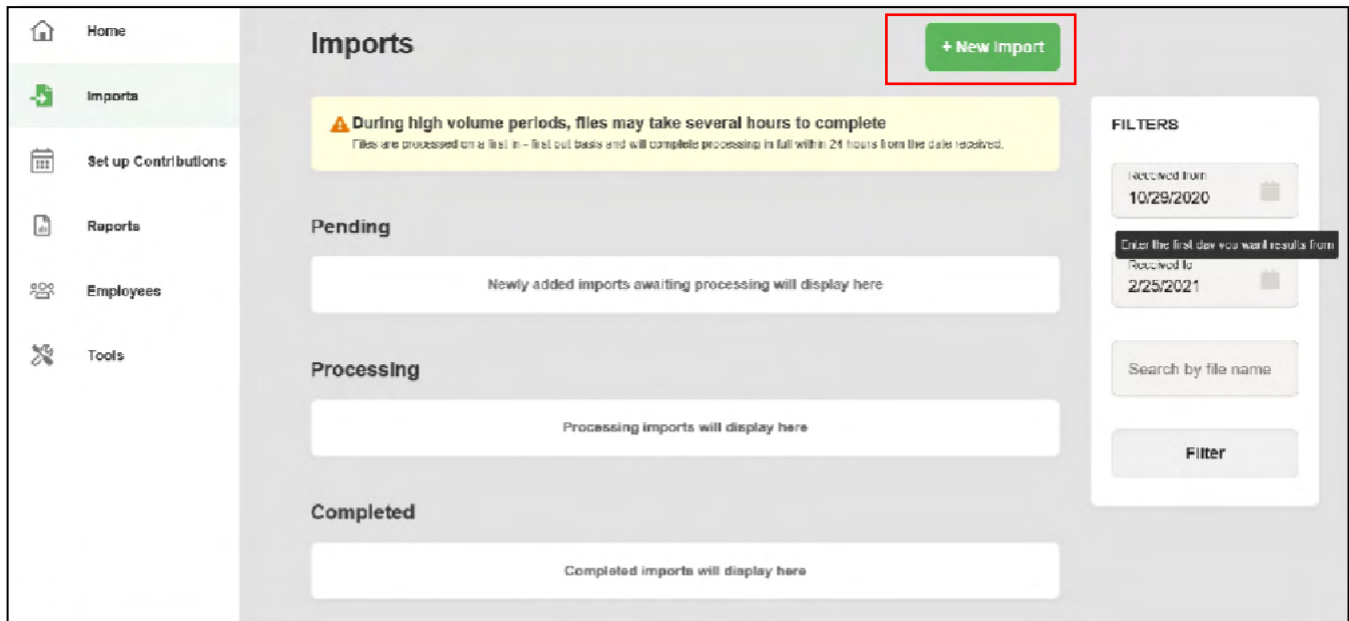
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## File Import (Option 2)

Employee setup is a two-step process; first you need to add the employee's demographic information, then you need to add their enrollments into their chosen plan(s). **With this option you will be using Imports on the employer portal to access the templates you need to complete for each file, importing the files and viewing the import queue.**

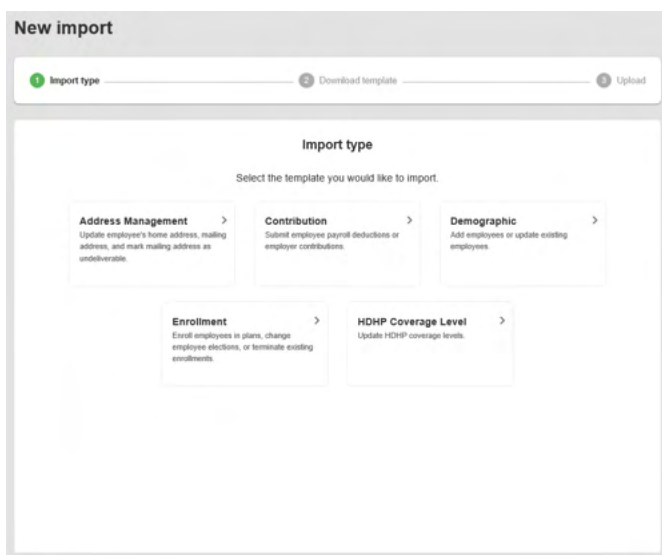
**Note:** The demographic file needs to be submitted and successfully processed before the enrollment file is submitted. Please make sure any demographic errors are corrected before submitting an enrollment file.

**\*Important – It is your responsibility as the file originator to ensure that all errors and exceptions are reviewed and corrected. HSA Central does not monitor individual file imports.**



## New Import – Uploading Files

1. The first step in the file process is to start a New import
2. Next choose the type of file you want to import



**Demographic** – First file you import to set up an employee

**Enrollment** – 2<sup>nd</sup> file you import to set up an employee account

**Contribution** – File you use to make contributions to an employee's HSA.

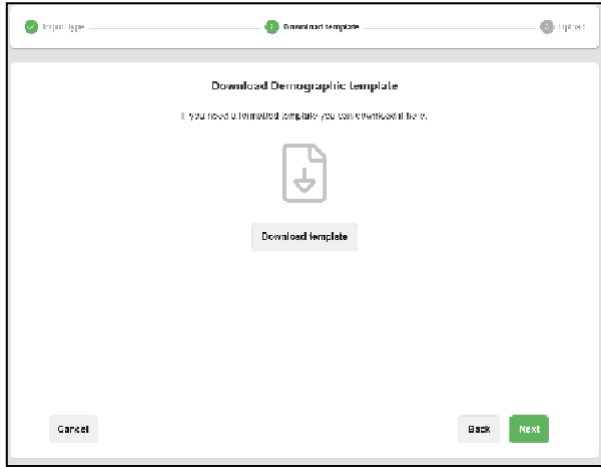
**HDHP Coverage Level**-File used to update employees coverage level

**Address Management**-File used to indicate a mailing address as well as a physical address.

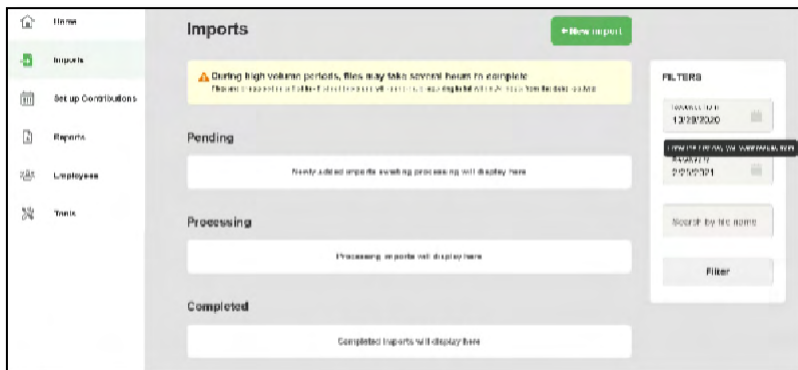
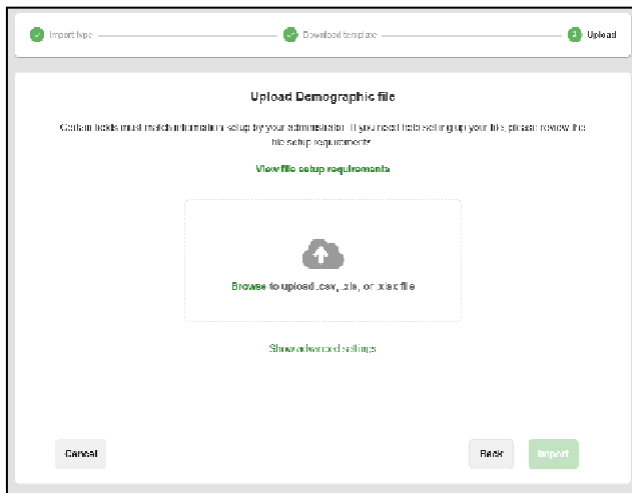


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- Download the chosen file template (this is an excel file), see file types listed above.
- Once you have the template downloaded follow the specifications outlined later in the guide to complete the file for uploading. Save yourfile with a name you easy to distinguish as to what it is.



- Finally once you have completed your file you can go in and upload the file to be imported into the system. Once the file is uploaded it will show in the import queue, this can be seen on the home page as well as by clicking on the Imports tab. Click on the file to view the results and make any necessary updates.



**Pending**-will be in here a short time once the file HSA been imported.

**Processing** – will sit in here while the data on the file is being put in the system; how long it sits in here depends on the amount of data that is being processed.

**Completed** – once the data on the file HSA finished processing it will end here.



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## DEMOGRAPHIC FILE

\* Denotes a required field

**Note:** The Demographic file should be completed for all employees that are eligible to enroll in your company's HSA Central, Health Savings Account (HSA) **please note for more information about demographic file fields please click on the view file setup requirements on the import page when uploading your file.**

Field	Notes	Format	Example(s)
<b>EmployeeIdentifier*</b>	Social Security Number	123456789	123456789
<b>LastName*</b>	Last Name of the consumer	Alphanumeric up to 30 characters. The following special characters are valid: apostrophe (') or dash (-)	Johnson
<b>FirstName*</b>	First Name of the consumer	Alphanumeric up to 30 characters. The following special characters are valid: apostrophe (') or dash (-)	Jane
<b>DateOfBirth*</b>	Consumer's date of birth	Date in format MMDDCCYY	01011980
<b>AddressLine1*</b>	Consumer's physical address	Alphanumeric string up to 50 characters.	123 Baker Street
AddressLine2	Consumer's additional physical address line	Alphanumeric string up to 50 characters.	Apt 130
<b>City*</b>	Consumer's City	Alphanumeric string up to 30 characters	Minneapolis
<b>State*</b>	Consumer's State	Valid 2 character state code	MN
<b>ZipCode*</b>	Consumer's Zip Code	5-digit or 9-digit ZIP code.	12345
Country	Leave Blank. System default to US.		
Username	Leave Blank		
Password	Leave Blank		
EmailAddress	If provided, members will receive communicationelectronically.	Alphanumeric string up to 125 characters.	sample@email.com
HomePhone	Consumer's home phone number	Numeric string of 10 characters.	5016546541
<b>EmployeeNumber*</b>	Employee number assigned by employer.	Alphanumeric string up to 15 characters	1324
EmployerEmployeeID	Employee number assigned by employer.	Alphanumeric string up to 20 characters	00123456789johnson 00456771234smith-joh
<b>SSN*</b>	Social Security Number	Numeric string of 9 digits	123456789
Division	Not required		
Class	Not required		
Payroll	Not required unless offering more than onepayroll cycle.	<b>Valid Values:</b> Weekly (W), BiWeekly (B24), BiWeekly (B26), Monthly(M)	Weekly (W), BiWeekly (B24), BiWeekly (B26), Monthly(M)
PayrollEffectiveDate	Date the payroll cycle is effective for the consumer. Not required. If left blank Hire Date will be used.	Date in format MMDDCCYY	01011980
<b>EmploymentStatus*</b>	Employment status of the consumer. If left blank, system will default to Active.	<b>Valid Values:</b> Active, COBRA, LOA Terminated	Active, COBRA, LOA, Terminated
<b>StatusEffectiveDate*</b>	Date the status is effective. If left blank will default to Hire Date.	Date in format MMDDCCYY	01011980
<b>Hire Date*</b>	If left blank will default to DOB+1.	Date in format MMDDCCYY	01011980



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## ENROLLMENT FILE

**Note:** Complete the Enrollment file for employees enrolling in your company's Health Savings Account (HSA). Please note for more information about enrollment file fields please click on the view file setup requirements on the import page when uploading your file.

\*Denotes a required field

Field	Notes	Format	Example(s)
<b>EmployeeIdentifier*</b>	Social Security number	123456789	123456789
<b>ElectionAmount</b>	Leave blank	Blank	
<b>PlanName*</b>	The plan name for which the record is being loaded.	<b>Valid Values:</b> Health Savings Account	Health Savings Account
<b>EnrollmentEffectiveDate*</b>	This is the date the individual starts the plan. Mid-year hires would need to pass the effective date of their enrollment. If this field is left blank, the individual will be loaded effective the first date of the plan year.	Date in format MMDDCCYY	01012021
<b>EmployerContribution*</b>	Leave blank	Blank	
<b>EnrollmentTermDate</b>	Leave blank	Blank	
<b>PrimaryReimbursement</b>	Leave blank. Will default to Debit Card.	Blank	
<b>ElectionAmountIndicator*</b>	Plan year	PlanYear	PlanYear
<b>HDHPCoverageLevel*</b>	Establishes the coverage level for the account holder which determines the annual Contribution amount	Single Family	Single Family
<b>EnrolledInClaimsExchange</b>	Enrolled in Claims Exchange	Y or N	N
<b>HSATermsFlag</b>	N/A		

## HDHP COVERAGE LEVEL FILE-(Optional)

This file can be used to update employee coverage levels by tax year. This information can also be updated on the consumer portal as well as manually on the employer portal. For more information on updating the employee coverage manually, please contact our employer services department at [hsacentralemployersupport@healthaccounts.com](mailto:hsacentralemployersupport@healthaccounts.com) or 833-232-4676.

Field	Notes	Format	Example(s)
<b>Employee Identifier*</b>	Social Security number	123456789	123456789
<b>HDHP Coverage Level*</b>	Establishes the coverage level for the account holder which determines the annual Contribution amount	Single Family	Single Family
<b>Tax Year*</b>	The tax year the coverage level update is for	01012020	01012020



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## ADDRESS MANAGEMENT FILE-(Optional)

This file can be used to designate a mailing address for consumers to receive communications/Debit Cards to if they cannot receive mail at their physical address. The address management file must be submitted AFTER the demographic file but BEFORE the enrollment file.

Field	Notes	Format	Example(s)
<b>Employee Identifier*</b>	Social Security number	123456789	123456789
<b>Home Address Line1*</b>	Participants Physical Home Address *Required if any additional home address field is specified	Alphanumeric	String
<b>Home Address Line2*</b>	Participants Physical Home Address Line2 *Required if any additional home address field is specified and home country is not US.	Alphanumeric	String
<b>Home City*</b>	Participants Home City *Required if home address is specified	Alphanumeric	String
<b>Home State*</b>	2 Character Home State	Alphanumeric	NY
<b>Home Zip Code*</b>	5-digit zip code	Numeric	12345
<b>Home Country*</b>	2-character country code	Alphanumeric	US
<b>Mailing Address Line1*</b>	Participant Mailing Address *Required if mailing address is different from home address.	Alphanumeric	String
<b>Mailing Address Line2*</b>	Participant Mailing Address *Required if mailing address is different from home address.	Alphanumeric	String
<b>Mailing City*</b>	Participants Mailing City *Required if mailing address is specified	Alphanumeric	String
<b>Mailing Zip Code*</b>	5-digit zip code	Numeric	12345
<b>Mailing Country*</b>	2-character country code	Alphanumeric	US
<b>Undeliverable Mailing Address</b>	Indicate if mail cannot be received at mailing address	Leave Blank	Leave Blank



# Employer Portal Guide

## Contribution File-(Optional)

\*Denotes a required field

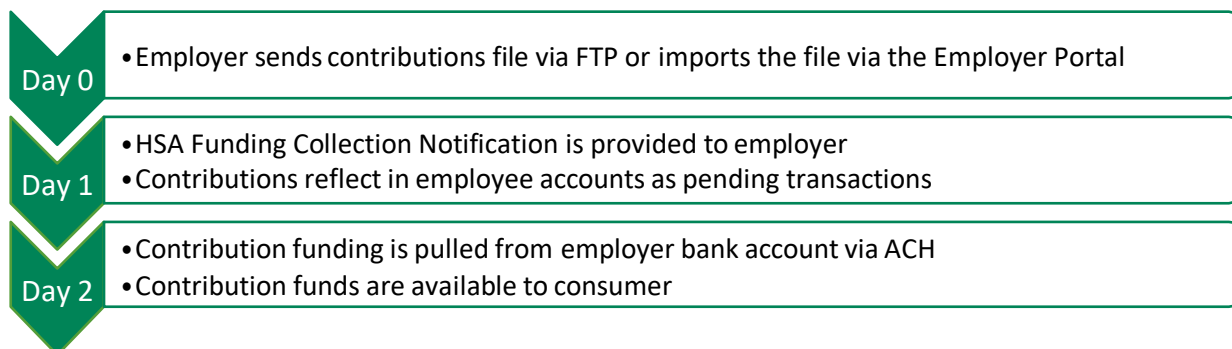
**Note:** The Contribution file only needs to be completed for employees who are enrolled in your company's HSA Central Health Savings Account (HSA). **Please note for more information about contribution file fields please reference the following: Imports Tab>Import Data>Select contributions>Step 3 'View Setup Data'**

File	Notes	Format	Example(s)
<b>EmployeeIdentifier*</b>	Social Security number	123456789	123456789
<b>ContributionDate*</b>	Enter a date a minimum of two business days before funds should be available. The file should be loaded no later than the date entered here to ensure funds are made available.	Date in format MMDDCCYY	04152021
<b>ContributionDescription*</b>	Labels the contribution as an Employer or Payroll Deduction (to discern funds deducted from payroll from those contributed by the employer group)	<b>Valid Values:</b> Payroll Employer	Payroll
<b>ContributionAmount*</b>	The amount of the contribution	Currency format 99999.99 with maximum of 8 characters	1500.00
<b>PlanName*</b>	Funds are being loaded on the HSA. Funds will be debited from the employer's bank account.	<b>Valid Values:</b> Health Savings Account	Health Savings Account
<b>PriorTaxYear</b>	Used when entering contributions for a prior tax year. Will default to Current if not supplied.	<b>Valid Values:</b> Current Prior	Current

Payroll deductions and employer contributions submitted into your employee's Health Savings Account will be withdrawn from your bank account and posted to your employee's individual HSA. The total amount of the daily contributions and deductions will be taken from your bank account.

The **HSA Funding Collection Notification** will be available on your Employer Portal one day prior to the transaction to withdraw the funds from your bank account. The notification will provide detail of the amount to be withdrawn and detail to reconcile the transaction to your bank account.

Below is a day by day breakdown of the HSA funding process. Please Note: The below timeframe can vary due to holidays and weekends. Timing can also vary if the contribution date submitted on the contribution file is in the future.



## SFTP (Secure File Transfer Protocol) File

The final option of submitting contributions for HSA accounts is for them to be sent via a text file through an SFTP (Secure File Transfer Protocol) site. For more information on the SFTP contribution method please contact HSA Central Employer Services at 1-833-232-4675.

### Troubleshooting Errors

*Important – It is your responsibility as the file originator to ensure all errors and exceptions are reviewed and corrected. HSA Central does not monitor individual file imports.*

After submitting your files, you can track the status of the file import via the Employer Portal's **Imports** found on the left side of the page. Exceptions occur when the file data you have provided does not fit within the criteria required for successful uploading. This capability allows you to quickly review and correct errors for prompt enrollment of your employees. If there are errors on your file it will have a note of *Completed with errors* under the file name. To review those errors click on **Review**, you will be given the option to download an exception report or manually review and fix the errors

### Completed

**Scheduled Contribution** 12/29/2020 12:03 AM  
Completed with errors

Date received: 12/29/2020 12:03 AM  
Date processed: 12/29/2020 6:01 AM

Record type	Added	Errored	Pending	Unchanged	Updated	Total Records
Contribution	0	2	0	0	0	2

[Review](#)

[Back to Imports](#)

### Review Scheduled Contribution

**Completed with errors** Version 1  
12/29/2020 12:03:37 AM ⓘ

Part of your file has uploaded successfully, but there were some errors and/or warnings that have occurred. You can ignore these or choose an option below.

[Download exception report](#)  
[Show more](#)





# Employer Portal Guide

An “Exception Report” is available to explain why the record(s) have errored. To view this excel spreadsheet click on [Download exception report](#), each tab of the spreadsheet corresponds to a different file type.

	A	B	C	D	E	F	G	H	
1	Consumer Data Exchange Exception Report: Contribution								
2	Employer Code:	9517E3							
3	Date Received:	12/29/2020 12:03:37 AM							
4	Date Processed:	12/29/2020 6:01:00 AM							
5	File Name:	Scheduled Contribution							
6	Severity	Row Number	Employee Identifier	First Name	Last Name	Field Name	Error	Error Data	

When an error HSA occurred, it will need to be corrected on the file and resubmitted to be processed successfully. This would be noted as “Error” under the Severity column on the Exception Report. There are a couple options when it comes to troubleshooting errors.

## Option 1: Exception Report

An Exception Report can be run to determine where errors occurred in the submitted files. The errored fields can be corrected, and the file can be re-uploaded into the portal. The exception report breaks down the error in separate sheets, here are the most common ones.

- **Demographic Errors**- Sheet 1
- **Enrollment Errors**- Sheet 2
- **Contribution Errors**- Sheet 3
- **Dependent Errors**- Sheet 5

	A	B	C	D	E	F	G	H	
1	Consumer Data Exchange Exception Report: Demographic								
2	Employer Code:	Test12							
3	Date Received:	1/19/2021 9:44:18 PM							
4	Date Processed:	1/19/2021 9:44:00 PM							
5	File Name:	Employer Demographic 1.xls							
6	Severity	Row Number	Employee Identifier	First Name	Last Name	Field Name	Error	Error Data	
7	Error	2	000123456	Think	Pac	ZipCode	The Zip Code specified is not a valid postal code for the country 'US'.	6649878	
8	Error	2	000123456	Think	Pac	Username	Username is a required field.		
9									
10									

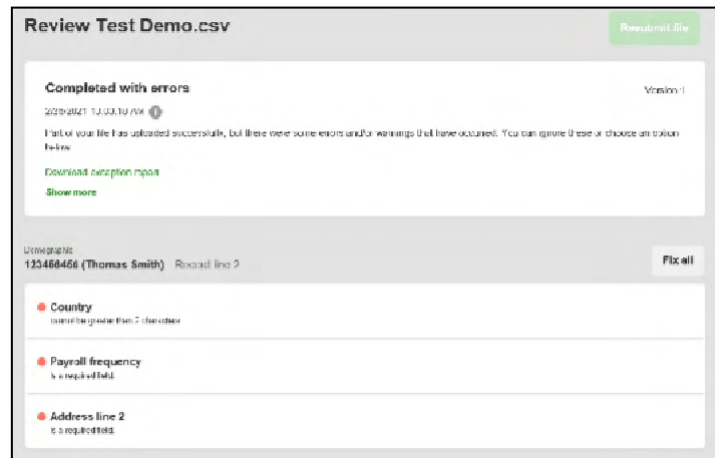
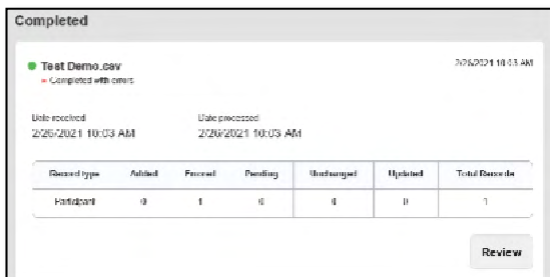
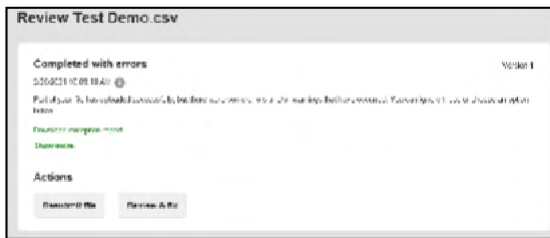


# Employer Portal Guide

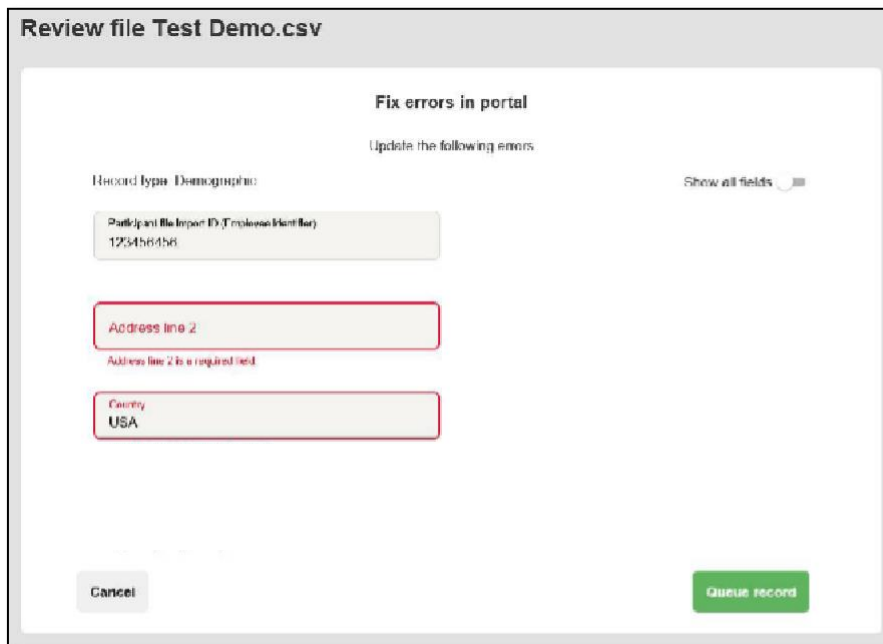
## Option 2: View Errors Action

**\*Corrections cannot be made with this method for files submitted through an SFTP site. Changes will need to be submitted on a new file.** This method is not recommended for more than a few errors, or to correct contribution errors.

1. When an error occurs, click on **Review** then **Review & Fix** to view a list of the errors.
2. Once you have this open you will be able to fix your errors by clicking on **Fix all**.



This will bring up a list of only the fields that errored correct the errors and click Queue record to fix the error.



Once you have queued the record you will need to resubmit the file for processing; click on **Resubmit File** to reprocess your file with the errors corrected. The corrected file will process through the import queue again. Upon successful upload you will see the file under the Completed section with no notes under the file name.



# Employer Portal Guide

[← Back to review](#)

## Review Test Demo.csv

[Discard edits](#) [Resubmit file](#)

Review Test Demo.csv

**Completed with errors** Version 1

2/28/2021 10:03:18 AM ⓘ

Part of your file has uploaded successfully, but there were some errors and/or warnings that have occurred. You can ignore these or choose an option below.

[Download exception report](#)

[Show more](#)

Demographic  
**123456456 (Thomas Smith)** Record line 2

**Record updated** [Edit](#)

Ready to resubmit

## File Error Examples

If column A on your exception report HSA Error, you need to correct these to have the record process successfully. The following provides examples of error messages from these file types (demographic, enrollment, and contribution) and how to correct them.

Severity	Row Number	Employee Identifier	First Name	Last Name	Field Name	Error	Error Data
Error	2	000123456	Think	Pad	ZipCode	The Zip Code specified is not a valid postal code for the country 'US'.	5549878
Error	2	000123456	Think	Pad	Username	Username is a required field.	



# Employer Portal Guide

The following provides examples of error messages from all three file types (demographic, enrollment and contribution) and how to correct them:

File Type	Field Name	Error Message(s)	Action
<b>Demographic</b>	ClassEffectiveDate	Class Effective Date must be greater than or equal to the consumer's hire date.	Make sure the Class Effective Date is before the employee's hire date.
	PayrollFrequency	Cannot update Payroll Frequency if Participant Status is Terminated, Retired, COBRA, or Laid Off and Participant Status Effective Date in the past.	Make sure employee's status is active.
	StatusEffectiveDate	Status Effective Date must be greater than current Effective Date. The Status Effective Date must be on or before the consumer's enrollment effective date. Status Effective Date may not precede Hire Date for Active Status.	Make sure the Status Effective Date is after the current effective date, on or before the enrollment effective date, and does not precede the employees hire date.
	HireDate	Hire Date must precede Status Effective Date for LOA status.	Make sure the employee's hire date is before the effective date of the LOA status.
<b>Enrollment</b>	ElectionAmount	Election Amount (\$\$. \$\$) is less than posted or confirmed deductions to date (\$\$. \$\$)	Make sure the employee's deductions to date do not exceed their election amount.
	Election Amount/ EmployerContribution Amount	Election Amount plus Employer Contribution Amount is less than paid claims to date (\$\$. \$\$)	Make sure the sum of the election amount and contribution amount is greater than the paid claims to date amount. For HSA files, this field should be left blank.
	EnrollmentEffectiveDate	Enrollment Effective Date cannot be prior to a confirmed or posted payroll date.	Make sure the Enrollment Effective Date does not precede a posted payroll date.
	ParticipantID	Enrollment Data may not be changed when the participant HSA a status of Terminated	Make sure all consumers whose enrollment data is being terminated are set to active status.
<b>Contributions</b>	ContributionDate	Contributions for a consumer with HSA status of "closed" cannot be processed.	Make sure the date does not include forward slashes
	Contribution Amount	Contribution Amount is negative for participant (negative deduction not possible for HSA)	Please alter the contribution amount so that it is not affected employee.
	Plan Name	Plan Name Health Savings Account not found.	Make sure the plan name is spelled correctly. This field is case sensitive.



# Employer Portal Guide

## Enrollment Changes and Terminations (by file update)

Employers can manage employee enrollment and demographic information by manually making changes within the employer portal or they may make changes by uploading new files. To make changes by uploading files, the following rules apply:

If an employee leaves the company: the demographic file should be updated, changing the employee's status to "terminated" and adding the status effective date.

If an employee is no longer participating in the HSA plan but is still employed, the employer simply stops sending contributions on the contribution file. The account will continue to be associated with the employer account. If you are paying the administration fees for your employees, it is your decision if you would like to continue paying the fees for the employee no longer participating in plan. If you choose to stop paying fees for an employee that is no longer participating but is still employed, a Terminated employment status will need to be entered on the account.

If an employee leaves the company, the demographic file should be updated, changing the employee's status to **terminated** and adding the status effective date.

If an employee is no longer participating in the HSA plan but is still employed, the employer simply stops sending contributions on the contribution file. The account will continue to be associated with the employer account.

## Review Notifications

You may receive the following notifications. An email will be sent notifying you when a report is available to view. All reports are available for you to access on the employer portal at any time. We have provided samples of common reports below. These reports will be sent to the primary contacts. However, if you would like to receive any of these reports, please contact HSA Central Employer Services at 1-833-232-4675.

Report	Plan Type	Description
Fee Funding Notification	All	This notification automatically sends an alert to the employer with information on fees to be funded. This notification generates on business days only and does not generate on days when the employer does not have any applied employer-paid fee transactions.
HSA Funding Collection Notification	HSA	This notification alerts the employer the total amount of posted scheduled employer contribution and payroll deductions that will be funded from the employer's bank account.



## Review Reports

Click the **Reports** tab within the portal to view your available reports. Most recently generated reports will also appear on the **Home** screen. The chart below outlines the various reports available and the frequency at which they generate.

You can also generate a new report by clicking **+ New Report** in the **Reports tab**. You have the option to select the date range for any new report you are creating. You may need to wait a few minutes for the report to be available to view. If you would like an email when the report is available, check the box before you click the **Request** button.

Report	Plan Type	Frequency	Description
HSA Account Detail Report	HSA	Scheduled Monthly & OnDemand	Detailed Version: Shows itemized payroll deductions and employer contributions made for each employee by date.  Summary Version: This report provides data regarding an employee's HSA activity. The report includes account status, contribution details and tax year contribution summaries.
HSA Employer Summary Report	HSA	Scheduled Monthly	Provides aggregate monthly HSA statistics, including average account balance, distributions, and contributions.
Reconciliation by Batched EFTs Report	All	Scheduled Monthly	Reflects all debits and credits initiated with the Employer Portal that have posted to your bank account(s) for a specified period.

## Answering Employee Questions

### EMPLOYEE DATA

You have access to view real-time data at an employee level to facilitate your ability to support your employees' questions. To view employee data, select the **Employees** tab. You can search for employees using last name, first name, employee number, employee status or can select an employee from a list of all employees.

**Note:** When searching for a terminated employee be sure that employee status is set to "All."



# Employer Portal Guide

## RESOURCES

Simply access the Employer Portal to download and print any forms or educational materials your employees may need. Forms can be found by selecting **Resources** from the dashboard. Below is a chart outlining the various forms available online.

	Form Name	Description
<b>Employee</b>	Authorized RepresentativeHIPAA Form	Used to document the designation of an Authorized Representative for a consumer. This form authorizes the release of medical information to the named representative(s).
	HSA Contribution Form	This form can be used by the consumer to submit contributions via mail.
	HSA Death Beneficiary Form	Used to add or replace death beneficiaries to a consumer's account.
	HSA Death DistributionForm	Used to request funds be distributed to the beneficiary(ies) or the estate of the deceased account holder.
	HSA Distribution Request/Account Closure Form	Used to request a distribution from the account holder's HSA or to close the HSA and transfer the entire account balance.
	HSA Transfer Form	This form is used by the consumer to request their previous trustee/custodian to transfer all or a portion of assets from another HSA into their HSA Central HSA.
	Power of Attorney Form	This form is used by the consumer to legitimize someone else as an authorized user on their account.
	Transaction Dispute Form	This form is used when consumers wish to dispute a transaction in the case of suspected fraudulent activity.
	Direct Deposit InformationForm	This form is used to set up pretax external ACH contributions to employee's Health Savings Accounts.
<b>Employer</b>	Employer Contact ChangeForm	This form is to document the designation, update and/or removal of an authorized contact for an employer.
	Company Change Form	This form is used to make updates to your company's name, address, Tax ID, or the HSA fee allocation.
	IDV FAQs	Informational document answering common questions that are asked about the Identity Verification process for HSAs.

The chart below outlines additional forms that are not available online. Contact HSA Central employer services at 1-833-232-4675 or [HSACentralEmployerSupport@healthaccountservices.com](mailto:HSACentralEmployerSupport@healthaccountservices.com) to request the forms be sent to you. Employees may contact HSA Central consumer services at 1-833-232-4676 or [HSACentral@healthaccountservices.com](mailto:HSACentral@healthaccountservices.com) to request the forms be sent to them.

	Form name	Description
<b>Employee</b>	HSA Blocked Account Verification Form	This form is used to validate a consumer's identity in the situation of a blocked account.
<b>Employer</b>	ACH Form	This form is used for employers to allow HSA Central to initiate debit/credit entries to the account for Manual/Online Claims, HSA Funding, and/or Fee Funding.



## Health Savings Accounts – Identity Verification (IDV)

Below is a list of Identity Verification FAQs to help answer frequent questions about identity verification.

**1. What is Identity Verification (IDV) and how does this apply to a Health Savings Account?**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. As Health Savings Accounts (HSAs) are federal tax-benefited accounts that are regulated by the IRS, we have to keep in compliance with this standard. The process used to accomplish this is called Identity Verification (IDV).

**2. What information is used to verify my employee's identity?**

The demographic information used for IDV includes Name, Address, Date of Birth, and Social Security Number. This information is then compared to a Federal Database to verify an employee's identity.

**3. What happens if my employee fails IDV?**

Your employee's HSA will have a block on the account. This block will prevent distribution transactions, including debit card transactions.

In addition, we will reach out to your employee by email or phone to notify them that additional information is needed to verify his/her identity. For this reason, it is very important that you provide us with an email address and phone number for your employees upon enrollment.

**4. What does my employee need to do if he/she fails IDV?**

Within 60 days of the block being placed on the HSA, the employee needs to securely upload a copy of the required documentation to submit via standard mail, fax, or secure email with a completed HSA Blocked Account Verification Form. Common types of supporting documentation include, but are not limited to, a Social Security Card, Driver's License, and a Birth Certificate. A list of all acceptable documentation is outlined on the HSA Blocked Account Verification form.

Once we receive the completed form and required documentation, we will then remove the block from the HSA within two business days.

**5. Can I contribute to my employee's HSA if there is a block due to IDV?**

Yes. You can contribute payroll deductions or employer contributions to your employee's HSA even if there is a block on the account.

**6. How can I see which employees failed IDV?**

Once logged into the HSA Central Employer Portal, you can see this information on the HSA Account Detail Report (summary version), which is found under the Reports tab. This report will generate on the 1st of every month and you also have the option to run this report ad-hoc at any time. The IDV column of the report will indicate an 'N' if the employee did not pass IDV.

**7. Can I verify my employee's information on behalf of them?**

Even though your employees' HSAs are sponsored by you as the employer, these accounts are self-managed and individually owned. We cannot provide you the reason why the employee failed IDV and can only work with the employee directly on verifying their identity.

**8. What happens if my employee doesn't verify his/her information in time?**

After 90 days, your employee's HSA will be closed. If funds were contributed, the HSA will be liquidated upon closing.

- If there have been any payroll deductions or employer contributions made through the HSA Central Employer Portal, the funds will be sent back to you, as the employer.
- All other contributions will be sent back to the employee.

**9. How will I know if money is being sent back to me for the employee?**

If we need to return funds back to you due to your employee failing IDV, we will send you an email notification one business day prior to when the funds credit your bank account.





## Employee FAQs

### How do dependents and beneficiaries get added to my employee's account?

Dependents and beneficiaries can both be added by the employee via the consumer portal. Employees may also submit the Beneficiary Form to add a beneficiary to their account as well. Employers can add dependents via the employer portal as well.

### How do my employees add a spouse or another individual as an authorized contact on their account?

The employee may submit the **Authorized Representative Form** allowing the authorized individual to receive information about the account, but they will not be able to make any changes to the account. The **Power of Attorney Form** allows the authorized individual the same powers as the account holder.

### How does my employee report an unauthorized debit card transaction?

Employees may submit the **Transaction Dispute Form** stating they did not engage in the transaction. Submitting the Transaction Dispute Form will trigger a provisional credit of the funds while the case is reviewed. If the transaction is confirmed fraudulent, the provisional credit will be reversed, and a permanent credit will be applied to the account.

### What happens if an employee loses his/her debit card?

The employees may report the card lost or stolen on the consumer portal or via the mobile app. They may also contact Consumer Services at 1-833-232-4676 to report the card lost/stolen. Employees will also want to make sure they are checking their account to ensure there are no fraudulent charges and then following the appropriate steps to report these.

### What investment options are available and how do they get updated?

Investment options can be accessed from the **Manage Investments** section under the **I Want To...** section of the consumer portal.

### What happens to an employee's account upon termination?

HSAs will always be available to the employee; however, they will now be responsible for all the fees (if applicable) associated with the HSA.

### How long will my employee's transactions take to process?

Debit card transactions for HSAs are usually processed within 2 to 3 business days. However, the merchant's card processing system can delay the approval resulting in transactions taking up to 10 business days to be processed from the employee's account.

For HSA transactions through the online portal, checks should arrive to the recipient within 7 to 10 business days. If a bank account is linked to the online portal the funds should post within 2 to 3 business days.

