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**

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After Aptia

sends debit

card

TERMS AND

CONDITIONS

REMINDER (IF

DEBIT CARD

ACCOUNT STATEMENT EMAIL



Between the 8th-13th of

every month

BLOCKED HSA

NOTIFICATION



After 5 unsuccessful login attempts



After signing up for direct deposit

ACCOUNT

SUMMARY

EMAIL



1 day after

DEBIT CARD

EMAIL

swiping benefits debit card (if not autosubstantiated)

30 days after the first receipt reminder is

sent

DEBIT CARD

EMAIL

RECEIPT REMINDER **EMAIL** \sim

DEBIT CARD

30 days after the second receipt

reminder is sent

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

HSA CONTRIBUTION

NOTIFICATION

EMAIL

DEBIT CARD DENIAL

NOTIFICATION EMAIL

AND REQUEST FOR

REPAYMENT

CLAIM CONFIRMATION **EMAIL**

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Immediately after filing a claim





YEAR END STATEMENT **(ONLY MAILED TO PARTICIPANTS** WITHOUT EMAIL **NOT APPLY TO ALL ADDRESSES ON FILE)**





Around 23rd of month prior to plan year end or grace period end

HSA TAX

SPEND DOWN

BALANCE

REMINDER (MAY

PARTICIPANTS)



WELCOME **EMAIL**



Shortly after enrollment

Shortly after enrollment





Shortly after enrollment



After Aptia

sends debit

card

DEBIT CARD

MAILED

NOTIFICATION

EMAIL (MUST

OPT IN)

On the 1st of every

month



After 5

unsuccessful

login attempts







After signing up for direct requesting a distribution deposit

ADVICE OF DEPOSIT FOR HSA DISTRIBUTION **EMAIL**



After

After making a contribution

HSA CASH BALANCE NOTIFICATION **EMAIL**



Upon hitting the balance threshold they asked to be notified at

CONTRIBUTION MAXIMUM NOTIFICATION EMAIL

HSA



Upon hitting the contribution threshold they asked to be notified at

HSA WITHDRAWAL NOTIFICATION **EMAIL**

end





After making a withdrawal

Annually. before tax deadline