



AMERICAN BENEFITS GROUP

Health Savings Accounts

Avidia Bank

WealthCare Saver

Employer / HR Administration Guide

HSA Avidia Bank Account Opening Process

Account Opening Methods

ABG online WealthCare Portal: Employees submit their HSA applications online in the WealthCare system. During this process employees will enter information per the Patriot ACT to verify their Identity.

Manual File: Employees will be imported using our enrollment submission spreadsheet.

The HSA Custodian (Avidia Bank or WealthCare Saver) will send an email with all the bank disclosures they need to sign.

EDI File Feed: Employees will be imported using the file provided via SFTP by your HRIS vendor.

Once employees are in the WealthCare system, this will trigger a welcome email. The welcome email will contain a link to information about the HSA as well as WealthCare login information.

Employees' bank accounts will open unless the system cannot verify the information provided. If this happens the HSA Custodian will reach out to individuals requesting additional personal identification items. Employee's bank accounts will remain in a pending status until this is resolved.

Customer Identification Program ("CIP") regulations issued under the USA PATRIOT ACT require financial institutions to obtain and verify certain identifying information for each person who opens an account. If ID verification is required for an employee, the HSA Custodian will reach out directly to the enrollees asking for specific documentation.

Examples of what they may request:

- Please provide a copy of one of the following:
- Social Security/ITIN Card, or
- Social Security Benefits Award Letter if it reflects full SSN, or
- Recent W-2 form if it reflects full SSN (within last 2 tax years), or
- Recent Paystub if it reflects full SSN (issued within 60 days)

Provide a copy of one of the recent (generated within the last 60 days) documents below:

- Utility Bill (home/mobile phone, internet, cable, water/sewer, electric, gas or oil), or
- Paystub/Voucher, or
- Bank Account/Credit Card Statement, or
- Insurance (Car/Health/Renters/Home)/Investment/Mortgage Statement, or current annual Lease/Rental agreement (within last 12 months)

Important Note: A PO Box can only be referenced as a shipping address. There must always be a Residential address referenced in the HSA demographics. Verification documents are required for the Residential address.

Provide a current (unexpired) copy of one of the following:

- State Issued Driver's License, or
- State Issued ID Card, or
- Passport (US or Foreign), or
- Permanent Resident Card ("Green Card"), or
- Employment Authorization Card

Once employees are notified, they are given 90 days to submit the documentation.

Basics

HSA IRS Limits	Single	Family
2023 Maximum Contribution	\$3,850	\$7,750
Catch-up Contribution (age 55+)	\$1,000	\$1,000

HSA IRS Limits	Single	Family
2024 Maximum Contribution	\$4,150	\$8,300
Catch-up Contribution (age 55+)	\$1,000	\$1,000

Please ensure that the HSA funding you request us to process conforms to these maximums.

Be aware that employees have until Tax Day (4/15/2024 to contribute to their 2023 HSA). This is also the deadline for any 2023-year contribution corrections (where applicable).

Investments

When an employee met the following thresholds in their HSA they can begin investing.

Avidia Bank	\$1,000*
WealthCare Saver	\$1,000

*However, they should be aware if they do not leave at least a \$3,000 monthly average in the HSA Available balance there will be a \$2.50 monthly service Fee

Funding

HSA Funding Methods:

American Benefits Group will make process withdrawals from the employer specified checking account.

Please note that when the bank account is initially set up there will be a pre-authorization transaction of \$.01; this preauthorization is a requirement to verify the account information and is non-refundable.

Debits will show as

Avidia Bank: **1383261866**

WealthCare Saver: **1900808825**

HSA contributions will be processed in accordance with the HSA Payroll Funding Data File provided by the Client. Payroll funds submitted on the HSA Payroll Funding Data File will be transferred to individual participant HSA accounts.

HR/Administrators can also process their own contributions using the WealthCare Contribution Manager.

If an employee's bank account is pending opening due to CIP (see page 2) funding cannot be processed, for funding which ABG imports into the WealthCare system, if the funding fails for a particular employee, the system will hold that "deposit" for 90 days waiting for the bank account to open. If the bank account opens within 90 days, the funds will automatically be deposited into the employee's bank account. If the bank account does not open within 90 days, the deposit is purged from the system and will need to be reprocessed if and when the bank account opens.

IMPORTANT. It is important to make sure that all data submitted on the HSA Payroll Funding Data File is complete, accurate and represents the actual payroll deduction for each individual. If a mistake is made, contact ABG as soon as possible so that we can begin the contribution reversal process. Processing excess contribution amounts can result in employees spending those funds prior to ABG processing the reversals. Any contribution corrections, re-allocations or reconciliations performed by ABG are subject to additional fees. If ABG determines that changes are outside the scope of our everyday administration, we will provide a Statement of Work with an estimate of what the changes will cost. Are fee for changes is \$150/hour.

1. **Spreadsheet – Recommended Method**

This method requires that you provide ABG with authorization to draft HSA deductions you have taken through your payroll out of your designated employer bank account, and have these contributions deposited to each of your employee's Avidia HSA accounts.

After processing each payroll, send ABG the amount deducted for each HSA participant on that pay period in a spreadsheet (template provided). ABG will process these contributions through our system into the individual HSA accounts.

The funds will be available from the participants' accounts within 2 business days.

Sample timing for a Friday Pay Date:

Tuesday	Send file to ABG.
Wednesday	ABG Processes File
Thursday	Funds draft from HSA designated bank account
Thursday	Evening - funds available in employees HSA bank account
Friday	Pay Day

[Download Spreadsheet](#)

2. **Direct Deposit** (mainly used for Employee Contributions)

This method allows your payroll department/company to deposit contributions directly to participant's HSA bank accounts).

- Once employee's bank accounts open, you will see each employee's Bank Account number on your HSA Account Details report which is generated for download in the WealthCare system each Monday.
 - Avidia Bank's routing number is **011375384**
 - WealthCare Saver's routing number is **075072157**
- Your payroll company should be provided with these HSA account numbers, which should be set up in their system to allow all elected HSA contributions to be deposited directly to the participant's HSA bank account.
- The funds will be available in the participants' accounts within 2 business days.
- When using this method for both Employee and Employer funding, reports will not differentiate between Employee and Employer, they will all be reflected as Employee.

Please download a copy of the Pre-Authorized Electronic Bank Draft Authorization to see important bank IDs. These IDs should be provided to your bank so that they allow transactions from these IDs.

[Avidia Bank Authorization](#)

[WealthCare Saver Authorization](#)

Reports

Reports can be generated on demand in the client, broker and administrator portals and can be downloaded in spreadsheet format or as PDF files.

HSA Payroll Reconciliation Report (sent from processing@amben.com)
(This report is scheduled to run weekly by default, each Monday, will pull 14 days of history).

The HSA Payroll Reconciliation report provides a list of payroll funded HSA credits within a specified date range. The report can be used by employers to reconcile employee and employer contributions posted via Direct ACH (will need to login and download) or through Payroll Funding in WealthCare Admin.

To Run This Report Adhoc

Menu > Reports > Request > HSA Administration > Payroll Reconciliation Report

Edit criteria and hit **Generate**.

[Payroll Reconciliation Report](#)

HSA Account Details Report (sent from processing@amben.com)
(Weekly by default, each Monday)

Administrators can use the HSA Account Detail Report to view details about Product Partner HSA accounts within WCA. The report can be used to identify Eligibility Matching errors, YTD contributions, accounts that are pending CIP, Inactive HSA accounts, closed bank accounts, and general account statuses. HSA Bank Account Numbers.

To Run This Report Adhoc

Menu > Reports > Request > HSA Administration > HSA Account Details Report

Change **Product Partner: Avidia Bank**

Edit criteria and hit **Generate**.

To View Your Reports

Menu > Reports > Result > View Reports

Choose your report by clicking on the **Report Name**

[Account Details Report Sample](#)

ABG schedules this report on your behalf – if you are not receiving it, please reach out to ABG.

HSA Funding Notification (sent from noreply@amben.com)

This is a responsive notification when funds are drafted from your designated HSA Bank Account to fund your employees HSA accounts.

[Sample Notification](#)

Reconciliation

It is important that submitted HSA contributions are reconciled against your bank account on a per pay period and monthly basis. The reports outlined in the section above are great tools for your reconciliation process.

Per Pay Period Reconciliation

Contributions submitted to ABG either on a manual pay file or submitted by your payroll vendor as an EDI file feed.

- **ABG processes pay file**
- **ABG reports errors to employer contact**
 - **Sample email reporting errors**

Hello

Thank you for the file. We have processed this contribution file successfully.

Below is a list of deposit(s) that could not be processed. These contribution(s) could not be processed due to the issue(s) listed. Once the issue(s) are resolved, we'll be able to reprocess the contribution(s).

First Name	Last Name	Reason for Deposit Not Posting
		There is no record of this employee in our system
		Deposit is Pending Account Opening. Account Verification not complete.
		Participant Benefit Account is not active.
		Deposit is Pending Account Opening. Account Verification not complete.
		Contribution would put account over the IRS annual limit for Single tier.

Important Note:

If you have participants who are pending for account opening, the account is pending because it failed to pass the CIP check and the employee would have been sent a request by email to submit additional documentation to complete the necessary checks per the PATRIOT Act. The employee can reach our support if the need assistance with this process.

The WealthCare system has functionality where it will hold the deposit for accounts in a pending status for up to 90 days. If the bank account opens within 90 days, the deposit will automatically process (your bank account would be drafted at that time). If the account does not open within 90 days, the bank account application is closed and the deposit is purged.

ABG will schedule the **HSA Account Details** report to be automatically posted to your WealthCare admin portal, you will then be able to monitor when employee's bank accounts open or if their bank application closes. The report will pull account information for the current quarter.

Contact us if you have any questions.

- You would want to review the errors email (where applicable).

- If there is no record in the system you would need to send the enrollment or verify that they will be provided on your EDI eligibility file.
 - If their account is not active, you would want to reach out to ABG to find out why and what needs to be done.
 - IF their account is pending opening, you may want to reach out to the employee and let them know that per the email they received, they need to provide ID verification documentation.
 - If the deposit would bring employees annual HSA contributions over the limits, you would want to adjust the amount and resubmit.
- Funds draft out of your designated Bank Account the following day
 - You receive the *HSA Funding Notification* which shows the total amount that drafted out of your designated Bank Account
 - Draft may not match the amount submitted due to errors, see above
 - If the draft amount does not match and you did not receive any errors, please reach out to ABG
 - The draft does not match, but you understand it is due to the errors received in your confirmation email
 - Please be aware that you may received drafts from your HSA designated bank account outside of your payroll funding being submitted. This is due to the fact that if an employee is not in our system and is later added, ABG may process the deposit off-cycle. The reprocessing of these types of deposits is a manual process which is done by ABG as part of our reconciliation process.
 - Also, if an employee's HSA Bank Account was Pending opening at the time the payroll funding was processed, and then their account opens, the deposit will automatically be processed and the funds will draft out of your bank account. There is a 90-day window for this to occur.
 - The payroll reconciliation report is also available for download in the WealthCare System each Monday, this report will show individual contributions for the past 7 days
 - The HSA Account Details report is also available for download in the WealthCare System and is regenerated each Monday, this report can confirm employee account statuses such as Pending and Closed

Monthly Reconciliation

- Since it is possible that not all submitted deposits are processed successfully, it is recommended that HSA contributions are reconciled on a Monthly basis.
- Download the most recent HSA Account Details report. [Account Details Report Sample](#)
 - Review the Employees Account Status, if they show as active and are terminated, please inform ABG, they will be re-associated to our ABG Retail HSA.
 - Review Current Year Total Contributions (should be columns Z-AB)
 - Current Year Total Contribution Reporting
These would be all contributions Employer & Employee
 - Current Year Total Contribution Reporting Employer
These are only the Employer contributions
 - Current Year Total Contribution Reporting Employee
These are only the Employee contributions
 - If the employee contributions are more than you have taken via payroll deposits, it is possible the employee contributed outside of payroll, reach out to ABG for assistance

- Any discrepancies: missing contributions or contribution amounts over what was submitted, reach out to ABG for assistance on reconciling
- HSA Payroll Reconciliation Report. [Payroll Reconciliation Report](#)
 - To review individual per pay period employee deposits and employer deposits, you can run the HSA Payroll Reconciliation report. We recommend running it YTD for the entire year.
 - This report will automatically sort by Transaction Date (oldest first).
 - You can use this report to verify if a particular employee received their deposits.
 - The report also shows HSA Transaction Description, which will also report various errors, the same ones you would have seen in the email confirmation when the file was processed.
 - Please bear in mind that those failures may have since been processed, you can sort by employee name and then by Effective Date to see if the deposit successfully processed at a later date
 - Also, please be aware that failures due to an employee not being in our system at the time the deposit was processed do not show up on this report as our system does not know who they are

Employee Communications

Participants will receive communications in some or all of the following ways:

Email – We send many communications through email, so we encourage all clients collect participant emails and include them in any demographic files provided to us. If participants do online enrollment an email address will be required.

Emails concerning their HSA accounts will come from:

noreply@amben.com

support@amben.com

hsa@avidiabank.com – Avidia

hsaalerts@wealthcaresaver.com – WealthCare Saver

ABG Smart Mobile – Participants who have registered in the WealthCare Portal can access their accounts using the mobile app for IOS and Android devices. Participants can view communications using the mobile app.

Text Messaging – Participants can register their mobile phones. Once registered they will receive various communications and have the ability to text “bal” and receive their current account balances.

Mailed Letter – There are some communications which will be sent to participants through traditional mail to their home address.

Communication	Description	Email	Mail	Online	Frequency
Avidia Bank Disclosures	From Avidia Bank – When HSA account is entered into the WealthCare System - mailed if no email is present	X	X		Once
Welcome Email	From ABG - When HSA bank account is opened.	X	X		Once
Complete Application	From HSA Custodian – for those not using ABGs online enrollment.	X			Once
Card Mailed	From ABG - Typically 2-3 days after it is issued.	X			Each Card Order
ABG Benefits Card Mailer	From ABG - Card package contains Benefits card, card carrier, informational brochure.		X		Each Card Order
Bank Statement Avidia Bank	From Avidia Bank – Mailed to the employee unless they opt-out (\$1.25 charge for mailed statements). Uploaded to the WealthCare portal.	X	X	X	Quarterly
Bank Statement WealthCare Saver	From WealthCare Saver – Employees need to opt-in to receive mailed paper statement (\$1.25 charge for mailed statements). Uploaded to the WealthCare portal.	X		X	Quarterly
1099-SA	From Bank Custodian – uploaded to the WealthCare portal and mailed.		X	X	January
5498	From Bank Custodian – uploaded to the WealthCare portal and mailed.		X	X	May

Automated emails which come from the Bank Custodian

Billing Address Change

The billing address associated with your HSA account has been updated. If you did not request or authorize this change, please contact our customer service department as soon as possible.

Deposit Received

A deposit has been received on your HSA account

Email Address Change

Your email address for your HSA account has been updated. If you did not request or authorize this change, please contact our customer service department as soon as possible.

HSA Online Statement Available

Your online HSA monthly statement is available for viewing.

Password Change

Your password for online access to your HSA account has been updated. If you did not request or authorize this change, please contact our customer service department as soon as possible.

Shipping Address Change

The shipping address associated with your HSA account has been updated. If you did not request or authorize this change, please contact our customer service department as soon as possible.

User ID Change

Your user ID for online access to your HSA account has been updated. If you did not request or authorize this change, please contact our customer service department as soon as possible.

Completed HSA Payment

A payment has been made from your HSA Account. Details of the payment can be found above.

Failed HSA Payment Notice

A payment requested from your HSA account has failed. Please review your Health Savings Account for more information.

CIP Request

Renewals

IMPORTANT: Please note that once we open an HSA account for one of your employees, they account will stay active upon the new plan year unless ABG is notified that either the employee has terminated or that they are no longer eligible to contribute to an HSA. The fact that they are not sent over with a new plan year HSA election is not enough for ABG to removed them from our system.

Terminated Employees

If one of your employees, who was enrolled, in an HSA, should terminate employment with you, you must notify ABG of the termination by emailing processing@amben.com. ABG will process the termination of the employee's HSA under the employer's benefit options and will re-associate the employee's HSA to our alternate **ABG HSA**. This will allow the employee to maintain access to their HSA balances.

- Terminated employees with HSA balances will be provided with a new ABG Benefits Card (**myHSAver** will be embossed on the front of this card), which they should use going forward, to access their HSA funds.

- If an employee has checks associated with their HSA, these checks are still valid for their new account.
- The employee will need to re-register their HSA account in the WealthCare Portal under the ABG HSA, to continue to manage their HSA online. ABG will send terminated employees a notification once they have been located under the ABG HSA.
- Going forward, a monthly fee in the amount of \$4.00 will be levied against the employee's HSA account, as long as the employee has funds remaining in the account.

Active Employees who cease to qualify for the HSA

As an employer, you have two options for handling the administration of the HSAs of your employees who cease to qualify for the HSA (because they are no longer covered under the HDHP). Please check the option you would like.

1. Let the employee's HSA account remain active under the employer's benefit options but cease processing contributions to the HSA. In this case:

- You, the employer will continue to pay the monthly PEPM fee for the administration of this HSA and this will be reflected in the monthly invoice from ABG.
- The employee will be able to continue to access balances in their HSA using the same ABG Benefits Card that they use for any other benefit options ABG is administering for this employee.
- Your employee will be able to login to view their HSA accounts using the same login that they are using to access any other active benefit options ABG is administering for the employer.

Or,

2. Notify ABG that the participant is no longer covered under the HDHP, and that the HSA benefit offered by the employer should be terminated for this employee (this is for cases where the employee continues to be your active employee). You will no longer be billed for this employee's HSA. In this case, ABG will:

- Re-associate the employee's HSA to our alternate **ABG HSA**.
- ABG will issue a new ABG Benefits Card (**myHSAver** will be embossed on the front of this card), going forward, this card is the only card that can be used to access funds in the HSA.
- The employee will be notified that they will need to create a separate login to manage their HSA (they will continue to access all other active accounts under their employer login using the card that was issue under their employer).
- The employee will have a monthly fee of \$4.00 assessed against balances in their HSA.

Transfer Balances from Previous Custodian

Your Health Savings Accounts are now being administered by American Benefits Group (ABG). ABG opened a new HSA Bank accounts on your behalf, you should have been sent via email an Adobe esign document with required disclosures, a beneficiary designation and electronic signature from Avidia Bank, your HSA bank account custodian. This document will transmit directly back to the HSA custodian.

As of **Date** your per pay period HSA deductions will be loaded to your new HSA account. You should have received a new ABG Benefits Card, please note that ABG has also ordered cards for spouse's if they were entered into our system, you will receive an email alerting you when they ship.

Transferring your current HSA balance to your new HSA Custodian

An HSA is an individual owned custodial account, and according to federal regulations, in order to transfer from one HSA account to another, the account holder is required to sign a transfer authorization instructing the custodian.

To begin the transfer process, download the Transfer form.

[Avidia Bank Transfer Form](#)

[WealthCare Saver Transfer Form](#)

Your Current Custodian may require a 'wet' signature on an HSA transfer authorization form, however or HSA Custodians will allow this form to be emailed or faxed.

- Please complete the form
 - You can find your HSA number by logging into the WealthCare Portal, Choose the **My HSA** tab, **Manage My HSA**, you will see a masked account number with an eye icon beside it, hover over that eye icon to view your full account number.
 - You will also need to include your **Current HSA** account number.
- Print and sign the form – original signature.
- You may then scan and securely email to a processing@amben.com or fax to 877-723-0147.
- Please include in the subject or cover sheet "**Company Name** - HSA Transfer".

When an HSA transfer is submitted, it can take as long as 6 to 8 weeks to be completed. However, until the date the transfer is being executed, funds will remain available in your account. Once the account goes into the active transfer process, there is a general "blackout period" of about two weeks, during which time the funds will not be available.

Also, please be aware that the old custodial bank may charge an account closure fee.

What If I don't Transfer my old HSA account balance?

While all new HSA contributions will be processed to your new HSA account from **Date** forward, you may choose to not transfer your legacy HSA account. This is your choice. Understand that there may be monthly account service fees that would be deducted from your old HSA account. If you have a small account balance in your existing HSA account, it may be advisable to spend down this account first, and then close the inactive account.

Note that if you have a linked investment fund account with **current custodian**, you may be required to liquidate that account prior to the HSA Transfer.

Resources

Employer/Consultants

Communications - <https://www.amben.com/communications-hsa.html>

Documents & Forms - <https://www.amben.com/employers-forms.html>

Employees

www.amben.com/hsa

Avidia Bank

<https://www.amben.com/hsa-avidia-bank.html>

WealthCare Saver

<https://www.amben.com/hsa-wealthcare-saver.html>

Smart Mobile App

<https://www.amben.com/wealthcaremobile.html>