



THE CONTRIBUTION FILE EXPLAINED

The Contribution File is utilized to validate payroll deductions. All employee and/or employer contributions need to be communicated through this file, as the amounts provided will post to employees' accounts as is. This required file must be filled out by the employer or their third-party payroll vendor.

How does the Contribution File affect each flexible benefit?

The same Contribution File can be used to communicate FSA, HRA, HSA and Commuter Benefit contributions; however, the result of importing the file does differ from plan to plan. It is important to understand the following differences:

- **Medical FSA and/or Combination FSA:** The imported file drives the amounts shown on the employer and consumer portals — including reports. Because the employees have access to the entire election from the start date of the plan, the available balances won't be affected.
 - Receipt of the Contribution File does not cause funds to be physically moved from the employer's bank account.
- **Dependent Care, Transit/Parking and Applicable HRA Plans:** The imported file drives the amounts shown on the employer and consumer portals — including reports and available balances. Employees will not have access to their funds for these plans until the file communicates the amount of funds and when to make them available to employees.
 - Receipt of the Contribution File does not cause funds to be physically moved from the employer's bank account.
 - **Please note:** The Contribution File is not required for HRA plans unless the employer contribution amounts vary from date to date and/or employee to employee.
- **HSA:** The imported file drives the transactions against the employer's bank account. We will ACH the employer's bank account based on the information provided on the file.
 - **Please note:** Negative amounts cannot be provided on this file for HSA accounts.

When are payroll deductions available to employees?

To ensure contributions are available for employees on a scheduled pay date, a file must be imported at least one day prior to each pay date. Keep the following scenarios in mind for determining when funds will be available to your employees:

- **Medical FSA, Combination FSA, Dependent Care, Parking/Transit and HRA:** These funds take 24 hours to post to accounts. They are dependent on the date the Contribution File is successfully uploaded to the account as well as the contribution date listed on the file.
 - For example, if the contribution date listed on file is Friday, June 2 and the file is imported on Friday, June 2, the funds will be processed and posted to employee accounts on Saturday, June 3.
 - **Please note:** Parking/Transit contributions must follow the IRS monthly maximums. If you have benefit deductions across 26 or 52 pay periods in a year, you will need to manually adjust the deductions for these two plans to follow IRS guidelines.
- **HSA:** These funds take two business days to be applied to employee accounts and are dependent on the date the contribution file is successfully uploaded to your account as well as the contribution date listed in the file.
 - For example, if the contribution date listed on file is Friday, June 2 and the file is imported on Friday, June 2, HSA contributions will show as pending on Monday, June 5 and will post to employees' accounts on Tuesday, June 6.

Contribution File FAQ — Employers, continued

What are the different Contribution File methods?

There are two specific file types to choose from when considering the best method to send the Contribution File each pay period: the Self Service (Excel) File and the Text Contribution File.

- **Self Service (Excel) File**
 - This method allows you to import a Contribution File directly into the portal to communicate per-pay-period contribution amounts with a spreadsheet containing six separate columns (a template file will be provided upon request). The employer portal allows recurring contributions to be set up for FSA, HSA and Commuter plans and can be used to replace importing contributions each pay period.
- **Text Contribution File**
 - The employer portal allows files with per-pay-period contribution information to be pulled from a Human Resource Information System (HRIS) and submitted to a Secure File Transmission Protocol (SFTP) site. Then, the files are automatically processed and loaded into the system. This service prevents employers from having to populate and import files, but it does require strong IT resources or a third-party payroll vendor to set up. The required file type used is a pipe delimited text file. A File Integration Guide will be provided upon request.

Naming the Contribution File

- **Production file naming** — The date in the name is the date the file is uploaded
 - GROUPNAME_GROUPID_Payroll_MMDDYYYY
- **Test file naming**
 - TEST_GROUPNAME_GROUPID_Payroll_MMDDYYYY
- Text Contribution Files must have “.txt.” in the file name.
- Self Service (Excel) Files must be saved in one of the following formats: .csv, .xls or .xlsx
 - When sending a test file to your Implementation Manager, do not send in .csv format.

How do I make sure my Contribution File goes through successfully?

It is highly recommended to send a test file to ensure the chosen file method has been formatted and built properly. Review of test files can take up to 5 business days and need to be tested prior to the first pay date of your plan year.

- With the Self Service (Excel) File option, test files need be emailed to your Implementation Manager or Account Executive for review.
 - It is important to note your employer portal is always a production site, so any file uploaded via the portal will be moved into production in our system.
- With the Text Contribution File option, test files need be uploaded to your SFTP site for review.
 - It is important to note these test files must include “test” in the file name to prevent the data from being moved into production.
 - The automatic production sweep will not be turned on until a successful test file has been received.

What do I need to know about uploading my Contribution File?

- Once a file is uploaded to our system, the Benefits Primary Contact will receive an email confirming that the import is complete or that the import failed. This email will direct you to log into your employer portal to view the results of the file (why the upload failed or if the upload was successful). The file will allow you to see the details on any errors that occurred.
 - During implementation, your Implementation Manager will help you work through any errors; however, during the ongoing administration of your plan, it is up to you to manage errors on the file and reach out to your Account Executive if you need help fixing those errors.
- Files containing the same contribution date and same employees will override the earlier file if multiple successful imports take place on the same date.
- The file will fail if imported the following day if the same contribution date and employees are listed.
- For HSA plans, if corrections are made the same day the original file is imported, the ACH pull will include those corrections. If the corrections are made any day after the initial import, the ACH pull for those corrected individuals will be separate.
 - It is important to understand that once a Contribution File is sent communicating HSA contributions, those funds are the employee’s and cannot be reversed. The information sent on the Contribution File is sent to the Federal Reserve for processing. Once that information is sent to the Federal Reserve (on business day I), it cannot be reversed or stopped.