# HSA PROCESS FLOW HANDOUT

 $\overline{\mathbf{A}}$ USA **PATRIOT ACT** VERIFICATION IS SUCCESSFUL Account is activated.

will be posted, pulled from the employer's bank account and available to the participant two business days from the date the contribution file is loaded or the contribution date on the file, whichever is later.

PARTICIPANT ENROLLS in HSA through Aptia Enrollment Platform.

## **DEMOGRAPHIC**/ **ENROLLMENT FILE** is sent to WEX

(multiple times per week).

Any errors on the file will need to be resolved before the record is loaded.

### **RECORD IS LOADED** USA PATRIOT Act

verification process is completed.

**USA PATRIOT ACT** 

### **VERIFICATION IS** UNSUCCESSFUL Account is set to a blocked status.

# **PAYROLL DEDUCTIONS & EMPLOYER CONTRIBUTIONS**

will be pulled from the employer's bank account and applied to the participant's account but will not be available to the participant until the account has been validated.







activated.



will be available to the participant.



### **REACHOUT ATTEMPTS** FOR ADDITIONAL DOCUMENTATION:

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1<sup>st</sup> attempt: Within 48 hours, an email is sent to the participant. If no email address is on file, a letter is sent.

2<sup>nd</sup> attempt: After 15 days, an email is sent to the participant.

3<sup>rd</sup> attempt: After 30 days, a letter is sent to participants with email addresses on file. If no email address is on file, this is the second letter sent and the final reachout attempt for those participants.

4<sup>th</sup> attempt: After 45 days, a final email notification is sent.



### DOCUMENTATION **NOT RECEIVED.**

Account is generally closed within 60 to 90 days from the date the record is loaded.



### **PAYROLL DEDUCTIONS & EMPLOYER CONTRIBUTIONS**

will be returned to the employer to refund to the participant through payroll