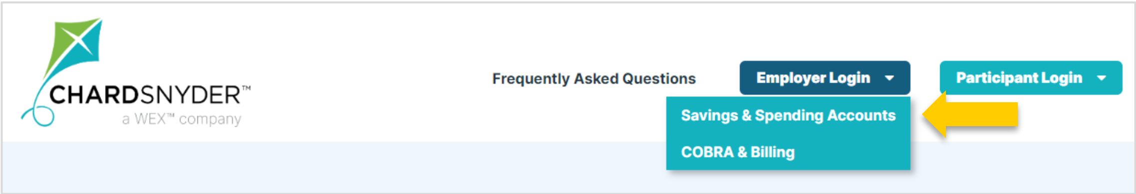
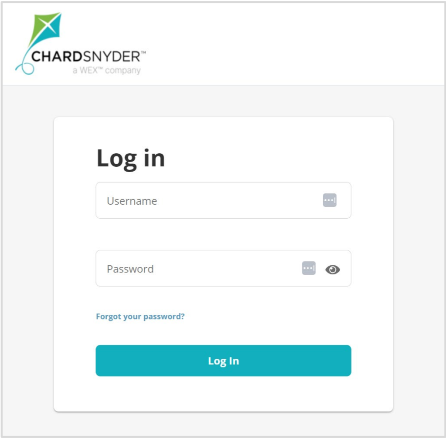
Instructions for Adding and Enrolling Participants

To access the employer portal, go to www.benefit-info.com/csn and click on the blue Employer Login button in the upper right corner of the page. Then choose Savings & Spending Accounts from the drop-down menu.

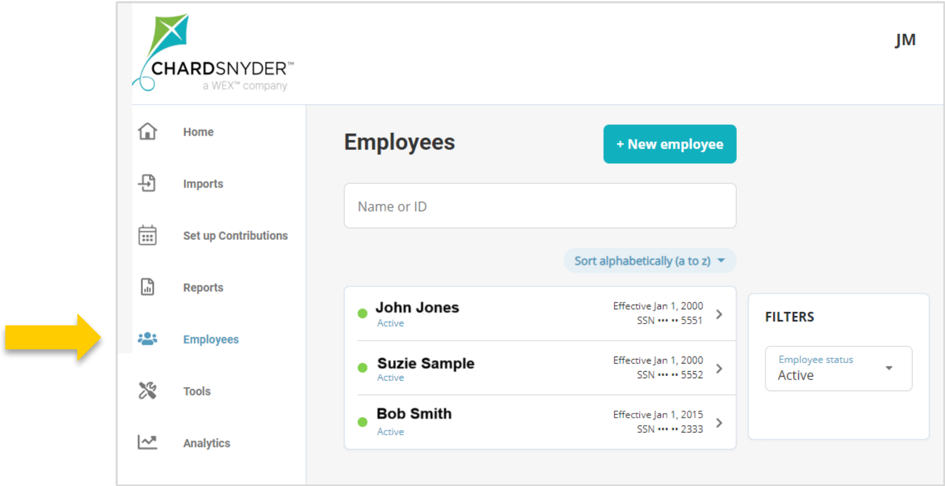


Enter your username and password, then click Log In:

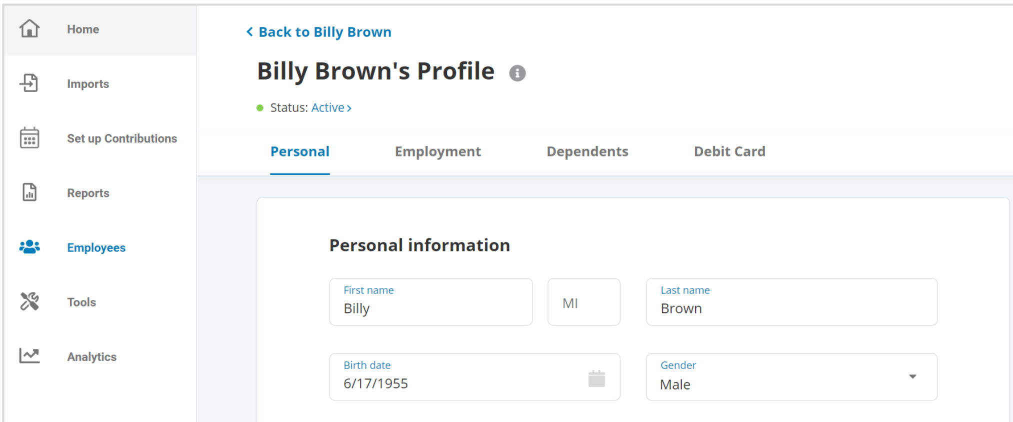


Enroll Current Participants

To add an enrollment for an existing employee (already in the system), go to the Employees tab:

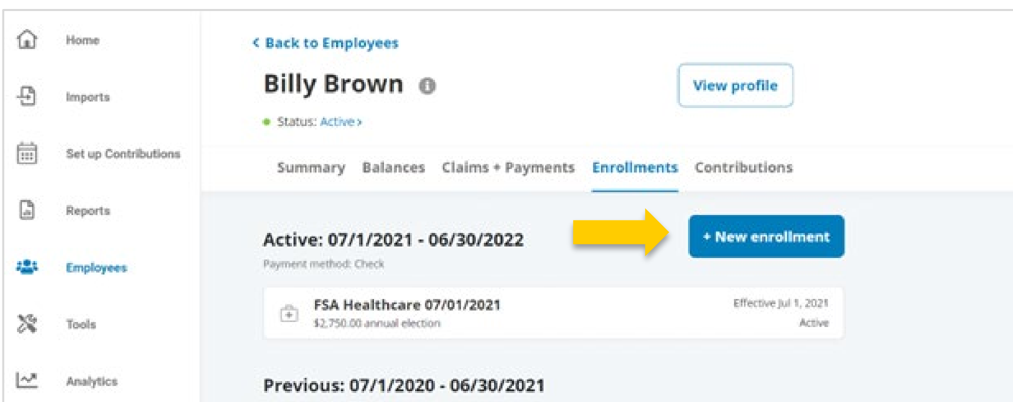


Employees will be listed alphabetically. Search the list by employee last name, first name or Social Security Number, or view the list according to employee status (All, Active or Inactive) using the FILTERS section on the right. After you have selected the employee, click View Profile to update their personal, employment, and dependent information if needed:

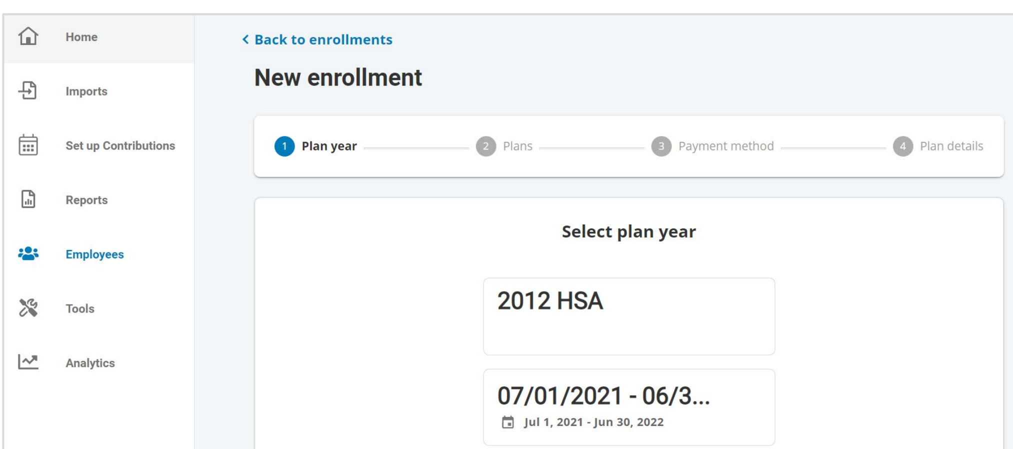


You can see their active accounts and inactive accounts if the participant was previously enrolled.

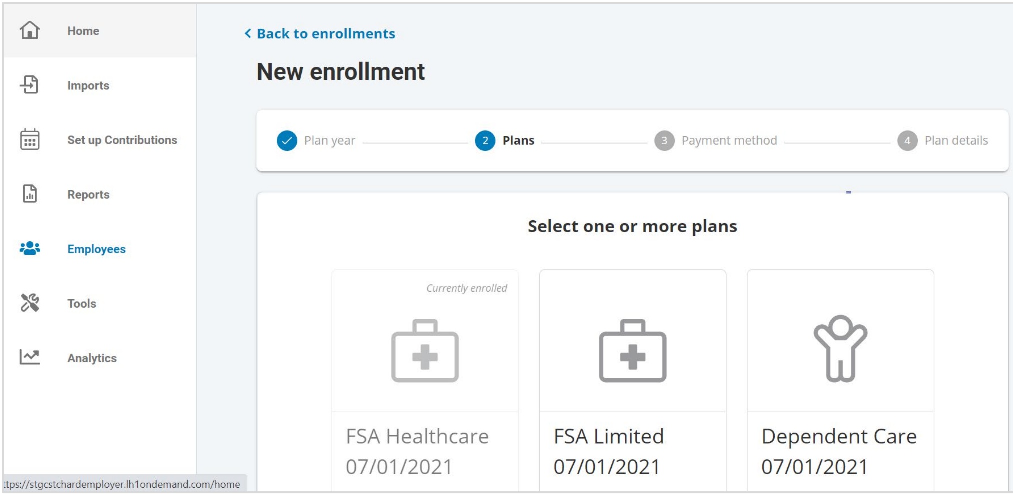
To add a new enrollment, click the blue + New enrollment button:



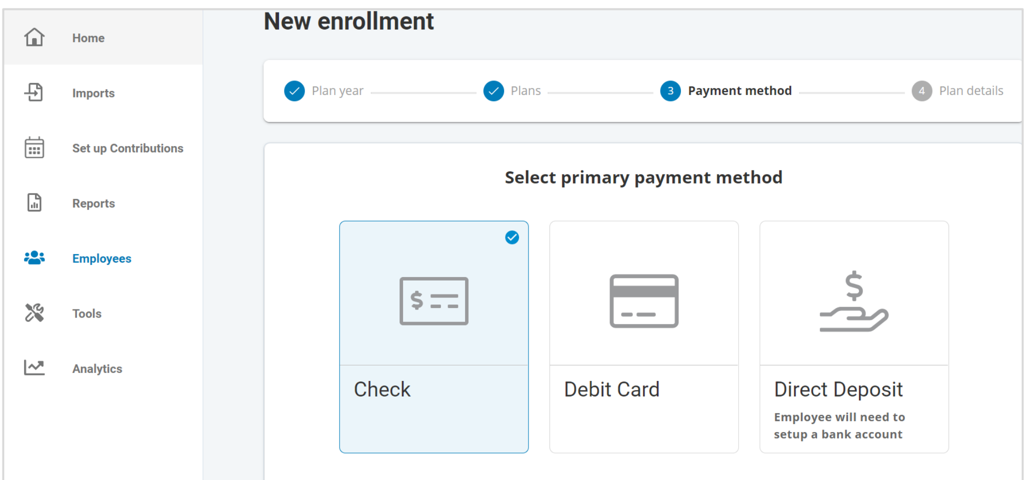
On the New enrollment page, select Plan year, then click Next:



On the Plans page, select plan type then click Next:



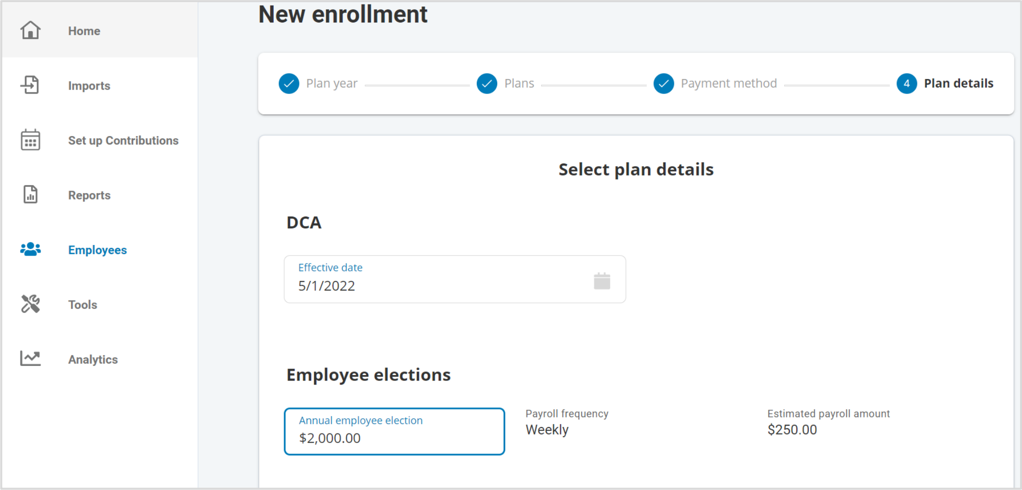
In the Payment method page, select the correct method and click Next:



Only the applicable options are displayed. The Debit Card will be listed as the default method for most plans. The alternative method is used when a participant submits a manual claim instead of using the benefits card. Participants will be able to change the alternative method when they create their online account.

NOTE: If the participant wishes to use Direct Deposit, they will have to log in to the Chard Snyder participant portal and enter their bank account information.

On the Plan details page, enter the plan effective date and annual election amount, then click Submit:



Things to consider as you enroll participants in each of these plan types:

Flexible Spending Account (FSA)
If you are enrolling an employee after the plan start date, but he or she is eligible to be reimbursed for claims dating back to the start of the plan, provide the plan start date as the employee's effective date.

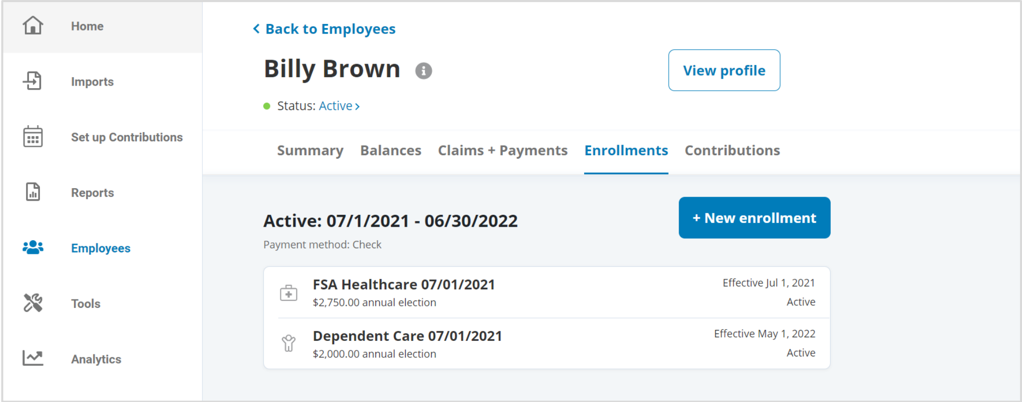
Health Savings Account (HSA)
If an employee enrolls in the middle of the month, the effective date is the first day of the following month.

Commuter
If an employee would like to begin using the plan (and have funds available) in June, select 5/1 as the effective date. This allows participants to contribute to the plan in advance and have funds available to purchase a pass or voucher for the desired month.

The annual election amount should be the employee's total monthly election, including pre-tax and post-tax amounts.

Health Reimbursement Arrangement (HRA)
If you are enrolling an employee after the plan start date, but he or she is eligible to be reimbursed for claims dating back to the start of the plan, provide the plan start date as the employee's effective date.

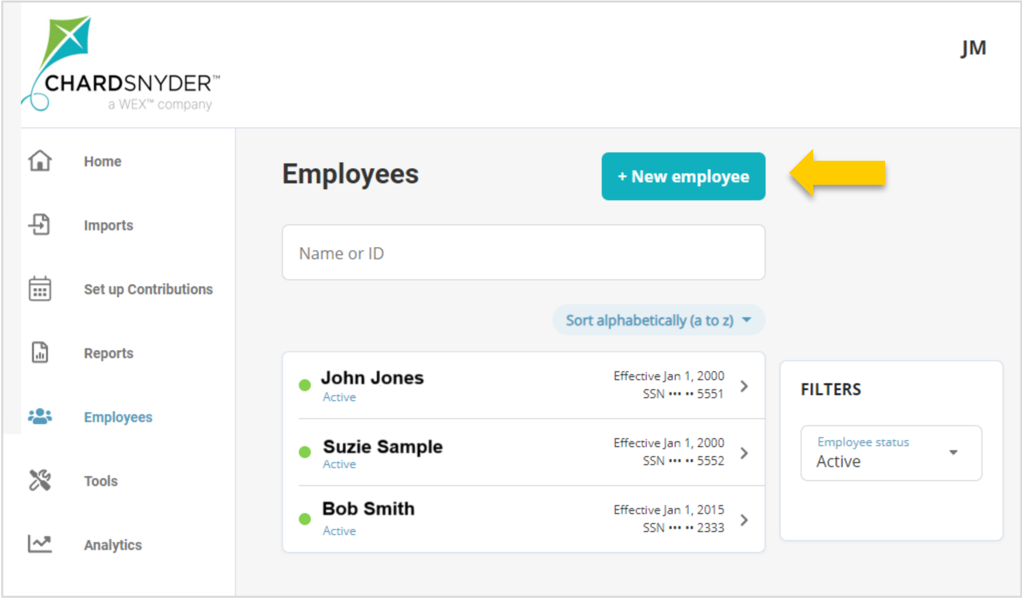
After you have entered the plan enrollment information, you will get a confirmation screen showing that the information has been updated:



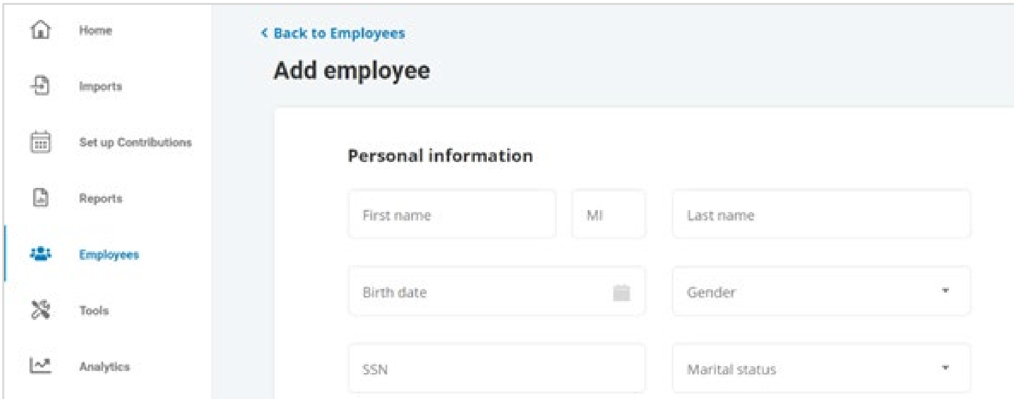
Enroll New Participants

If you wish to enroll a new participant, you will need to add the employee to the system, and then follow the enrollment steps outlined above.

To add a new employee, go to the Employees tab and then click the + New employee button:



You will be prompted to enter the employee's personal and employment information:



A username and password will automatically be created. The username defaults to first name initial + last name + date of birth (ddmmyy). Click Add Employee to continue.

Important Notes

- The Employer Employee ID field is as an optional field and should be used if it is your preferred number for reporting. (Former Nyhart clients should not use this field. Instead, use the Employee Number field. The Employee Number is an internal number you assign to the employee (e.g., payroll number). This number appears under the Employees tab and on all reports. For this reason, don't use the employee's social security number).
- Be sure to assign the correct payroll frequency to the employee for accurate posting of payroll contributions.
- The payroll frequency effective date is the employee's hire date.
- Hours worked per week is the average number of hours the employee works each week
- In order for participants to log in to their online accounts without first having to contact us, you must provide their email addresses.

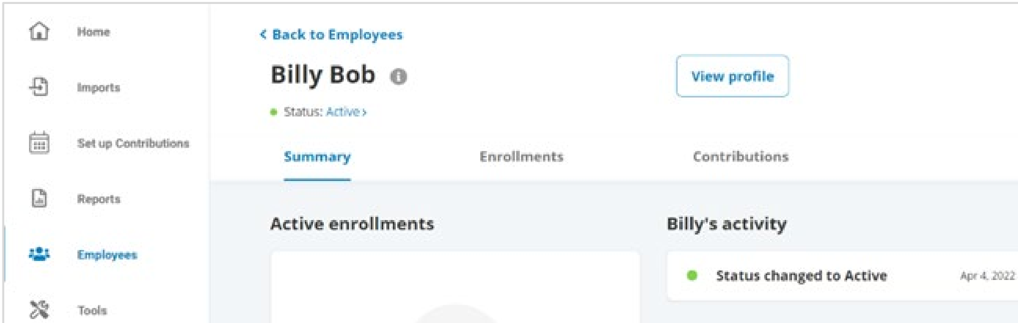
International Participants

In order to add an international address for a participant, you'll first need to add a U.S. address. Once you add the U.S. address, you can update it to an international address. To do so, update the Country field first. Then add the city, state/province, and zip code to the Address Line 2 field. Leave the actual City, State/Province, and Zip Code fields blank.

<u>Notes</u>

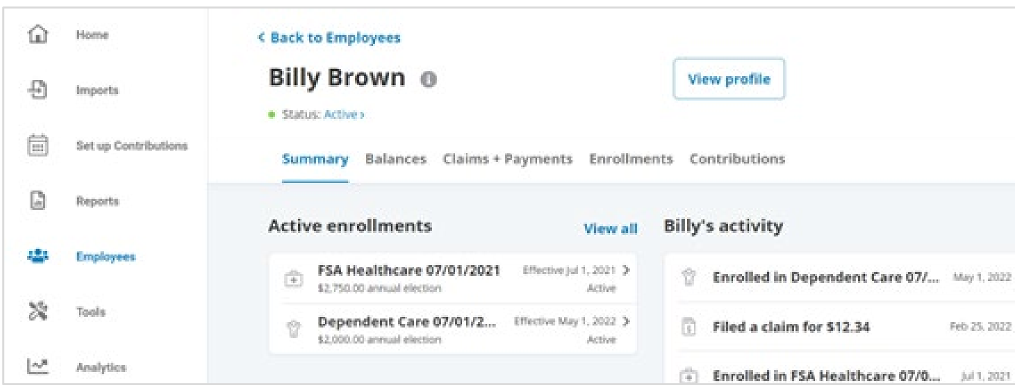
- International addresses can't be added for HSA participants.
- Puerto Rico is listed as a U.S. state/province and isn't considered a foreign country.

When the employee has been added, you will see them on the Employees tab and can click on them to view a Summary. Click on the Enrollments page and follow the steps above to create an election.

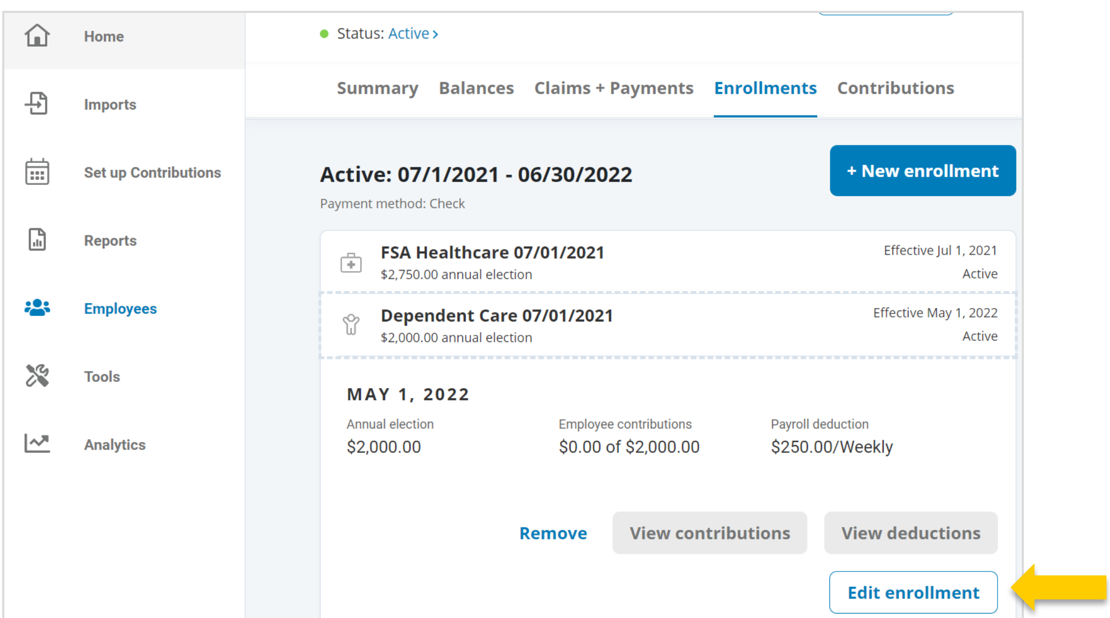


Update Election Amount During Open Enrollment Period

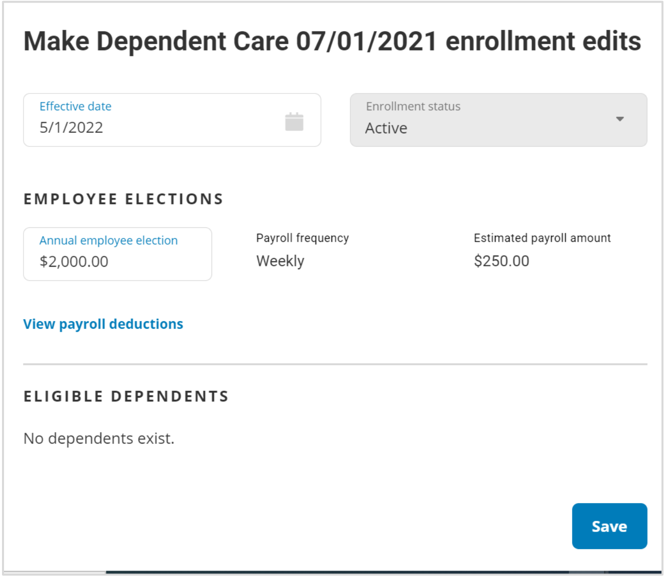
Use the Employees tab to search for the employee you would like to update. Click on the employee. On the Summary page, click on the plan type that is changing under the Active enrollments:



On the Enrollment page, click the white Edit enrollment button:



Update the enrollment information that you wish to change, then click Save:



How to Update a Participant's Status

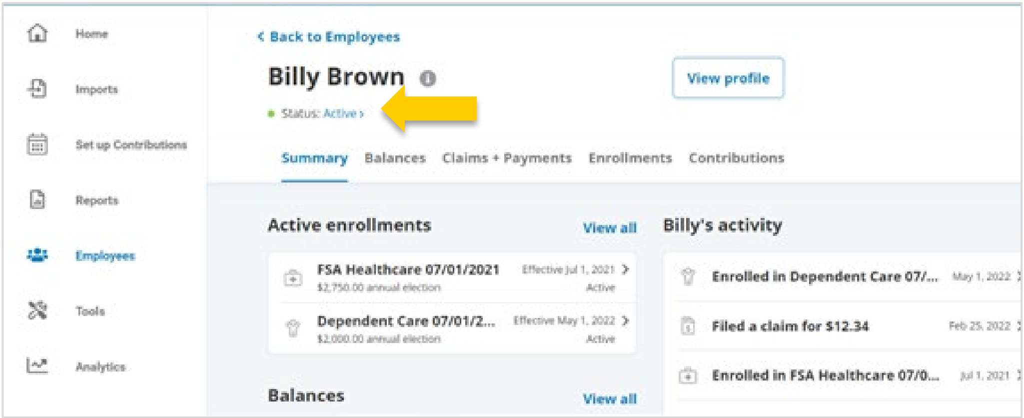
When a participant goes on a leave of absence, terminates employment, or returns from a leave of absence, you will need to update their status. The date entered should be the date the new status takes effect.

Example:
If the participant's last day with the company is 7/31, the effective date of the terminated status would be 8/1.

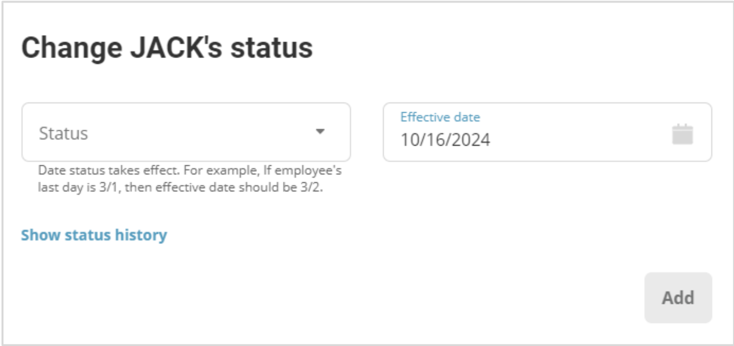
Important
- You must add a new status if a leave of absence occurs.
- You must remove a participant's status if it was changed in error or never occurred.

Note: You do not need to add a new status for participants enrolled only in a health savings account (HSA) when a leave of absence occurs.

To update a participant's status, Use the Employees tab to search for the employee you would like to update, then click the status hyperlink below the participant's name.



Update the status information that you wish to change, then click Add:



For additional assistance on how to use the status fields, refer to the scenarios listed below.

Scenario	Action
A participant is no longer an employee.	1) Select the "Terminated" status and provide the effective date. 2) Click "Add" to submit your changes. Note: Review your plan documents to verify if the termination date should be end of month or event date.
A participant begins a leave of absence and can incur expenses through their medical FSA or HRA. Contributions are made prior to leave or are adjusted to a higher amount when returning from leave.	1) Select the "Leave of Absence" status and provide the effective date. Note: The effective date should reflect the date that the leave begins. For example, if a participant's last day of work is 3/31, the effective date should reflect as 4/1. 2) Select all appropriate medical FSA or HRA plans that the participant is eligible to use while on leave. Important: Do not select to continue payroll deductions for plans if the participant is prepaying or will have catch-up contributions once returning from leave. 3) Click "Add" to submit the status change.
A participant begins a leave of absence and continues contributions while on leave.	1) Select the "Leave of Absence" status and provide the effective date. Note: The effective date should reflect the date that the leave begins. For example, if a participant's last day of work is 3/31, the effective date should reflect as 4/1. 2) Check all applicable plans that will have continued payroll deductions collected during leave. 3) Select all appropriate medical FSA or HRA plans that the participant is eligible to use while on leave. 4) Click "Add" to submit the status change.

Scenario	Action
A participant begins a leave of absence and cannot incur expenses while on leave.	1) Select the "Leave of Absence" status and provide the effective date. Note: The effective date should reflect the date that the leave begins. For example, if a participant's last day of work is 3/31, the effective date should reflect as 4/1. 2) Click "Add" to submit the status change. Important: If the participant is unable to incur services while on LOA, do not check any boxes under "Continue payroll deductions for" or "Allow services to be incurred while on Leave of Absence."
A participant returns from a leave of absence.	1) Select "Add new status." 2) Click "Next." 3) Select the "Active" status and provide the effective date. 4) Click "Add" to submit your changes.
An error was made when updating an employee status.	1) Select "Change status history." 2) Click "Next." 3) Check the box to the right of the status that should be removed. 4) Click "Remove status."

Important Note
Even though there are other options listed, please only use Active, Terminated, and Leave of Absence per the applicable scenario to ensure plan rules function as designed.