AMERICAN BENEFITS GROUP

WealthCare Administration System – Training Webinar

AGENDA - WealthCare:

- **Benefits Overview**
- **ABG WealthCare Mobile App & Portal Text Messaging**
- **Debit Card**
- **Banking**
- **Communications**
- **WealthCare Navigation**

This session, including all audio, will be recorded for training purposes.

Reimbursement Plans

Type	Part of Cafeteria Plan?	COBRA Eligible?	Reimbursement Methods Available	ABG Obligated to ask for Substantiation of Card Transactions
FSA (Flexible Spending Account) • Health FSA (General Purpose) • Limited Purpose Health FSA (LPF) • Dependent Care Assistance Plan (DCAP)	✓	Potentially for Health FSA and LPF; No for DCAP	Debit Card or Manual Claim Payment	✓
HRA (Health Reimbursement Arrangement)	No	✓	Debit Card or Manual Claim Payment	✓
HSA (Health Savings Account)	Generally	No	Debit Card, Provider Direct Pay or Self-Reimbursement	No (self-adjudicated - employee must keep receipts)
Parking (Section 132 Commuter)	No (considered a fringe benefit)	No	Debit Card or Manual Claim Payment	No (employee must keep receipts)
Transit (Section 132 Commuter)	No (considered a fringe benefit)	No	Debit Card or Direct Transit Product Fulfillment Only; **Manual Claims Not Allowed**	No (employee must keep receipts)

2020 Increases to IRS Limits

FSA

- Health FSA (General Purpose "FSA", and Limited Purpose "LPF") – annual maximum Health FSA election increased to $2,750 for plans with start dates on or after 1/1/2020

- Dependent Care FSA – no increase ($5,000 if single or married filing jointly, $2,500 if married and filing separately)

Commuter

- Commuter Transit pre-tax limit increased to $270 per month starting with the January 2020 benefit month

- Commuter Parking pre-tax limit increased to $270 per month starting with the January 2020 benefit month

Reimbursement Plans

2021 HSA Amounts

Annual Maximum Contribution Limits

- **$3,600 Single**
- **$7,200 Family**
- **Catch-up Contribution (age 55+) $1,000 (Single or Family)**

Minimum Annual Deductible for HSA-Compatible HDHP

- **$1,400 Single**
- **$2,800 Family**

2020 HSA Amounts

Annual Maximum Contribution Limits

- ***$3,550 Single***
- ***$7,100 Family***
- ***Catch-up Contribution (age 55+) $1,000 (Single or Family)***

Minimum Annual Deductible for HSA-Compatible HDHP

- ***$1,400 Single***
- ***$2,800 Family***

ABG WealthCare Mobile

ABG WealthCare Mobile App

iPhone (App Store/iTunes)
Android (Google Play)

Employees can use the app to:

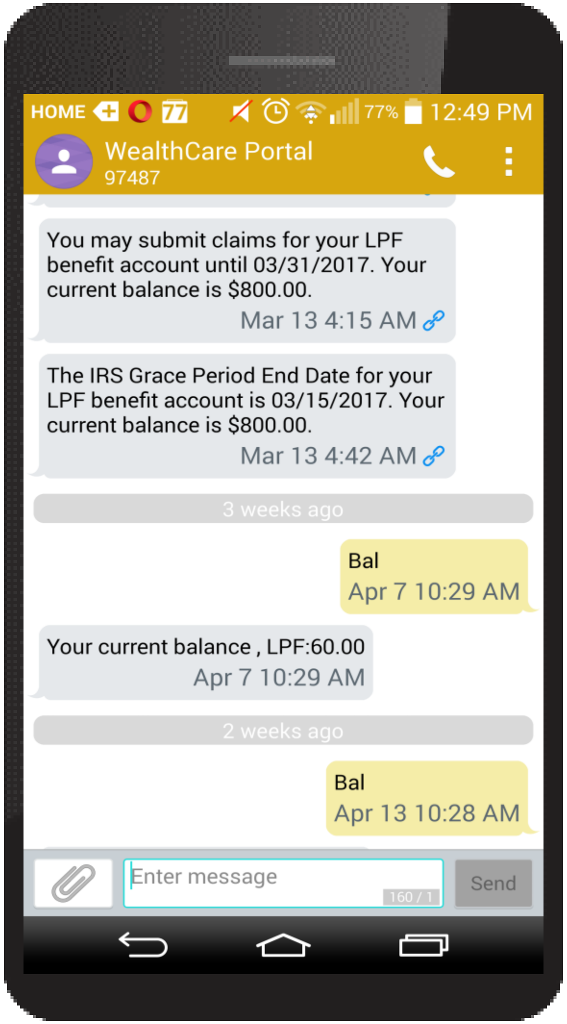
- **Check balances**
- **Submit manual claims for reimbursement (including taking a photo of documentation)**
- **Upload substantiation for debit card transactions**
- **Report a debit card lost or stolen**
- **New: “Emma” interactive voice assistant**

Portal Text Messaging

Text Messaging

Employees can:

- **Sign-up to receive some of the routine communications from the WealthCare Portal directly to their phone**
- **Instantly receive their balance**



Debit Card Information

ABG Benefits Card

Cards do not expire for 3 years from date of issue and are automatically renewed 30 days prior to expiration.

Participants should keep their cards for subsequent plan years.

If a participant needs a card reissued, they can contact customer support directly or report the card lost/stolen from within their WealthCare Portal account.

Debit Card Information

While the card is a "smart" card, there are limits to the information that comes through about a transaction via the MasterCard system:

- **Card holder name**
- **Amount of the card swipe**
- **Date and time of the swipe**
- **Merchant Category Code of the point-of-sale device or terminal**
- **A limited description of the merchant**
- **If at a participating pharmacy, the swipe will show if being processed through IIAS (Inventory Information Approval System)**

Debit Card Information

What the card does *not* tell us:

- **Patient name**
- **Description of the type of service provided**
- **Date of Service**
- **Type of Cost (Deductible vs. Copay vs. Coinsurance)**

Substantiation may be required, depending on the benefit type, in accordance with IRS Rules.

Debit Card Information

The card is not the benefit itself. The card serves a convenience to access the benefit. Most plans are subject to IRS rules about the use of the card, and have substantiation requirements for the card transactions.

If an employee requests a card for their spouse or adult dependent, it is a separate card that is issued with its own card number, that is tied to the appropriate employee account.

Substantiation

- The IRS requires substantiation be provided for debit card transactions for certain benefits
- There are methods for reducing the burden of substantiation that are approved by the IRS, that ABG employs:
  - IIAS (Inventory Information Approval System) for Rx transactions
  - Copay auto-matching
  - ABG Claims Connect (only for certain qualifying HRAs)

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Debit Card Information

Substantiation

- **For all other card transactions, employees have 45 days to submit substantiation**
- **Participants can do this directly in their WealthCare Portal account**
- **Credit card receipts are not sufficient per IRS rules**
- **Substantiation must show:**
  - **Name of provider**
  - **Description of service provided**
  - **Date of service (not date of payment)**
  - **Patient name**
  - **Amount of the service**

Debit Card Information

Substantiation

- **If substantiation showing the card transaction as eligible is not received after 45 days, the debit card must be temporarily suspended until the transaction is resolved (per IRS rules)**
- **Transaction moves to an "Ineligible" status and shows in the "Balance Due" column of the Enrollee Account Balance report**
- **If substantiation finally provided showing the expense to be eligible, it can be changed to an "Approved" status, and the card reactivated**

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Debit Card Information

Substantiation

- **If it is shown not to be eligible, or substantiation is not provided before the end of the plan year and Runout period, the expense must be paid back to the benefit – the term for this is an employee payback**
- **Employee paybacks are remitted back to you the employer on a monthly basis**

Bank Information

Card Transactions

Card transactions will be pulled on a daily basis
– for two days each Monday or after a holiday

Debits will show as "Med-I-Bank", "MBI Bank"
or as "M&I Bank"
– Company ID 1383261866

During account set-up,
M&I Bank will draft a $1.00 pre-note
to verify your account

Bank Information

Manual Claim Reimbursements

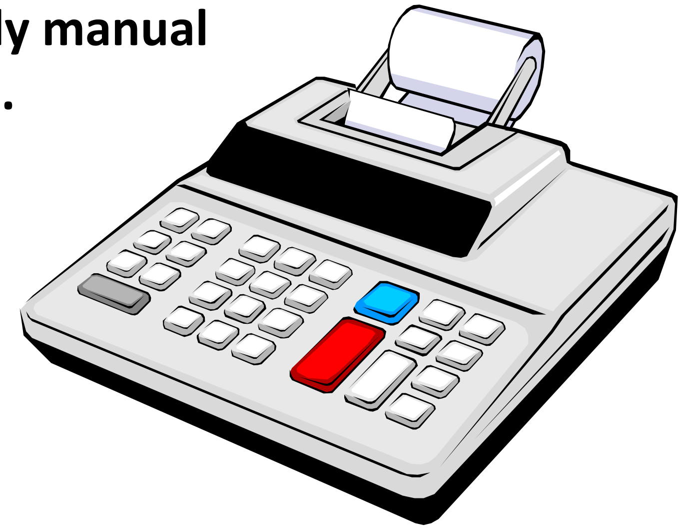
Manual claims are reimbursed weekly on Tuesdays and appear as a debit on your account on Wednesdays

Manual claims appear as "Claim Pmt" from American Benefits Group – Company ID 9165530001

Bank Information

Funding Your Accounts

ABG does not hold employer funds. Via our Reimbursement Account Agreement, employers authorize us to draft from their accounts when reimbursements occur. This can be weekly manual claim payments or daily card transactions.

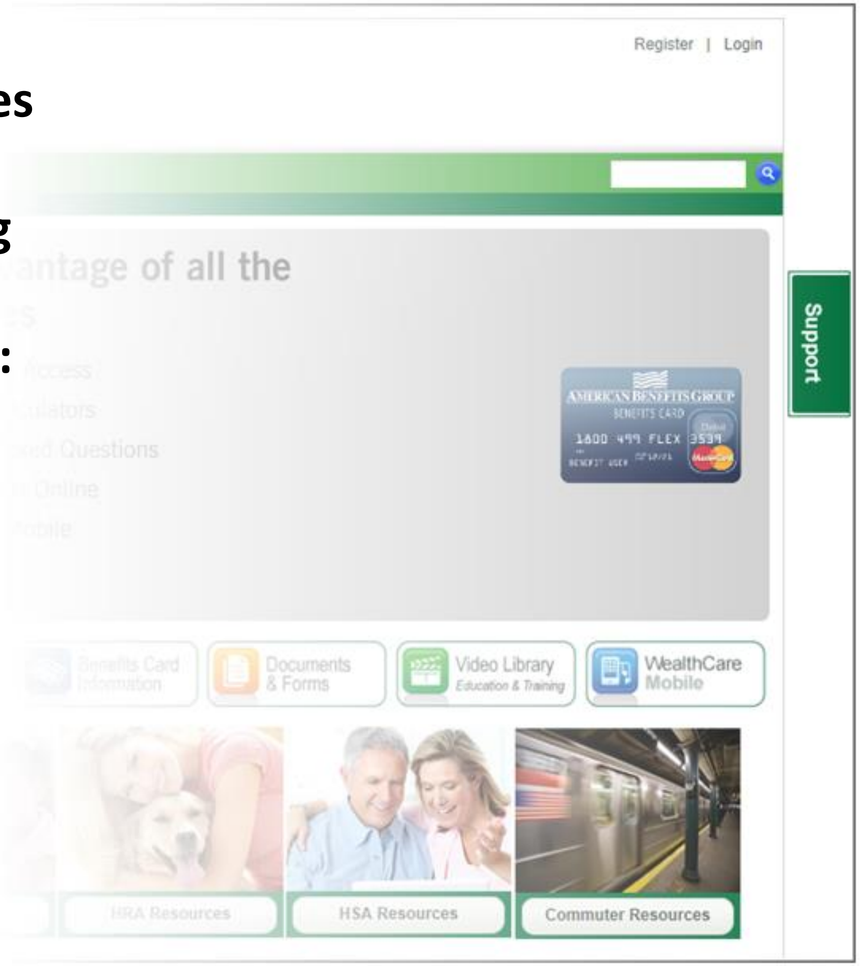


Sufficient funds need to be available for these drafts – funds are only drafted when claims are reimbursed or when card transactions settle

Safe-Listing “amben.com” Email Addresses

It is important that you and your employees receive emails from American Benefits Group. Please be sure that the following addresses are safe-listed or not being identified as spam by your email servers:

- processing@amben.com
- support@amben.com
- claims@amben.com
- ndx@amben.com
- noreply@amben.com
- COBRAsupport@amben.com
- replenishments@metavante.com

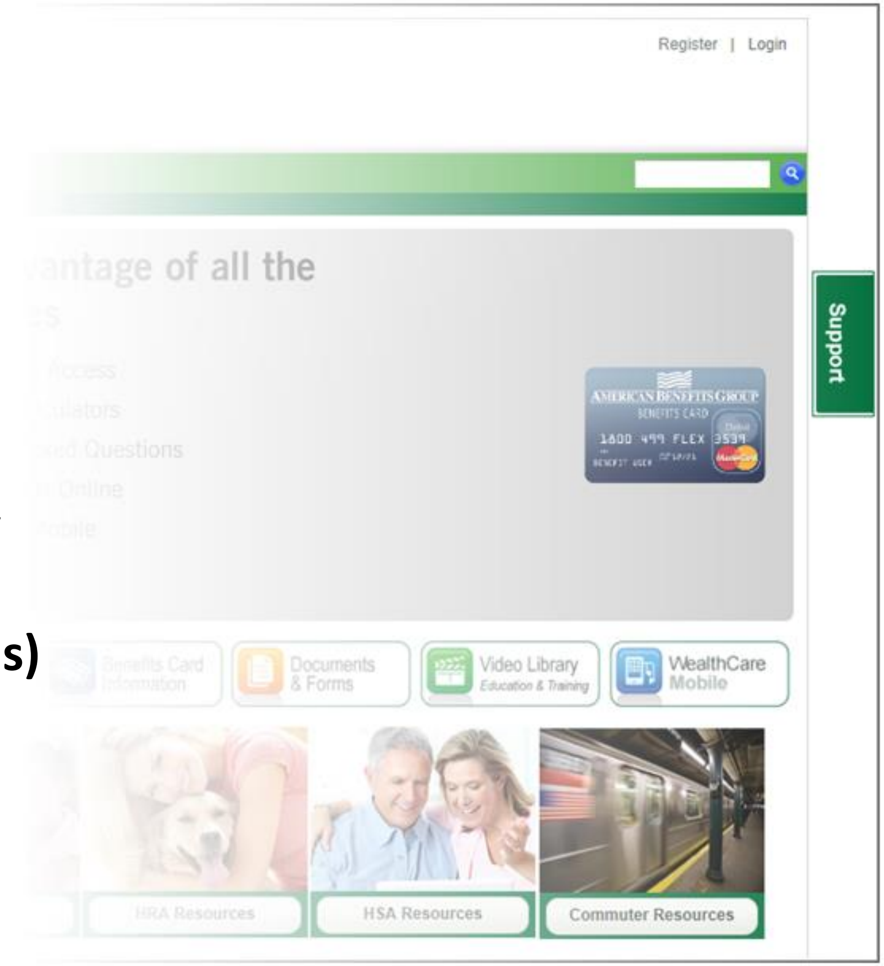


Reimbursement Plans

How to Communicate With ABG?

- **Adds, Terms and Changes:**
  - **Weekly Eligibility File Feed**
  - **Emails sent to processing@amben.com**

- **Payroll Contribution Information for FSA and Commuter:**
  - **Payroll file sent to ABG each pay period**
  - **Assumed Contribution calendar(s)**

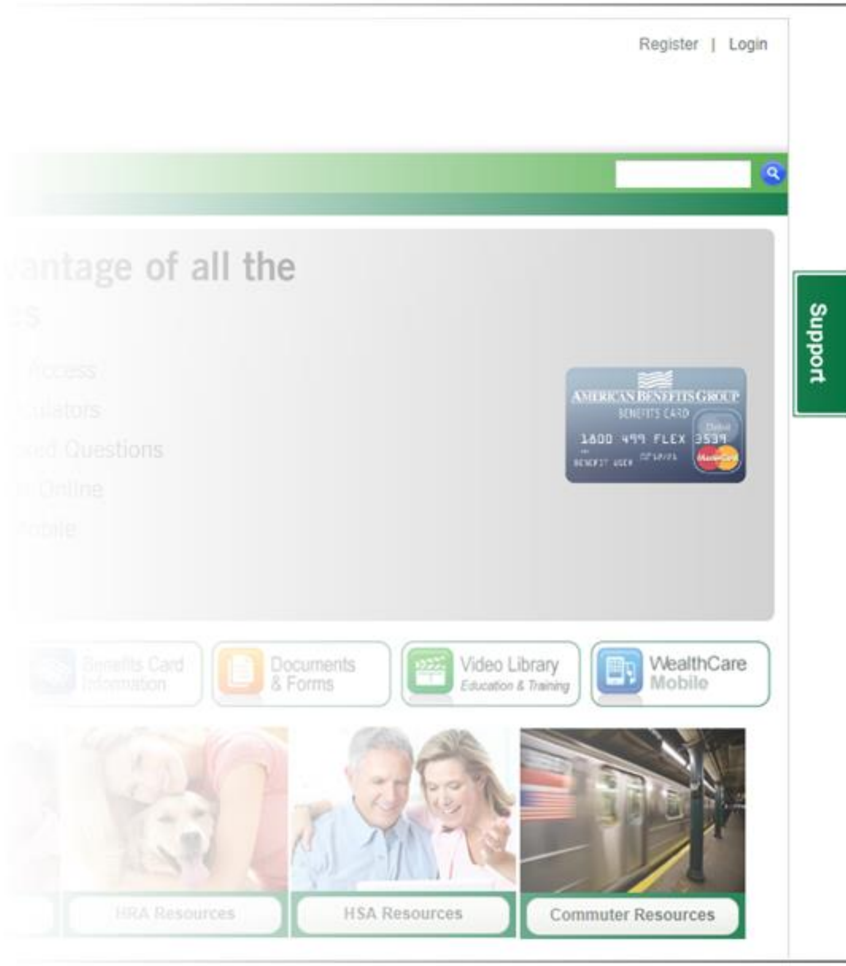


Communications

Where to Send Requests and Information

Status changes – send to:
processing@amben.com

- **New hires**
- **Terminations**
- **Direct Deposit forms**
- **Additional card requests**



Questions about plans, login issues or your employer account – send to:
support@amben.com

Questions about existing claims – send to:
claims@amben.com

Customer Support
– Employers and Participants: (800) 499-3539

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Communications

Terminations

Terminations should be communicated to American Benefits Group in a timely manner (either by Eligibility File Feed or by emailing processing@amben.com)

We will need to know the date of termination, and if an FSA or Commuter benefit, the last date you took an employee contribution from payroll

If we are also your COBRA administrator, entering the COBRA event and communicated the termination to the Reimbursement Accounts department are two separate steps!

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Communications

Protected Health Information (PHI) and **Personal Information (PI)**

All employee data that contains PHI or PI must be sent via encrypted email

This applies to emails with PHI/PI information in the body text as well as in attachments – password protecting a file but sending the email unencrypted is not sufficient

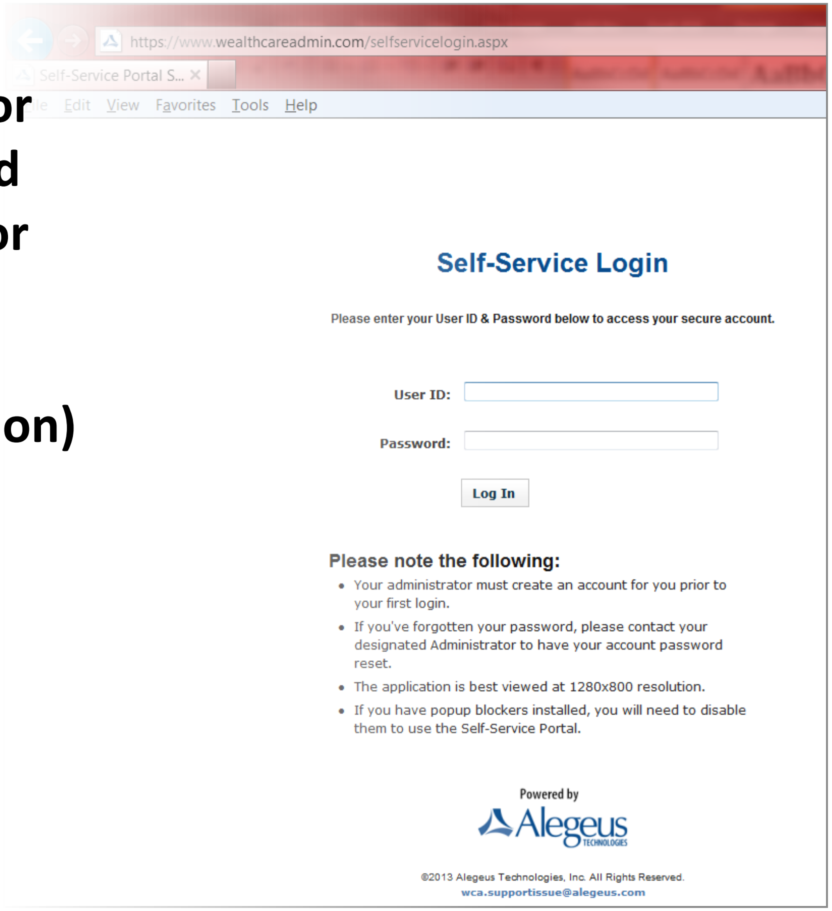
If you do not have a method for encrypting email you can use our secure email portal: sendsecure.amben.com

Plan Administrator Access

Employer Plan Administrator Access

Anyone using Employer Plan Administrator access to the WealthCare System should either be a designated privacy officer for your organization or have been cleared for access to PHI (Protected Health Information) and PI (Personal Information) per HIPAA requirements

Scheduled reports from the WealthCare System do not contain PHI or PI



Plan Administrator Access

Direct Login URL

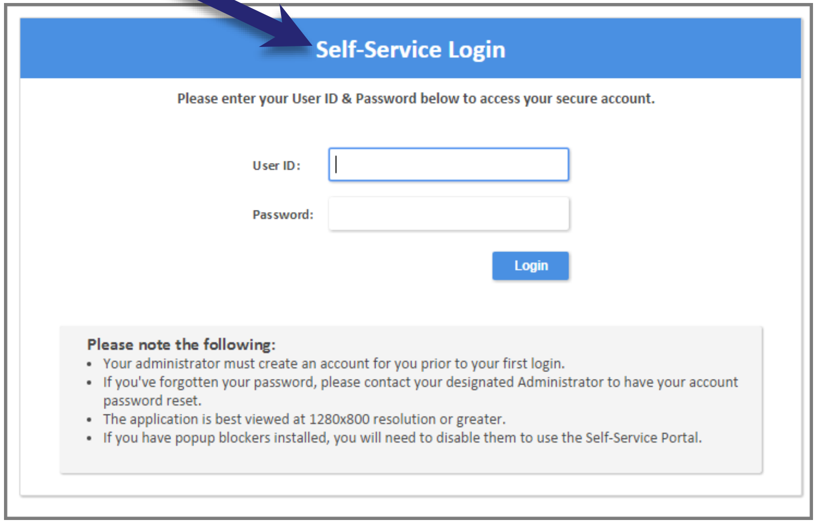
https://www.wealthcareadmin.com/selfservicelogin.aspx

Credentials

User ID – created by ABG, case-sensitive (separate from your Username in the WealthCare Portal if you are also a participant in a benefit)

Password – case sensitive, can change to one of your choosing

Pop-up window – may need to add an exception in your internet browser



Plan Administrator Access

WealthCare Administration System

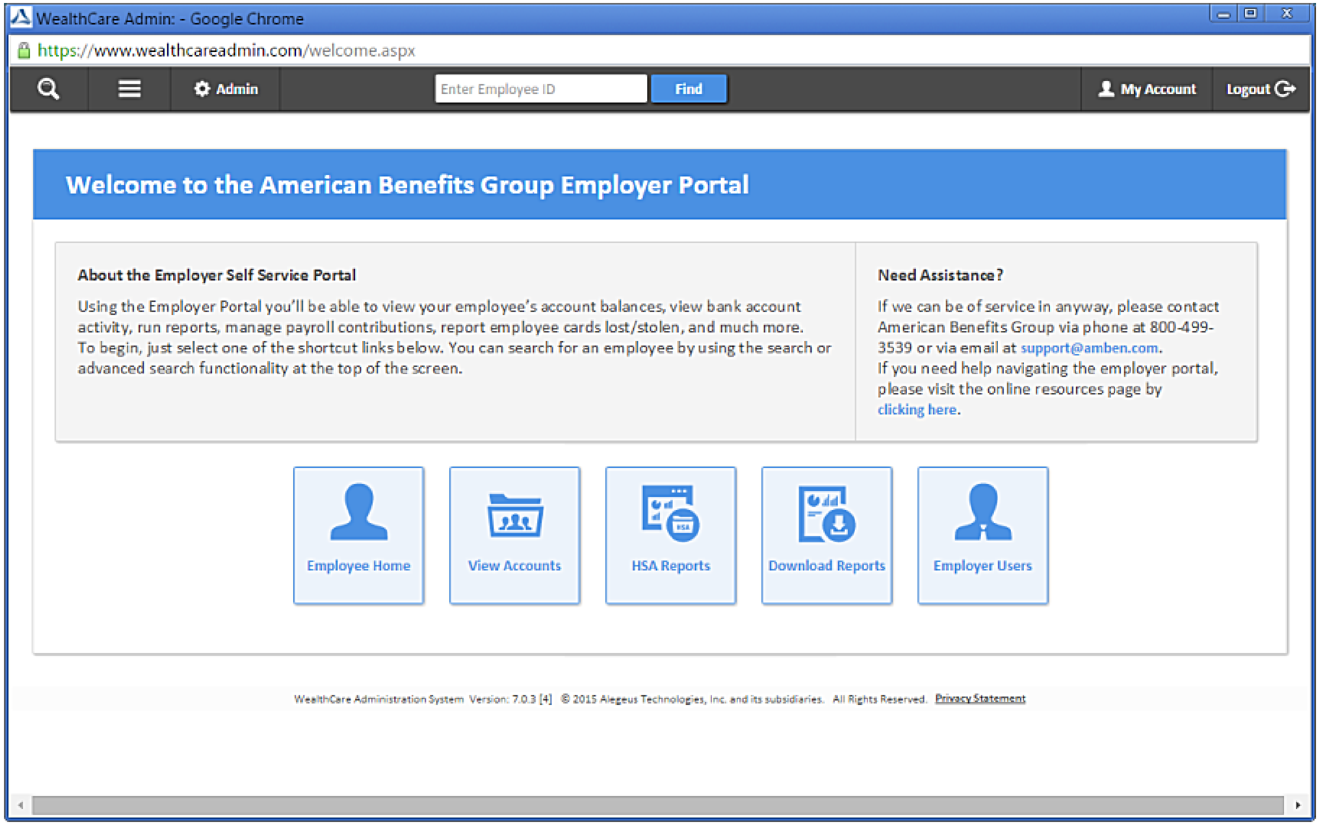
Three main areas:

- **Employee**
- **Transactions**
- **Reports**

Read-only access

View cards that have been issued

Look-up employee transactions and demographic information



Primary Reports for Administrators

(live demonstration)

Daily Settlement Activity email

(from replenishments@metavante.com)

Reports

(sent from support@amben.com)

- **Enrollee Account Balance**
- **Employer Disbursements Report**
- https://www.amben.com/demos/HowTo/Run_Reports_Index.pdf

Scheduled automatically

Ad-hoc – "self service" using Employer Plan Administrator access

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Questions?

- **Question and Answer Session**

- **Need further information?**
  Please feel free to contact us at
  (800) 499-3539 or support@amben.com