

PLAN DETAILS

The following document summarizes important information related to the plans offered by Aptia. Please note that this resource is intended to serve as a guideline — some of your specific plan details may differ. For detailed information about your specific plan(s), please refer to your Plan Document.

FSA

- The waiting period for an FSA should be the same as the effective date for your group health plan.
- If you currently offer an FSA through another administrator, your former administrator will complete the administration of that plan year, including the run-out and/or grace period.
- Employers who offer pre-tax benefits are required to complete Non-Discrimination Testing to ensure their benefit plans do not discriminate based on employee compensation. Compliance contacts can download testing templates from the non-discrimination testing page of LEAP to ensure their company's plans do not discriminate. When complete, these tests can be submitted directly through LEAP and the contact will receive a message through their Message Center when results are available.
- Regarding the debit card with an FSA, please note:
 - The card will have a high auto-approval rate when used at IAS providers or for co-pays and recurring expenses.
 - Providing co-pay amounts will allow us to auto-substantiate purchases in the amount(s) listed.
 - The card will be loaded with the full Medical FSA annual election amount upon plan start.
- Regarding the debit card with a Combination FSA and an HSA, please note:
 - The card will first pull funds for dental and vision expenses from the Combination FSA. Once those funds have been exhausted, all claims will pull from the HSA.

HSA

- Participants must be enrolled in a High-Deductible Health Plan (HDHP) to be eligible for an HSA, and they cannot participate in a Medical FSA or a general-purpose HRA at the same time as an HSA.
- Before participants can access their HSA funds, they must read and agree to the terms and conditions for their individually owned accounts. These agreements are located in the enrollment platform.
- In addition, before participants can access their HSA funds, the USA PATRIOT Act requires participants to complete identity verification. This process involves verifying participant demographic information (first name, last name, SSN, address and date of birth) through a government database. If a participant's information does not match the government database, their HSA will be blocked. If a resolution is not reached within 60 to 90 days, the participant's account will be closed. If a participant's account is blocked due to USA PATRIOT Act verification, funds will still continue to process for that participant and pull from the employer's bank account. Blocked participants should be removed from recurring files or the files will fail. **Note:** The USA PATRIOT Act requires a physical address for identity verification — a PO Box will not be accepted.
- Participants can make distribution requests online or using the free mobile application. Direct deposit is the preferred distribution method. There is no additional charge for the "Pay the Provider" distribution method.
- Participant HSAs begin earning interest on the first dollar. After the participant has met a \$1,000 saving threshold in an HSA, they can invest their funds by making selections online. Aptia cannot provide investment advice or counseling. Investments sweep in \$100 increments and participants need to opt in to automatic sweeping.
- Participants do not need to renew their HSA plans annually, as the HSA plan does not involve annual elections. All plan contributions to an HSA are communicated via Contribution File, and the plan will continue unless the employer decides to stop offering the HSA.
- If you offer the debit card with an HSA, please note:
 - The card will be loaded with employer and employee contributions up to the threshold amount of \$1,000 or higher, if selected by the participant.

HRA

- Only individuals who are covered by a primary group health plan may enroll in an HRA.
- 100% of HRA funds will be available to participants at the start of the plan year unless the employer has chosen a different schedule (e.g. monthly or quarterly).
- If participants are enrolled in an FSA and an HRA, the plan design will determine which account eligible expenses will be run through first.
- Employers with a daily/variable HRA plan design will import a Contribution File containing varying contribution dates through the employer portal.
- A sample Explanation of Benefits (EOB) is required for plans with expenses for in- and out-of-network providers.
- HRA plans may be subject to MSP Reporting.
- Participants are required to verify eligibility of their dependents before they can be reimbursed by their HRA for services incurred by a dependent.

Commuter

- Commuter Benefits include Mass Transit and Parking benefits, which are each monthly benefits.
- Any rollover dollars from existing commuter plans should be communicated using a Plan Activity Import File.
- After you communicate contributions on a Contribution File, funds will be made available to participants to use on commuter expenses.
- If you have eligible employees in Washington, D.C., Chicago or San Francisco, their Commuter Benefits will work a bit differently. Because the standard benefits debit card does not function at transit terminals, employers with participants in those areas will have the ability to participate in Mercer's Smart Commute program, which allows participants to access commuter funds through their SmarTrip®, Ventra or Clipper cards. **Note:** Certain deadlines apply. For more information about deadlines for loading funds onto those cards, see the Guide to the Smart Commute program.
- The debit card will be loaded with commuter contributions once the employer or vendor submits the contribution data to the portal. This determines the amount of funds available in participant accounts.

Enrollment

- Enrollments are made in the Aptia enrollment platform and are communicated to WEX via file.
- Any participants who have email addresses included in their demographic information will receive a welcome email after their initial enrollment is entered in the system.

Payroll Verification

- When using the Contribution File to communicate payroll contributions, this file will allow you to import multiple contribution dates, contribution types and plan types.

LEAP Features

- Contact changes: Primary contacts can add, edit or delete contacts tied to the company directly from LEAP by clicking "Contacts."
- Plan Trends & Statistics: Employer contacts, consultants and linked contacts can view a variety of detailed statistics about plan participation through Plan Trends & Statistics. This can be accessed by clicking on the "Plan Trends & Statistics" button on the left side of the LEAP homepage.