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

FSA

MAILED **NOTIFICATION EMAIL**

DEBIT CARD





After Aptia sends debit

card

TERMS AND

CONDITIONS

REMINDER (IF

APPLICABLE)



Between the 8th-13th of every month

ACCOUNT ACCOUNT LOCKED STATEMENT EMAIL

NOTIFICATION

EMAIL

After 5 unsuccessful login attempts

DEBIT CARD

MAILED

NOTIFICATION

EMAIL (MUST

OPT IN)

BANK ACCOUNT ACTIVATION NOTIFICATION **EMAIL**

After signing up for direct deposit



DEBIT CARD

EMAIL

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

DEBIT CARD RECEIPT REMINDER RECEIPT REMINDER **EMAIL**



30 days after the first receipt reminder is sent

BANK ACCOUNT

ACTIVATION

NOTIFICATION

EMAIL

DEBIT CARD RECEIPT REMINDER **EMAIL**



30 days after the second receipt reminder is sent





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





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)**

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60 days prior

to plan year

end







HSA TAX

DOCUMENTS



WELCOME **EMAIL**



Shortly after

enrollment

Shortly after enrollment

Shortly after enrollment

BLOCKED HSA

NOTIFICATION

(IF APPLICABLE)

After Aptia sends debit card

On the 1st of every month

EMAIL





After 5 unsuccessful

login attempts

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

HSA CONTRIBUTION MAXIMUM NOTIFICATION EMAIL



Upon hitting the contribution threshold they asked to be notified at

HSA WITHDRAWAL NOTIFICATION **EMAIL**



After making a withdrawal

