HSA Bank's Group Online Contributions System Guide

Overview

Thank you for selecting HSA Bank as your health savings account (HSA) administrator. HSA Bank, one of the leading HSA administrators in the nation, is dedicated to providing convenient options for managing and maintaining your HSA program.

HSA Bank's Group Online Contributions system makes contributing to your employees' HSAs easy, and is conveniently accessible through our Employer Administration Area. The system allows you to view pending contributions, add a new one-time or recurring contribution, view your contribution history, and verify your bank information.

All contributions must be scheduled no later than 2:00 p.m., CST on the business day prior to the contribution start date. HSA Bank's Group Online Contributions system will not allow you to schedule a contribution start date that does not conform to this deadline. If a contribution is scheduled to post on a weekend or holiday, it will post on the following business day.

> **Example:** *You schedule a contribution on Monday at 3:00 p.m., CST. The earliest start date for that contribution is Wednesday.*

HSA Bank's Business Relations Coordinators are available to assist you with any questions, concerns or issues you may encounter with our Group Online Contributions system. The Business Relations Coordinators are available Monday through Friday, 7 a.m. to 7 p.m., CST. You can call them at 1-866-357-5232 or email businessrelations@hsabank.com.

Table of Contents

Features Overview

HSA Bank’s Group Online Contributions system has many features that make using the system and contributing to your employees' HSAs faster and more convenient.

Automatic Fill-Down

HSA Bank's convenient fill down feature allows you to enter a contribution amount one time and fill in that contribution amount for all employees.

Confirmation Notices

HSA Bank sends you a confirmation once the transfer has taken place. For recurring contributions, HSA Bank will send a confirmation each time the contribution is made.

Contribution Templates

You can use a completed contribution from the Contribution History section as a template to create a new contribution. All the information from the archived contribution is included in the new contribution. Simply select a new start date and make any other necessary changes.

Optional Dual Control

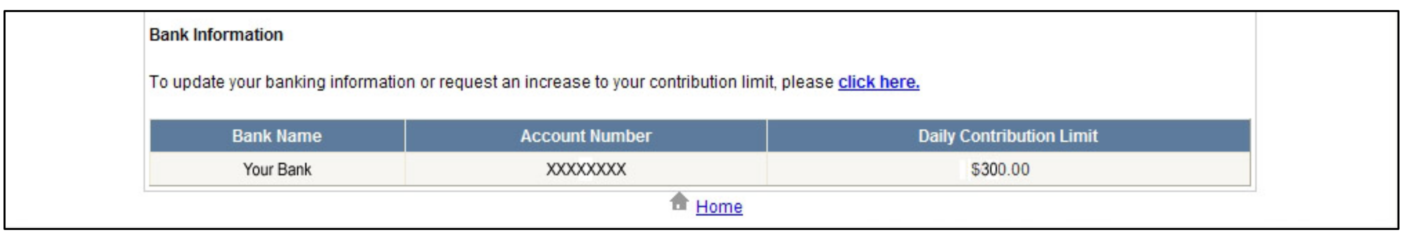
HSA Bank allows you to select a dual control option to verify the initial user set-up to the correct accounts with the correct amounts. Dual control requires one user to set-up the contribution, and a second user to review, verify and approve the contribution. The instructions for dual control are available on page 3 of this instruction booklet.

Request Contribution Limit Change

HSA Bank limits the amount you can contribute to your employees' HSAs on a given day. You may request that HSA Bank review your contribution limit by completing the Group Online Contribution Maintenance Form. Once the form is completed and signed, fax it to HSA Bank's Business Relations at (920) 803-4184 or mail it to HSA Bank, P.O. Box 939, Sheboygan, WI 53082. The form is available for download under the *Banking Information* heading on the Group Online Contributions main page.

Change Banking Information

You can change your banking information by completing HSA Bank’s Group Online Contribution Maintenance Form. Once the form is completed and signed, fax it to HSA Bank's Business Relations at (920) 803-4184 or mail it to HSA Bank, P.O. Box 939, Sheboygan, WI 53082. The form is available for download under the *Banking Information* heading on the Group Online Contributions main page.



Accessing Group Online Contributions

HSA Bank's Group Online Contributions system is available through our Employer Administration Area, which allows you to view your employee list, make contributions to your employees' HSAs online, upload contribution data, and sign up for employer updates. You may also download HSA Bank's Employer Communication Kit to assist in educating your employees about HSAs, consumerism and HSA Bank's services.

Sign-up Process

Step 1: If you have not already done so, complete the Employer Sign-up Form and fax it to (920) 803-4184. The Employer Sign-up Form is available at:
http://www.hsabank.com/forms/employer_signup.pdf.

Step 2: Once you have access to the Employer Administration Area, you will receive a welcome letter via email with a link to the Group Online Contribution Form, which includes the ACH Origination Agreement. If you no longer have your welcome letter, the Group Online Contribution Form and ACH Origination Agreement are available at:
http://www.hsabank.com/forms/group_online_contributions.pdf.

Step 3: Complete the Group Online Contribution Sign-up Form and ACH Origination Agreement and fax it to Business Relations at (920) 803-4184.

Step 4: You will be contacted by HSA Bank when contributions can be initiated.

Accessing Group Online Contributions

Once you log into the Employer Administration Area, select *Online Contributions* from the Contributions navigation menu. Once you have accessed Group Online Contributions, you can view pending contributions, add a new contribution, view your contribution history, and verify your bank information.

Group Online Contributions Instructions

Add a New Contribution

After logging into the Employer Administration Area and navigating to HSA Bank's Group Online Contributions main page, follow the steps below to add a new contribution.

Step 1: Click on the *Add New Contribution* button

Step 2: Name the contribution

Step 3: Select the frequency of the contribution (one-time and recurring options available). The frequency options are listed below:

Once – A one-time contribution is made on the date selected by you

Weekly – A recurring contribution is made each week on the day of the week selected by you

Every other week – A recurring contribution is made every 14 days (or the next business day) of the initial date selected by you

Twice a month – A recurring contribution is made on the 15th of the month (or the next business day) and 15 days from when that contribution posts

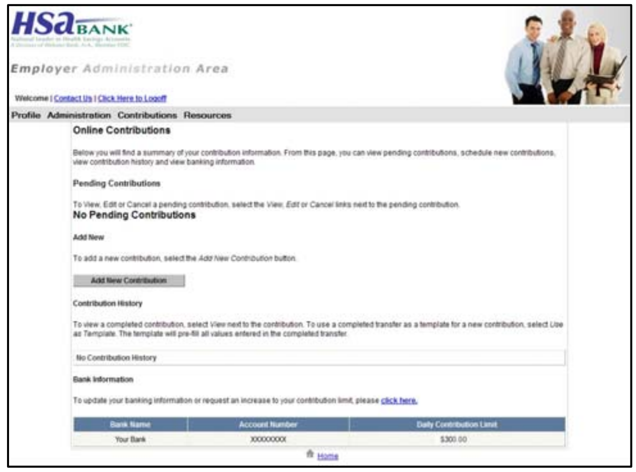
End of month – A recurring contribution is made on the last business day of each month

Monthly – A recurring contribution is made each month on the date (or the next business day) selected by you

Quarterly – A recurring contribution is made every 90 days (or the next business day)

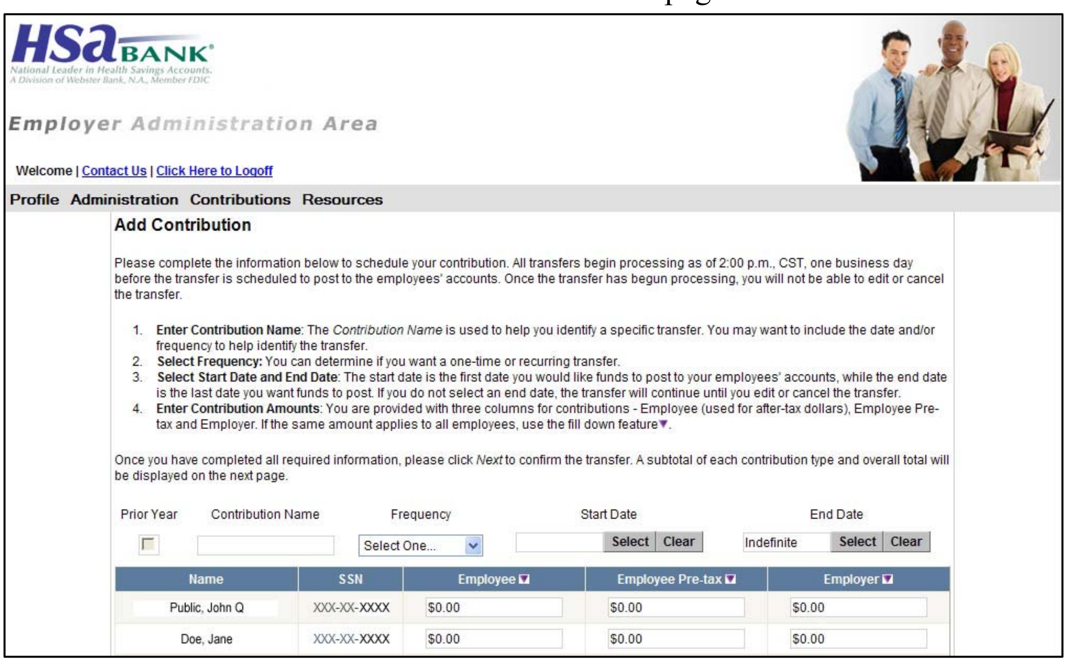
Yearly – A recurring contribution is made each year on the date (or the next business day) selected by you

Daily – A recurring contribution is made each business day

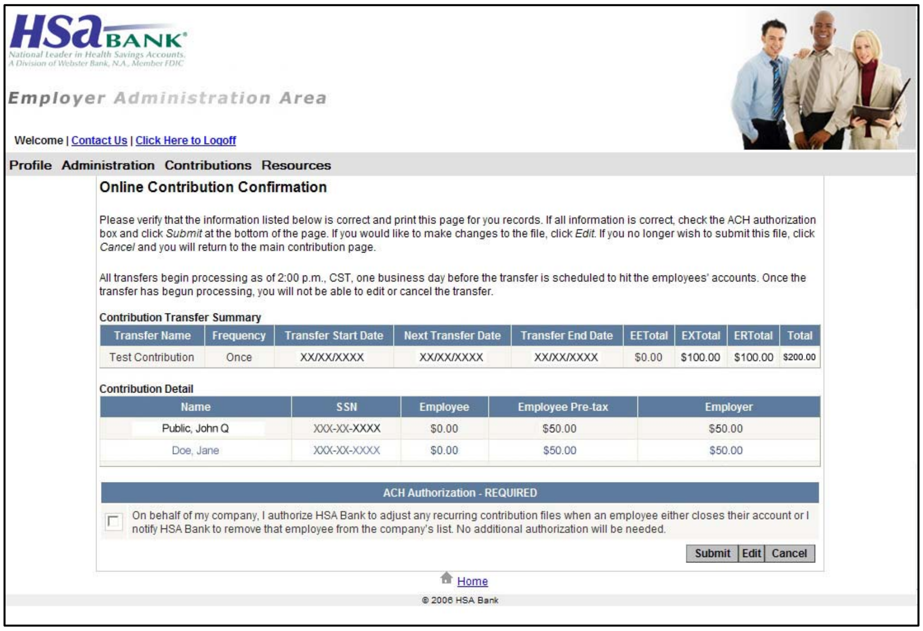


Step 4: Enter a start and end date for the contribution

Step 5: Input the amount to be contributed to each employee's HSA. HSA Bank's Group Online Contributions system allows you to classify your contributions as Employee (used for after-tax dollars), Employee Pre-tax and/or Employer. The purple arrow next to these three column headers is the automatic fill-down feature noted on page 3.



Step 6: Review the contribution. If the contribution is correct, click on the checkbox under the heading ACH Authorization and then click the *Confirm* button. If additional edits are required, click the *Edit* button and make the necessary edits. If you no longer wish to submit the contribution, click the *Cancel* button.

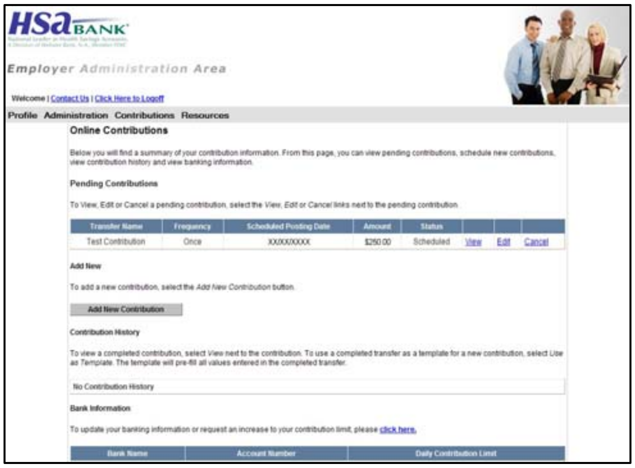


Edit a Scheduled Contribution

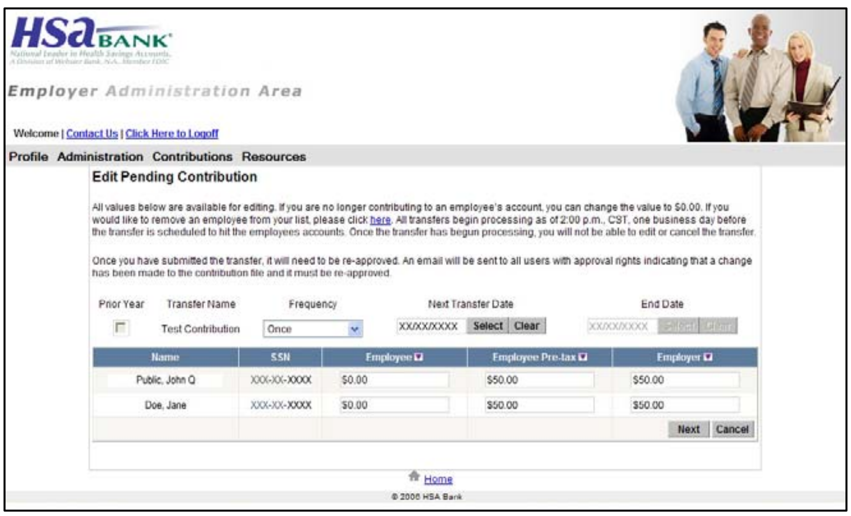
Once you have scheduled a contribution using HSA Bank's Group Online Contribution system, you can still make edits until 2:00 p.m., CST, on the business day prior to the contribution start date. Below are step-by-step instructions on how to edit a scheduled contribution.

Step 1: Locate the contribution to edit in the Pending Contribution table.

Step 2: Click on the *Edit* link.



Step 3: Make the necessary edits and click *Next*.



Step 4: Review the contribution to ensure all edits have been made.

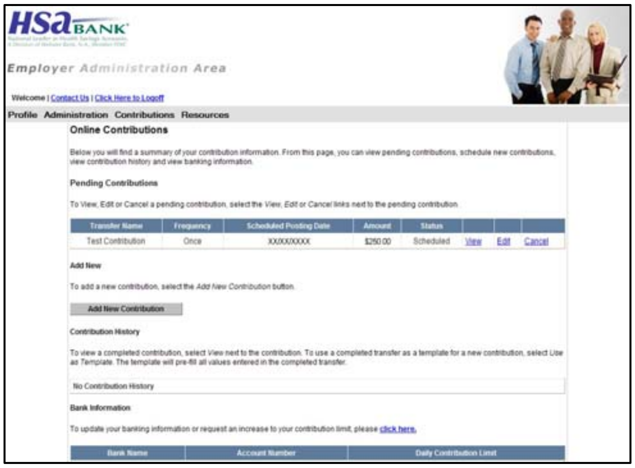
Step 5: If the contribution is correct, click the *Confirm* button. If additional edits are required, click the *Cancel* button and make all necessary edits.

Cancel a Scheduled Contribution

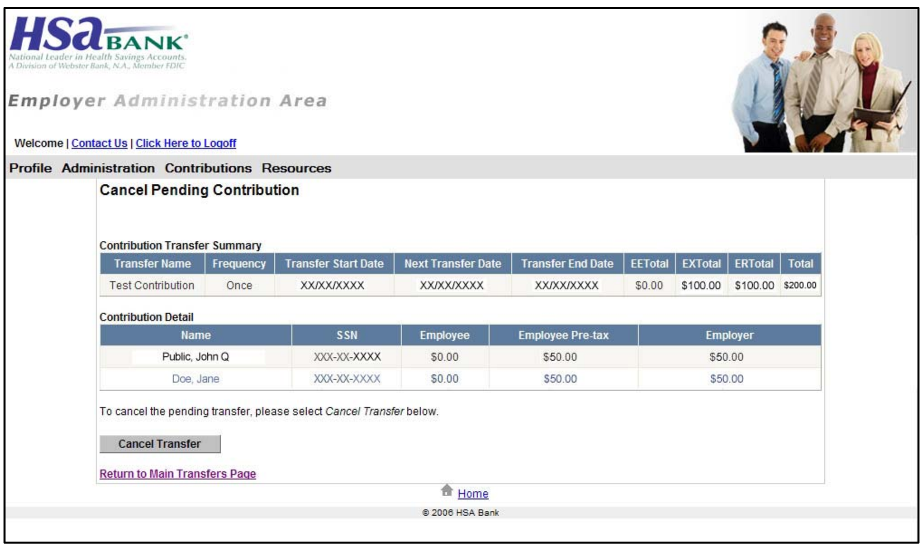
Once you have scheduled a contribution using HSA Bank's Group Online Contribution system, you can cancel the scheduled contribution until 2:00 p.m., CST, on the business day prior to the contribution start date. Below are the steps required to cancel a scheduled contribution.

Step 1: Locate the contribution to cancel in the Pending Contribution table.

Step 2: Click on the *Cancel* link.



Step 3: Confirm that the contribution selected is the contribution to cancel and click *Cancel Transfer*.

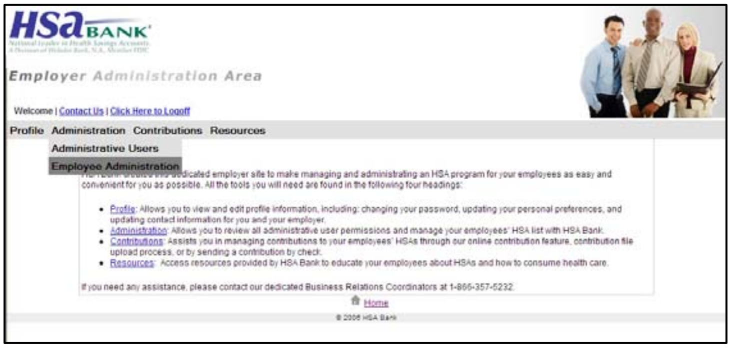


Note: Once a scheduled contribution is cancelled, it can be viewed in the Contribution History table.

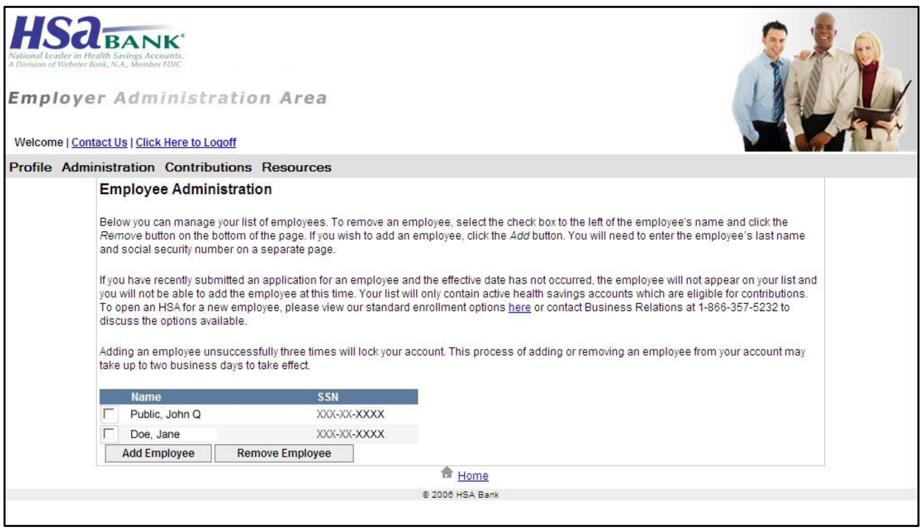
Add an Employee

HSA Bank makes adding employees to and removing employees from the Group Online Contribution system seamless through our employer site.

Step 1: Select the *Employee Administration* link from the Administration navigation menu.

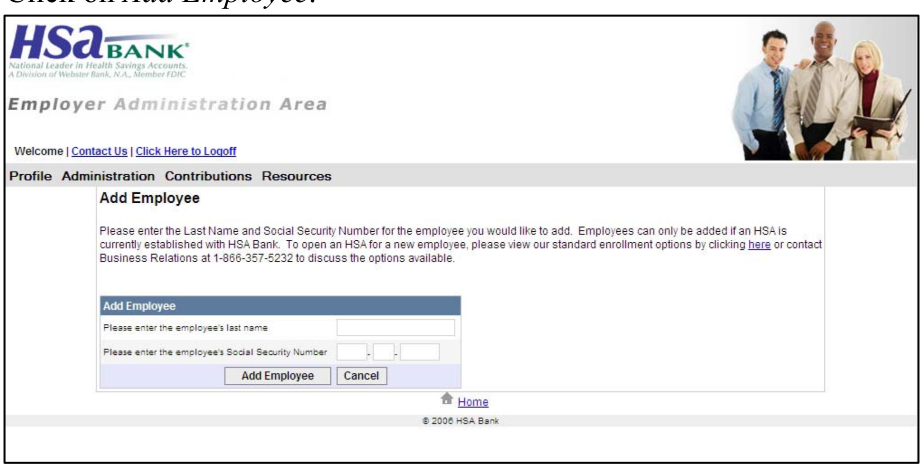


Step 2: Click on the *Add Employee* button at the bottom of your employee list.



Step 3: Enter the employee's last name and Social Security Number.

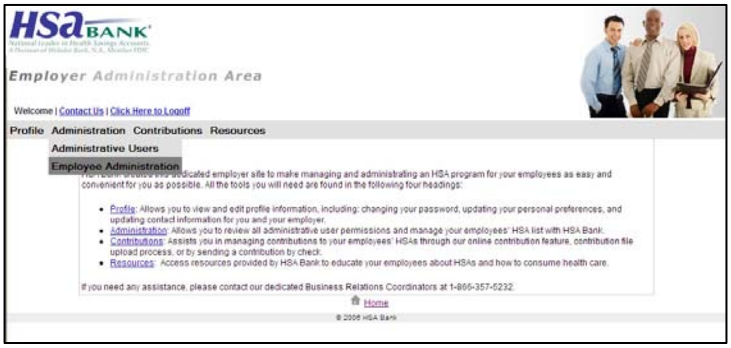
Step 4: Click on *Add Employee*.



Note: Once you have added an employee to your employee list, the employee is also added to any scheduled contributions with a dollar amount of $0.00. You must edit any scheduled contributions to make the appropriate contribution to the newly added employee.

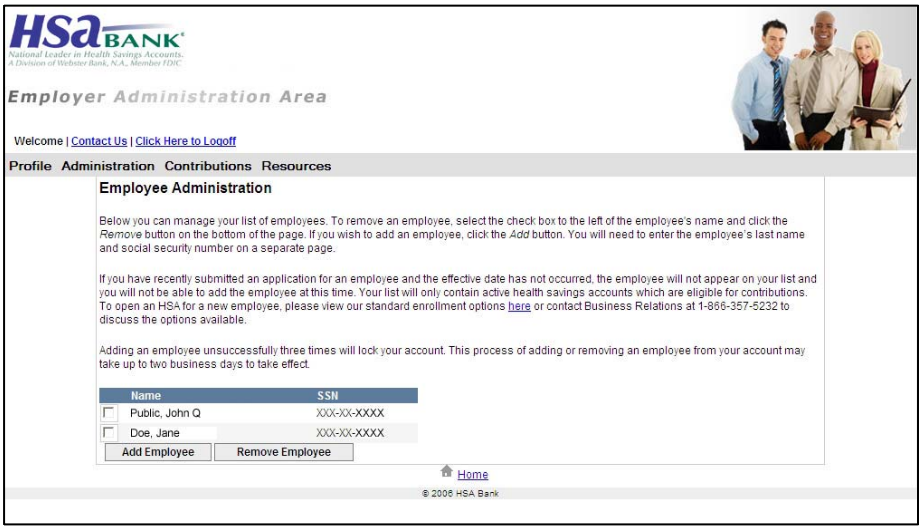
Remove an Employee

Step 1: Select the *Employee Administration* link from the Administration navigation menu.

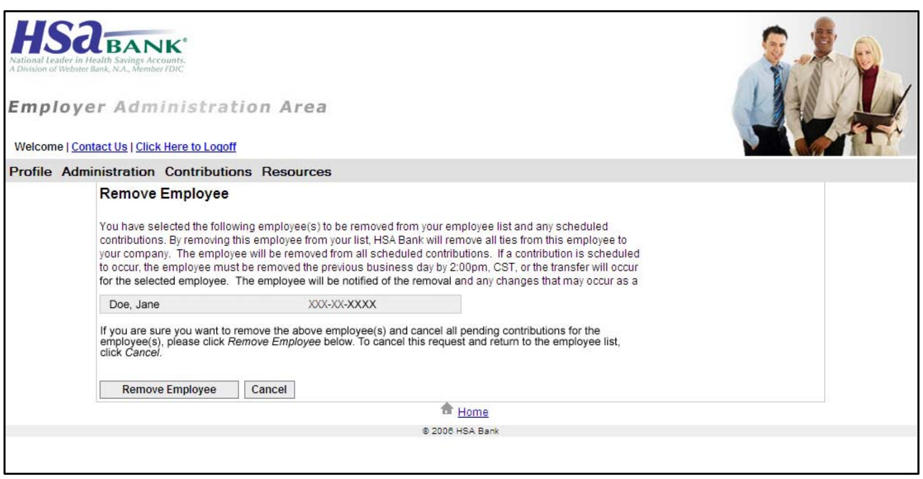


Step 2: Check the box in front of the employee(s) to remove from your employee list.

Step 3: Click on the *Remove Employee* button at the bottom of your employee list.



Step 4: Verify the employee to remove and click on *Remove Employee*.



Note: Removing an employee from your employee list will remove the employee from all pending or scheduled transfers. All account ties will be removed and the employee will be contacted regarding any changes to the account. If you would like to remove the employee only from a pending or scheduled transfer, use the Edit a Scheduled Contribution feature and set the employee's dollar value to $0.00.

Optional Dual Control Instructions

HSA Bank's Group Online Contribution system offers an optional dual control feature. The dual control feature requires two users to schedule a contribution, one user to create the new contribution and another to review, verify and approve the contribution. Below are step-by-step instructions for each user when the dual control feature is selected.

Add a New Contribution (Initial User)

Step 1: Click on the *Add New Contribution* button
Step 2: Name the contribution
Step 3: Select the frequency of the contribution (onetime and recurring options available)
Once – A one-time contribution is made on the date selected by you
Weekly – A recurring contribution is made each week on the day of the week selected by you
Every other week – A recurring contribution is made every 14 days (or the next business day) of the initial date selected by you
Twice a month – A recurring contribution is made on the 15th of the month (or the next business day) and 15 days from when that contribution posts
End of month – A recurring contribution is made on the last business day of each month
Monthly – A recurring contribution is made each month on the date (or the next business day) selected by you
Quarterly – A recurring contribution is made every 90 days (or the next business day)
Yearly – A recurring contribution is made each year on the date (or the next business day) selected by you
Daily – A recurring contribution is made each business day
Step 4: Enter a start and end date for the contribution
Step 5: Input the amount to be contributed to each employee's HSA.
Step 6: Review the contribution. If the contribution is correct, click on the checkbox under the heading ACH Authorization and then click the *Confirm* button. If additional edits are required, click the *Edit* button and make the necessary edits. If you no longer wish to submit the contribution, click the *Cancel* button.
Step 7: Upon submission of the contribution, an email is sent to all administrative users with contribution permissions.

Note: HSA Bank's Group Online Contribution system allows you to classify your contributions as Employee (used for after-tax dollars), Employee Pre-tax and/or Employer.

Approve/Reject a Scheduled Contribution (Second User)

Step 1: Locate the contribution to review in the Pending Contribution table.
Step 2: Click on the *Approve* link next to the pending transfer.
Step 3: Review the contribution amounts and recipients.
Step 4: Click on the *Approve* or *Reject* button.

Note: You cannot make edits to the contribution if you click on the Reject button. For minor edits, do not reject or approve the contribution. Contact the Initial User to make the edits to the contribution and then repeat the Approve/Reject process.

If the contribution is approved, the status changes from Pending Approval to Scheduled and remains in the Pending Contribution table until the transfer takes place. If the contribution is rejected, the status changes from Pending Approval to Rejected and moves to the Contribution History table. If the contribution is not approved by 2:00 p.m., CST, one business day prior to the scheduled posting date, the contribution status will change to Expired and will not be processed.