# **PARTICIPANT** COMMUNICATION **TIMELINES**



Throughout the course of a participant's plan year, Aptia will send a variety of standard communications to help educate and inform participants on matters pertaining to their benefits. The below timelines show the standard communications a participant will receive from the beginning of the plan year to the end.



WELCOME **EMAIL** 



Shortly after enrollment

**MAILED NOTIFICATION EMAIL** 



**DEBIT CARD** 





After Aptia sends debit card

**ACCOUNT STATEMENT EMAIL** 

month

Between the 8th-13th of every

**ACCOUNT LOCKED NOTIFICATION EMAIL** 

login attempts

**DEBIT CARD** 

MAILED

**NOTIFICATION** 

**EMAIL (MUST** 

OPT IN)

After 5 unsuccessful

## **NOTIFICATION**



**BANK ACCOUNT** 

**ACTIVATION** 

**EMAIL** 

After signing up for direct deposit

### **DEBIT CARD** RECEIPT REMINDER **EMAIL**



1 day after swiping benefits debit card (if not autosubstantiated)



#### **DEBIT CARD** RECEIPT REMINDER **EMAIL**



45 days after the first receipt reminder is sent





60 days after the second receipt reminder is sent

**DEBIT CARD DENIAL NOTIFICATION EMAIL AND REQUEST** FOR REPAYMENT



95 days after the third receipt reminder is sent (if no receipt received yet)

**CLAIM** CONFIRMATION **EMAIL** 



Immediately after filing a claim

**ADVICE OF DEPOSIT FOR CLAIM** REIMBURSEMENT **EMAIL** 

If claim is approved

YEAR END STATEMENT **(ONLY MAILED TO PARTICIPANTS** WITHOUT EMAIL ADDRESSES ON FILE)





60 days prior to plan year end



grace period end

**SPEND DOWN** 

BALANCE

**REMINDER (MAY** 

**NOT APPLY TO ALL** 



**WELCOME EMAIL** 



Shortly after enrollment

**TERMS AND** CONDITIONS **REMINDER (IF** APPLICABLE)



Shortly after enrollment





Shortly after enrollment





After Aptia sends debit card





On the 1st of every month

**ACCOUNT LOCKED** NOTIFICATION **EMAIL** 



After 5 unsuccessful login attempts

**BANK ACCOUNT ACTIVATION** NOTIFICATION **EMAIL** 



After signing up for direct deposit

**ADVICE OF DEPOSIT** FOR HSA **DISTRIBUTION EMAIL** 



After requesting a distribution

**HSA CONTRIBUTION NOTIFICATION EMAIL** 



After making a contribution

**HSA CASH BALANCE NOTIFICATION EMAIL** 



Upon hitting the balance threshold they asked to be notified at





Upon hitting the contribution threshold they asked to be notified at

**HSA WITHDRAWAL NOTIFICATION EMAIL** 

After making a

withdrawal





Annually, before tax deadline