

# FUNDING DEFINED AND REPORTING CLIENT HSA FUNDING



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## CLIENT HSA FUNDING

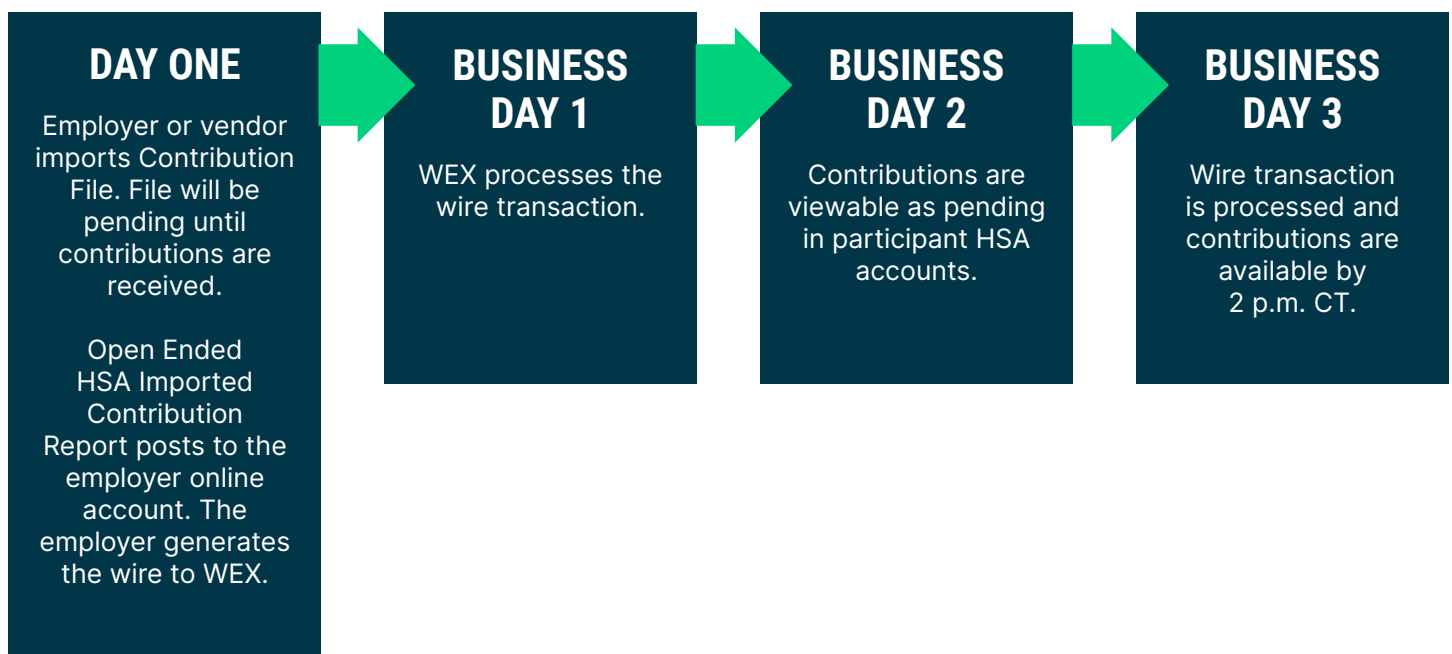
The Client HSA Funding arrangement is a method where the employer sends participant contributions that have been withheld from their paychecks (and/or employer contributions, if applicable) to WEX. Funds can be sent by wire or ACH, but wire is our preferred method. The amount must match the total amount imported via the Contribution File.

### Funding Process

1. Contribution data is sent to WEX for processing.
2. The employer will access the Open Ended HSA Imported Contribution Report on the WEX employer online account.
3. The employer will initiate a wire equal to the “total processed contributions” amount on the Open Ended HSA Imported Contribution Report to WEX.

### Note:

- The amount sent in contributions must be equal to the “total processed contributions” amount on the Open Ended HSA Imported Contribution Report.
- If the contribution amount is greater than the Open Ended HSA Imported Contribution Report, WEX will send an overage check within two business days of funds posting.
- If the contribution amount is less than the Open Ended HSA Imported Contribution Report, no contributions will post.



## Funding Defined and Reporting Client HSA Funding, continued

- Wire will need to be generated by the employer before their bank cut-off time for WEX to receive the funds the next business day.
- HSA contributions will require two business days to post once both funds and the file have been received.

### METHODS FOR SUBMITTING CONTRIBUTIONS

The payroll contributions (and/or employer contributions, if applicable) may be sent to WEX by utilizing one of the following methods:

#### Wire (Preferred Method)

The employer may wire the total funds reflected on the Open Ended HSA Imported Contribution Report to WEX.

|                            |  |
|----------------------------|--|
| <b>Bank Name / Address</b> | <b>Bell Bank<br/>3100 13th Ave South<br/>Fargo, ND 58103</b>                       |
| <b>ABA Number</b>          | <b>091310521</b>   |
| <b>Credit</b>              | <b>BSBT of Fargo #600033237</b>  |
| <b>Beneficiary</b>         | <b>WEX</b>   |
| <b>Further Credit to</b>   | <b>Employer Name and/or Divisions AND<br/>Payroll dates funds are intended for</b> |

#### ACH

The employer may ACH the total funds reflected on the Open Ended HSA Imported Contribution Report to WEX.

|                            |  |
|----------------------------|--|
| <b>Bank Name / Address</b> | <b>Bell Bank<br/>3100 13th Ave South<br/>Fargo, ND 58103</b>                       |
| <b>ABA Number</b>          | <b>091310521</b>   |
| <b>Account Number</b>      | <b>600033237</b>   |
| <b>Name on Account</b>     | <b>WEX</b>   |
| <b>Message</b>             | <b>Employer Name and/or Divisions AND<br/>Payroll dates funds are intended for</b> |

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### FILES

Once the Contribution File is imported, the employer will receive an email notification confirming the file reception. This email notification will indicate any fields that failed during the import. The employer will have the ability to view errors and make necessary corrections through the employer online account.

#### Note:

- If multiple files containing the same contribution date and same participants are imported on the same date, the latter file will override any files imported earlier. A wire will need to be generated for the latter files' Open Ended HSA Imported Contribution Report amount.
- If another file containing the same contribution date and same participants is imported the following day, the file will error. When the file is successfully corrected, a wire will need to be generated for the corrected files' Open Ended HSA Imported Contribution Report amount.

#### File Import Illustrations

- If the contribution date listed on the file is Friday, 6/01, the file is imported on Friday, 6/01 and the employer initiates wire by their bank cut-off time on Friday, 6/01: WEX will process the wire on Monday, 6/04. HSA contributions will be "Pending" on the participant online account on Tuesday, 6/05 and will post to consumers' accounts on Wednesday, 6/06, by 2 p.m. CT.
- If the contribution date listed on the file is Friday, 6/01, the file is imported on Wednesday, 5/30 and the employer initiates wire by their bank cut-off time on Wednesday, 5/30: WEX will process the wire on Thursday, 5/31. HSA contributions will be "Pending" on the consumer online account on Friday, 6/01 and will post to consumers' accounts on Monday, 6/04, by 2 p.m. CT.
- If the contribution date listed on the file is Wednesday, 5/30, the file is imported on Wednesday, 5/30 and the employer initiates wire by their bank cut-off time on Wednesday, 5/30: WEX will process the wire on Thursday, 5/31. HSA contributions will be "Pending" on the consumer online account on Friday, 6/01 and will post to consumers' accounts on Monday, 6/04, by 2 p.m. CT.

### PENDING ACCOUNTS

All HSA participants' accounts are put into a "Pending" status due to necessary demographic information verification (per the USA PATRIOT Act). To move participant accounts to an "Active" status, we will verify the participants' information with a government database. If we are unable to confirm demographic information with the government database, participants will remain in a "Pending" status.

Once we have received and processed the necessary information, the individual's HSA will become active and they will have access to their contributions. If resolution for the pending account is not made within a total of 60 days from the enrollment date, the pending participant's HSA account will be closed. If an HSA account becomes closed, it will be the employer's responsibility to reimburse the participant any payroll deductions that have been withheld.

The employer will receive a check for posted contributions to a pending HSA that has been closed.

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## Funding Defined and Reporting Client HSA Funding, continued

### HSA REPORTS

WEX understands the importance of providing reporting in a timely manner. There are a number of reports available through the employer online account to assist with items like reconciliation and overall awareness of account activity. Access to the employer online account is designated by the employer.

The Reports tab in the online account shows a complete list of summaries related to your program. The homepage will also reflect the most recently created reports. Below is a list of the most common reports. If you have specific reporting needs, contact the Account Management team to determine which reports are right for you.

- [HSA Account Detail Report](#)
- [HSA Account Detail Report Summary](#)
- [HSA Employer Summary Report](#)
- [Open Ended HSA Imported Contribution Report](#)

#### HSA Account Detail Report – Available on the 1st of each month

- Provides the contribution detail for the given report range or year to date.
- Indicates participants who have had a contribution for the report range or year to date.

| HSA Account Detail Report |           |            |          |                       |          |                |                                  |
|---------------------------|-----------|------------|----------|-----------------------|----------|----------------|----------------------------------|
| Identifier                | Last Name | First Name | Amount   | Contribution Type     | Tax Year | Processed Date | Note                             |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 06/22/2012     | 06/21/2012 Payroll Deduction     |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 06/08/2012     | 06/07/2012 Payroll Deduction     |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 05/25/2012     | 05/24/2012 Payroll Deduction     |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 05/11/2012     | 05/10/2012 Payroll Deduction     |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 04/30/2012     | 04/27/2012 Payroll Deduction     |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 04/13/2012     | 04/12/2012 Payroll Deduction     |
| 1234                      | Name      | Sample     | \$812.51 | Employer Contribution | 2012     | 04/04/2012     | 04/03/2012 Employer Contribution |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 03/16/2012     | 03/15/2012 Payroll Deduction     |
| 1234                      | Name      | Sample     | \$125.00 | Payroll Deduction     | 2012     | 03/02/2012     | 03/01/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 06/22/2012     | 06/21/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 06/08/2012     | 06/07/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 05/25/2012     | 05/24/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 05/11/2012     | 05/10/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 04/30/2012     | 04/27/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 04/13/2012     | 04/12/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 03/16/2012     | 03/15/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$40.00  | Payroll Deduction     | 2012     | 03/02/2012     | 03/01/2012 Payroll Deduction     |
| 5678                      | Name2     | Sample     | \$650.00 | Employer Contribution | 2012     | 01/04/2012     | 01/02/2012 Employer Contribution |

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## Funding Defined and Reporting Client HSA Funding, continued

### HSA Account Detail Report Summary – Available on the 1st of each month

- Provides aggregate contributions for prior and current tax year. Note: A full tax year must elapse before data will report in the “Prior Tax Year” columns.
- Includes all participants for the report range or year to date.
- If participants have a pending account, this will be shown in this report. Participants listed as having pending accounts will show an “N” in the IDV column.

### Columns A-M:

| Identifier | Last Name | First Name | Employment Status | Employment Status Effective Date | Account Creation Date | Account Status | IDV | Agreements | Current Period Payroll Deductions | Current Period Employer Contributions | Current Period Total Contributions |
|------------|-----------|------------|-------------------|----------------------------------|-----------------------|----------------|-----|------------|-----------------------------------|---------------------------------------|------------------------------------|
| 1234       | Name1     | Sample     | Active            | 09/12/2011                       | 10/19/2011            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 5678       | Name2     | Sample     | Active            | 07/27/2009                       | 12/02/2010            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| abcd       | Name3     | Sample     | Active            | 09/26/2011                       | 10/28/2011            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| efgh       | Name4     | Sample     | Active            | 11/08/2010                       | 12/06/2010            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 1111       | Name5     | Sample     | Active            | 04/09/2007                       | 12/10/2010            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 2222       | Name6     | Sample     | Active            | 10/27/2008                       | 12/13/2010            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 3333       | Name7     | Sample     | Active            | 03/24/2000                       | 12/13/2010            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 4444       | Name8     | Sample     | Active            | 03/28/2011                       | 04/06/2011            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 5555       | Name9     | Sample     | Active            | 04/28/2008                       | 12/10/2010            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 6666       | Name10    | Sample     | Active            | 07/31/2006                       | 12/06/2010            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 7777       | Name11    | Sample     | Active            | 02/28/2007                       | 12/03/2010            | Blocked        | N   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |
| 8888       | Name12    | Sample     | Active            | 01/03/2011                       | 01/31/2011            | Active         | Y   | Y          | \$0.00                            | \$0.00                                | \$0.00                             |

### Columns N-X:

| YTD Payroll Deductions | YTD Employer Contributions | YTD Total Contributions | Prior Tax Year YTD Payroll Deductions | Prior Tax Year YTD Employer Contributions | Prior Tax Year YTD Other Contributions | Prior Tax Year YTD Total Contributions | Current Tax Year YTD Payroll Deductions | Current Tax Year YTD Employer Contributions | Current Year YTD Other Contributions | Current Tax Year YTD Total Contributions |
|------------------------|----------------------------|-------------------------|---------------------------------------|---|--|--|---|---|--------------------------------------|--|
| \$1,500.00             | \$812.51                   | \$2,312.51              | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$1,500.00                              | \$812.51                                    | \$0.00                               | \$2,312.51                               |
| \$480.00               | \$0.00                     | \$480.00                | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$480.00                                | \$0.00                                      | \$0.00                               | \$480.00                                 |
| \$180.00               | \$874.99                   | \$1,054.99              | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$180.00                                | \$874.99                                    | \$0.00                               | \$1,054.99                               |
| \$0.00                 | \$700.00                   | \$700.00                | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$0.00                                  | \$700.00                                    | \$0.00                               | \$700.00                                 |
| \$570.00               | \$500.00                   | \$1,070.00              | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$570.00                                | \$500.00                                    | \$0.00                               | \$1,070.00                               |
| \$0.00                 | \$500.00                   | \$500.00                | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$0.00                                  | \$500.00                                    | \$0.00                               | \$500.00                                 |
| \$720.00               | \$700.00                   | \$1,420.00              | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$720.00                                | \$700.00                                    | \$0.00                               | \$1,420.00                               |
| \$360.00               | \$500.00                   | \$860.00                | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$360.00                                | \$500.00                                    | \$0.00                               | \$860.00                                 |
| \$249.96               | \$500.00                   | \$749.96                | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$249.96                                | \$500.00                                    | \$0.00                               | \$749.96                                 |
| \$276.96               | \$500.00                   | \$776.96                | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$276.96                                | \$500.00                                    | \$0.00                               | \$776.96                                 |
| \$0.00                 | \$0.00                     | \$0.00                  | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$0.00                                  | \$0.00                                      | \$0.00                               | \$0.00                                   |
| \$600.00               | \$500.00                   | \$1,100.00              | \$0.00                                | \$0.00                                    | \$0.00                                 | \$0.00                                 | \$600.00                                | \$500.00                                    | \$0.00                               | \$1,100.00                               |

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## Funding Defined and Reporting Client HSA Funding, continued

### HSA Employer Summary Report – Available on the 1st of each month

- Provides aggregate monthly HSA statistics and balances.
- Includes average account balance, distributions and contributions.



## HSA Account Summary

Employer Name: XYZ Employer Name  
Reporting Period: 2/1/2011 – 2/28/2011

### Balance Summary

| Account Type                 | 1/1/2011<br>Balance | 2/1/2011<br>Opening Balance | 2/28/2011<br>Closing Balance |
|------------------------------|---------------------|-----------------------------|------------------------------|
| HSA Cash Account             | \$0.00              | \$1,400.00                  | \$1,900.00                   |
| Investment Fair Market Value | \$0.00              | \$1,000.00                  | \$1,200.00                   |
| <b>Total Balance</b>         | <b>\$0.00</b>       | <b>\$2,400.00</b>           | <b>\$3,100.00</b>            |

### Transaction Summary

| Current Period        | Amount     | #  | Year to Date  | Amount     | #  |
|-----------------------|------------|----|---------------|------------|----|
| Contributions         | \$500.00   | 21 | Contributions | \$900.00   | 42 |
| Distributions         | (\$300.00) | 5  | Distributions | (\$800.00) | 10 |
| Fees                  | (\$300.00) | 5  | Fees          | (\$300.00) | 5  |
| Interest              | \$3.00     | 3  | Interest      | \$4.00     | 4  |
| Pending Contributions | \$75.00    | 1  |               |            |    |
| Pending Distributions | --         | -- |               |            |    |

### Contributions

| Current Period                        | Amount          | #         | Year to Date                          | Amount            | #         |
|---------------------------------------|-----------------|-----------|---------------------------------------|-------------------|-----------|
| Payroll Deductions                    | \$400.00        | 20        | Payroll Deductions                    | \$800.00          | 40        |
| Employer Contributions                | \$0.00          | 0         | Employer Contributions                | \$1,000.00        | 20        |
| Other Contributions                   | \$100.00        | 10        | Other Contributions                   | \$100.00          | 10        |
| Prior Tax Year Payroll Deductions     | \$0.00          | 0         | Prior Tax Year Payroll Deductions     | \$0.00            | 0         |
| Prior Tax Year Employer Contributions | \$0.00          | 0         | Prior Tax Year Employer Contributions | \$0.00            | 0         |
| Prior Tax Year Other Contributions    | \$0.00          | 0         | Prior Tax Year Other Contributions    | \$0.00            | 0         |
| <b>Total Deposits</b>                 | <b>\$503.00</b> | <b>30</b> | <b>Total Deposits</b>                 | <b>\$1,904.00</b> | <b>70</b> |

### Contributions by Tax Year

| 2010 Year to Date      | Amount      | #     | 2011 Year to Date      | Amount     | #  |
|------------------------|-------------|-------|------------------------|------------|----|
| Payroll Deductions     | \$20,000.00 | 2,600 | Payroll Deductions     | \$800.00   | 40 |
| Employer Contributions | \$5,000.00  | 0     | Employer Contributions | \$1,000.00 | 20 |

### Fees

| Current Period     | Amount  | #  | Year to Date       | Amount   | #  |
|--------------------|---------|----|--------------------|----------|----|
| Employee Paid Fees | \$50.00 | 25 | Employee Paid Fees | \$100.00 | 50 |
| Employer Paid Fees | \$25.00 | 5  | Employer Paid Fees | \$50.00  | 10 |

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# Funding Defined and Reporting Client HSA Funding, continued

## HSA Employer Summary Report, continued



### HSA Account Summary

Total Fees \$75.00 30

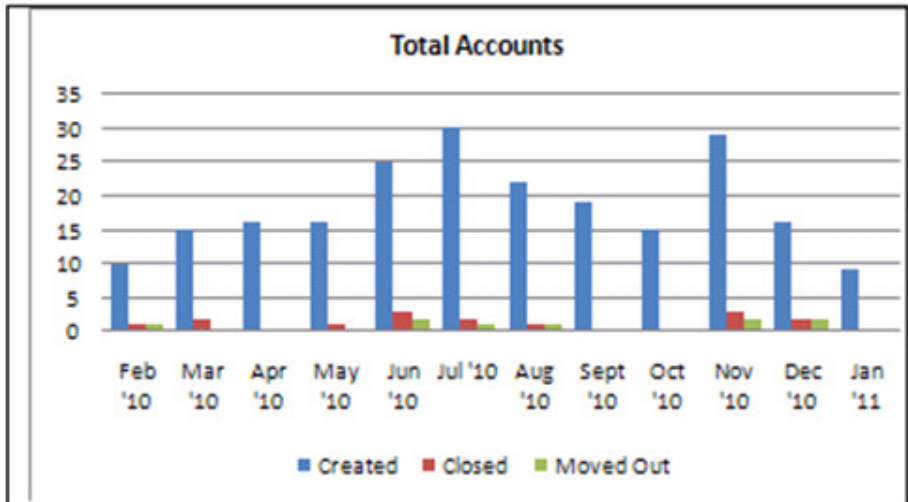
Total Fees \$150.00 60

#### HSA Account Overview

| Account Status | #  |
|----------------|----|
| Active         | 20 |
| Pending        | 2  |

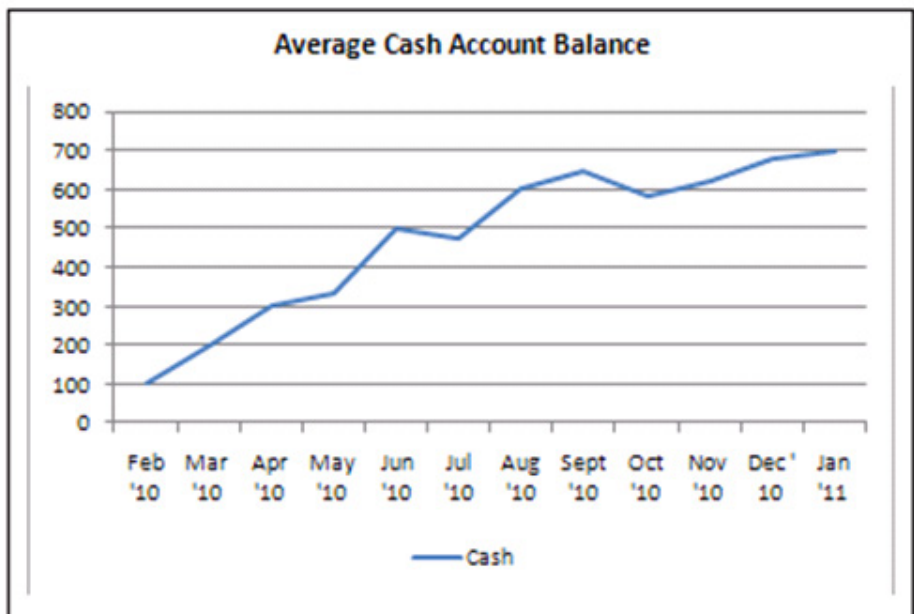
| Account Type | # |
|--------------|---|
| Investment   | 3 |

| Accounts | Current Period | Year to Date |
|----------|----------------|--------------|
| Created  | 1              | 1            |
| Closed   | 1              | 1            |
| Moved    | 1              | 1            |



#### Statistics

| Cash Balance           | #  |
|------------------------|----|
| Zero                   | 2  |
| \$1 - \$500            | 20 |
| \$500.01 - \$1,000     | 0  |
| \$1,000.01 - 1,500     | 0  |
| \$1,500.01 - 2,000     | 0  |
| \$2,000.01 - \$2,500   | 0  |
| \$2,500.01 - \$3,000   | 0  |
| \$3,000.01 - \$5,000   | 0  |
| \$5,000.01 - \$10,000  | 0  |
| \$10,000.01 - \$15,000 | 0  |
| \$15,000.01 - \$20,000 | 0  |
| Over \$20,000          | 0  |



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## Funding Defined and Reporting Client HSA Funding, continued

### Open Ended HSA Imported Contribution Report – Available when Contribution File is imported

- Available through the employer online account once a Contribution File has been imported and processed. The report can be found under the Completed/Cancelled link in the Imports tab.
- Displays a count of all the HSA contributions in a file, the number of contributions processed and any errors or warnings that occurred.
  - Shows total contribution records in a file aside from any unrecognized records.
  - If there are any unrecognizable records on the file, this report will include those records as well.

### Open Ended HSA Imported Contribution Report - Summary

#### File Statistics

|  |                       |  |            |
|--|-----------------------|--|------------|
| File Name                              | contribution file.csv |  |            |
| Total contribution records on file     | 18                    |  | \$2,525.00 |
| Total processed contributions          | 18                    |  | \$2,525.00 |
| Total records with errors and warnings | 0                     |  | \$0.00     |

#### Payroll Deduction Summary

|                        |           |  |          |
|------------------------|-----------|--|----------|
| Payroll deduction date | 11/7/2012 |  |          |
| Total processed        | 9         |  | \$525.00 |

#### Employer Contribution Summary

|                            |           |  |            |
|----------------------------|-----------|--|------------|
| Employer contribution date | 11/7/2012 |  |            |
| Total processed            | 9         |  | \$2,000.00 |

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