

A close-up photograph of a person's hands in a dark business suit. The right hand holds a black pen with gold accents, poised over a desk. The left hand is positioned near a silver and grey calculator. The desk is cluttered with various documents, including one with a prominent red square. The background is a blurred office window with greenery outside. A blue circular graphic is overlaid in the top right corner.

FUNDING DEFINED AND REPORTING CLIENT HSA FUNDING

Mercer Marketplace 365+

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TABLE OF CONTENTS

CLIENT HSA FUNDING	2
FILES	4
PENDING ACCOUNTS	4
HSA REPORTS	5

CLIENT HSA FUNDING

The Client HSA Funding arrangement is a method where the employer sends participant contributions that have been withheld from their paychecks (and/or employer contributions, if applicable) to WEX. Funds can be sent by wire or ACH, but wire is our preferred method. The amount must match the total amount imported via the Contribution File.

Funding Process

1. Contribution data is sent to WEX for processing.
2. The employer will access the Open Ended HSA Imported Contribution Report on the WEX employer online account.
3. The employer will initiate a wire equal to the “total processed contributions” amount on the Open Ended HSA Imported Contribution Report to WEX.

Note:

- The amount sent in contributions must be equal to the “total processed contributions” amount on the Open Ended HSA Imported Contribution Report.
- If the contribution amount is greater than the Open Ended HSA Imported Contribution Report, WEX will send an overage check within two business days of funds posting.
- If the contribution amount is less than the Open Ended HSA Imported Contribution Report, no contributions will post.
- Wire will need to be generated by the employer before their bank cut-off time for WEX to receive the funds the next business day.
- HSA contributions will require two business days to post once both funds and the file have been received.

METHODS FOR SUBMITTING CONTRIBUTIONS



Funding Defined and Reporting Client HSA Funding, continued

The payroll contributions (and/or employer contributions, if applicable) may be sent to WEX by utilizing one of the following methods:

Wire (Preferred Method)

The employer may wire the total funds reflected on the Open Ended HSA Imported Contribution Report to WEX.

Bank Name / Address	Bell Bank 3100 13th Ave South Fargo, ND 58103
ABA Number	091310521
Credit	BSBT of Fargo #600033237
Beneficiary	WEX
Further Credit to	Employer Name and/or Divisions AND Payroll dates funds are intended for

ACH

The employer may ACH the total funds reflected on the Open Ended HSA Imported Contribution Report to WEX.

Bank Name / Address	Bell Bank 3100 13th Ave South Fargo, ND 58103
ABA Number	091310521
Account Number	600033237
Name on Account	WEX
Message	Employer Name and/or Divisions AND Payroll dates funds are intended for

[BACK TO TABLE OF CONTENTS](#)

Funding Defined and Reporting Client HSA Funding, continued

FILES

Once the Contribution File is imported, the employer will receive an email notification confirming the file reception. This email notification will indicate any fields that failed during the import. The employer will have the ability to view errors and make necessary corrections through the employer online account.

Note:

- If multiple files containing the same contribution date and same participants are imported on the same date, the latter file will override any files imported earlier. A wire will need to be generated for the latter files' Open Ended HSA Imported Contribution Report amount.
- If another file containing the same contribution date and same participants is imported the following day, the file will error. When the file is successfully corrected, a wire will need to be generated for the corrected files' Open Ended HSA Imported Contribution Report amount.

File Import Illustrations

- If the contribution date listed on the file is Friday, 6/01, the file is imported on Friday, 6/01 and the employer initiates wire by their bank cut-off time on Friday, 6/01: WEX will process the wire on Monday, 6/04. HSA contributions will be "Pending" on the participant online account on Tuesday, 6/05 and will post to consumers' accounts on Wednesday, 6/06, by 2 p.m. CT.
- If the contribution date listed on the file is Friday, 6/01, the file is imported on Wednesday, 5/30 and the employer initiates wire by their bank cut-off time on Wednesday, 5/30: WEX will process the wire on Thursday, 5/31. HSA contributions will be "Pending" on the consumer online account on Friday, 6/01 and will post to consumers' accounts on Monday, 6/04, by 2 p.m. CT.
- If the contribution date listed on the file is Wednesday, 5/30, the file is imported on Wednesday, 5/30 and the employer initiates wire by their bank cut-off time on Wednesday, 5/30: WEX will process the wire on Thursday, 5/31. HSA contributions will be "Pending" on the consumer online account on Friday, 6/01 and will post to consumers' accounts on Monday, 6/04, by 2 p.m. CT.

PENDING ACCOUNTS

All HSA participants' accounts are put into a "Pending" status due to necessary demographic information verification (per the USA PATRIOT Act). To move participant accounts to an "Active" status, we will verify the participants' information with a government database. If we are unable to confirm demographic information with the government database, participants will remain in a "Pending" status.

Once we have received and processed the necessary information, the individual's HSA will become active and they will have access to their contributions. If resolution for the pending account is not made within a total of 60 days from the enrollment date, the pending participant's HSA account will be closed. If an HSA account becomes closed, it will be the employer's responsibility to reimburse the participant any payroll deductions that have been withheld.

The employer will receive a check for posted contributions to a pending HSA that has been closed.

[BACK TO TABLE OF CONTENTS](#)

Funding Defined and Reporting Client HSA Funding, continued

HSA REPORTS

WEX understands the importance of providing reporting in a timely manner. There are a number of reports available through the employer online account to assist with items like reconciliation and overall awareness of account activity. Access to the employer online account is designated by the employer.

The Reports tab in the online account shows a complete list of summaries related to your program. The homepage will also reflect the most recently created reports. Below is a list of the most common reports. If you have specific reporting needs, contact the Account Management team to determine which reports are right for you.

- [HSA Account Detail Report](#)
- [HSA Account Detail Report Summary](#)
- [HSA Employer Summary Report](#)
- [Open Ended HSA Imported Contribution Report](#)

HSA Account Detail Report — Available on the 1st of each month

- Provides the contribution detail for the given report range or year to date.
- Indicates participants who have had a contribution for the report range or year to date.

HSA Account Detail Report							
Identifier	Last Name	First Name	Amount	Contribution Type	Tax Year	Processed Date	Note
1234	Name	Sample	\$125.00	Payroll Deduction	2012	06/22/2012	06/21/2012 Payroll Deduction
1234	Name	Sample	\$125.00	Payroll Deduction	2012	06/08/2012	06/07/2012 Payroll Deduction
1234	Name	Sample	\$125.00	Payroll Deduction	2012	05/25/2012	05/24/2012 Payroll Deduction
1234	Name	Sample	\$125.00	Payroll Deduction	2012	05/11/2012	05/10/2012 Payroll Deduction
1234	Name	Sample	\$125.00	Payroll Deduction	2012	04/30/2012	04/27/2012 Payroll Deduction
1234	Name	Sample	\$125.00	Payroll Deduction	2012	04/13/2012	04/12/2012 Payroll Deduction
1234	Name	Sample	\$812.51	Employer Contribution	2012	04/04/2012	04/03/2012 Employer Contribution
1234	Name	Sample	\$125.00	Payroll Deduction	2012	03/16/2012	03/15/2012 Payroll Deduction
1234	Name	Sample	\$125.00	Payroll Deduction	2012	03/02/2012	03/01/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	06/22/2012	06/21/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	06/08/2012	06/07/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	05/25/2012	05/24/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	05/11/2012	05/10/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	04/30/2012	04/27/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	04/13/2012	04/12/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	03/16/2012	03/15/2012 Payroll Deduction
5678	Name2	Sample	\$40.00	Payroll Deduction	2012	03/02/2012	03/01/2012 Payroll Deduction
5678	Name2	Sample	\$650.00	Employer Contribution	2012	01/04/2012	01/02/2012 Employer Contribution

[BACK TO TABLE OF CONTENTS](#)

Funding Defined and Reporting Client HSA Funding, continued

HSA Account Detail Report Summary — Available on the 1st of each month

- Provides aggregate contributions for prior and current tax year. Note: A full tax year must elapse before data will report in the “Prior Tax Year” columns.
- Includes all participants for the report range or year to date.
- If participants have a pending account, this will be shown in this report. Participants listed as having pending accounts will show an “N” in the IDV column.

Columns A-M:

Identifier	Last Name	First Name	Employment Status	Employment Status Effective Date	Account Creation Date	Account Status	IDV	Agreements	Current Period Payroll Deductions	Current Period Employer Contributions	Current Period Total Contributions
1234	Name1	Sample	Active	09/12/2011	10/19/2011	Active	Y	Y	\$0.00	\$0.00	\$0.00
5678	Name2	Sample	Active	07/27/2009	12/02/2010	Active	Y	Y	\$0.00	\$0.00	\$0.00
abcd	Name3	Sample	Active	09/26/2011	10/28/2011	Active	Y	Y	\$0.00	\$0.00	\$0.00
efgh	Name4	Sample	Active	11/08/2010	12/06/2010	Active	Y	Y	\$0.00	\$0.00	\$0.00
1111	Name5	Sample	Active	04/09/2007	12/10/2010	Active	Y	Y	\$0.00	\$0.00	\$0.00
2222	Name6	Sample	Active	10/27/2008	12/13/2010	Active	Y	Y	\$0.00	\$0.00	\$0.00
3333	Name7	Sample	Active	03/24/2000	12/13/2010	Active	Y	Y	\$0.00	\$0.00	\$0.00
4444	Name8	Sample	Active	03/28/2011	04/06/2011	Active	Y	Y	\$0.00	\$0.00	\$0.00
5555	Name9	Sample	Active	04/28/2008	12/10/2010	Active	Y	Y	\$0.00	\$0.00	\$0.00
6666	Name10	Sample	Active	07/31/2006	12/06/2010	Active	Y	Y	\$0.00	\$0.00	\$0.00
7777	Name11	Sample	Active	02/28/2007	12/03/2010	Blocked	N	Y	\$0.00	\$0.00	\$0.00
8888	Name12	Sample	Active	01/03/2011	01/31/2011	Active	Y	Y	\$0.00	\$0.00	\$0.00

Columns N-X:

YTD Payroll Deductions	YTD Employer Contributions	YTD Total Contributions	Prior Tax Year YTD Payroll Deductions	Prior Tax Year YTD Employer Contributions	Prior Tax Year YTD Other Contributions	Prior Tax Year YTD Total Contributions	Current Tax Year YTD Payroll Deductions	Current Tax Year YTD Employer Contributions	Current Year YTD Other Contributions	Current Tax Year YTD Total Contributions
\$1,500.00	\$812.51	\$2,312.51	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$812.51	\$0.00	\$2,312.51
\$480.00	\$0.00	\$480.00	\$0.00	\$0.00	\$0.00	\$0.00	\$480.00	\$0.00	\$0.00	\$480.00
\$180.00	\$874.99	\$1,054.99	\$0.00	\$0.00	\$0.00	\$0.00	\$180.00	\$874.99	\$0.00	\$1,054.99
\$0.00	\$700.00	\$700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700.00	\$0.00	\$700.00
\$570.00	\$500.00	\$1,070.00	\$0.00	\$0.00	\$0.00	\$0.00	\$570.00	\$500.00	\$0.00	\$1,070.00
\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00
\$720.00	\$700.00	\$1,420.00	\$0.00	\$0.00	\$0.00	\$0.00	\$720.00	\$700.00	\$0.00	\$1,420.00
\$360.00	\$500.00	\$860.00	\$0.00	\$0.00	\$0.00	\$0.00	\$360.00	\$500.00	\$0.00	\$860.00
\$249.96	\$500.00	\$749.96	\$0.00	\$0.00	\$0.00	\$0.00	\$249.96	\$500.00	\$0.00	\$749.96
\$276.96	\$500.00	\$776.96	\$0.00	\$0.00	\$0.00	\$0.00	\$276.96	\$500.00	\$0.00	\$776.96
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$600.00	\$500.00	\$1,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00	\$500.00	\$0.00	\$1,100.00

[BACK TO TABLE OF CONTENTS](#)

Funding Defined and Reporting Client HSA Funding, continued

HSA Employer Summary Report – Available on the 1st of each month

- Provides aggregate monthly HSA statistics and balances.
- Includes average account balance, distributions and contributions.



HSA Account Summary

Employer Name: XYZ Employer Name
Reporting Period: 2/1/2011 – 2/28/2011

Balance Summary

Account Type	1/1/2011 Balance	2/1/2011 Opening Balance	2/28/2011 Closing Balance
HSA Cash Account	\$0.00	\$1,400.00	\$1,900.00
Investment Fair Market Value	\$0.00	\$1,000.00	\$1,200.00
Total Balance	\$0.00	\$2,400.00	\$3,100.00

Transaction Summary

Current Period	Amount	#	Year to Date	Amount	#
Contributions	\$500.00	21	Contributions	\$900.00	42
Distributions	(\$300.00)	5	Distributions	(\$800.00)	10
Fees	(\$300.00)	5	Fees	(\$300.00)	5
Interest	\$3.00	3	Interest	\$4.00	4
Pending Contributions	\$75.00	1			
Pending Distributions	--	--			

Contributions

Current Period	Amount	#	Year to Date	Amount	#
Payroll Deductions	\$400.00	20	Payroll Deductions	\$800.00	40
Employer Contributions	\$0.00	0	Employer Contributions	\$1,000.00	20
Other Contributions	\$100.00	10	Other Contributions	\$100.00	10
Prior Tax Year Payroll Deductions	\$0.00	0	Prior Tax Year Payroll Deductions	\$0.00	0
Prior Tax Year Employer Contributions	\$0.00	0	Prior Tax Year Employer Contributions	\$0.00	0
Prior Tax Year Other Contributions	\$0.00	0	Prior Tax Year Other Contributions	\$0.00	0
Total Deposits	\$503.00	30	Total Deposits	\$1,904.00	70

Contributions by Tax Year

2010 Year to Date	Amount	#	2011 Year to Date	Amount	#
Payroll Deductions	\$20,000.00	2,600	Payroll Deductions	\$800.00	40
Employer Contributions	\$5,000.00	0	Employer Contributions	\$1,000.00	20

Fees

Current Period	Amount	#	Year to Date	Amount	#
Employee Paid Fees	\$50.00	25	Employee Paid Fees	\$100.00	50
Employer Paid Fees	\$25.00	5	Employer Paid Fees	\$50.00	10

[BACK TO TABLE OF CONTENTS](#)

Funding Defined and Reporting Client HSA Funding, continued

HSA Employer Summary Report, continued



HSA Account Summary

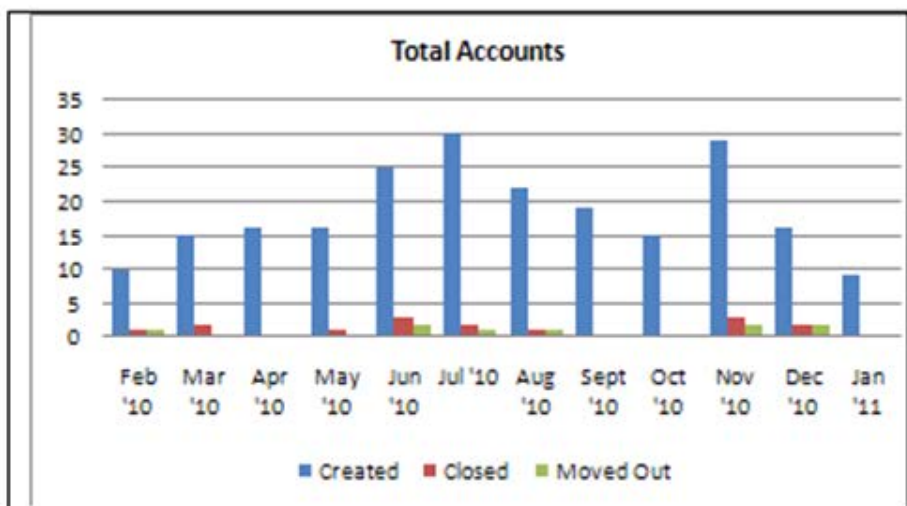
Total Fees	\$75.00	30	Total Fees	\$150.00	60
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HSA Account Overview

Account Status	#
Active	20
Pending	2

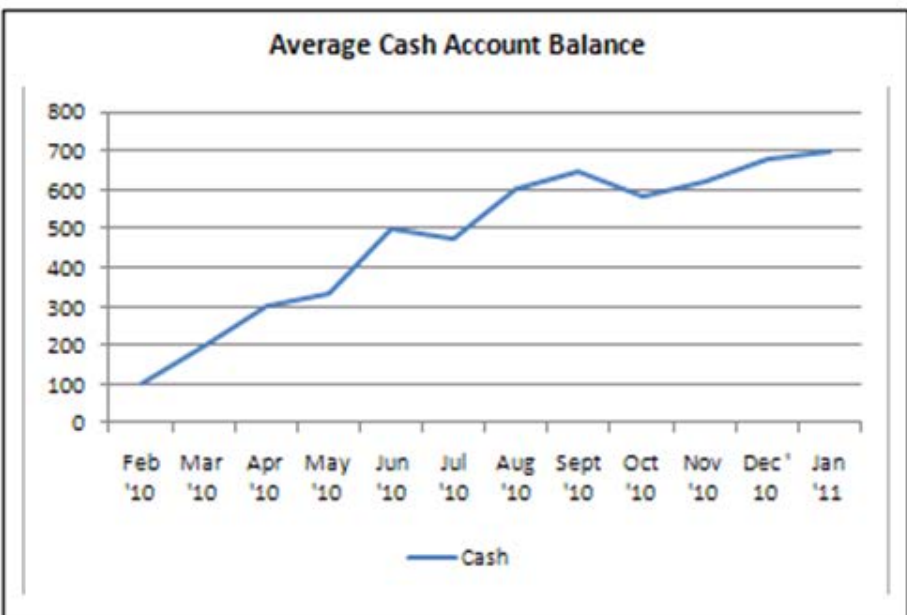
Account Type	#
Investment	3

Accounts	Current Period	Year to Date
Created	1	1
Closed	1	1
Moved	1	1



Statistics

Cash Balance	#
Zero	2
\$1 - \$500	20
\$500.01 - \$1,000	0
\$1,000.01 - 1,500	0
\$1,500.01 - 2,000	0
\$2,000.01 - \$2,500	0
\$2,500.01 - \$3,000	0
\$3,000.01 - \$5,000	0
\$5,000.01 - \$10,000	0
\$10,000.01 - \$15,000	0
\$15,000.01 - \$20,000	0
Over \$20,000	0



[BACK TO TABLE OF CONTENTS](#)

Funding Defined and Reporting Client HSA Funding, continued

Open Ended HSA Imported Contribution Report — Available when Contribution File is imported

- Available through the employer online account once a Contribution File has been imported and processed. The report can be found under the Completed/Cancelled link in the Imports tab.
- Displays a count of all the HSA contributions in a file, the number of contributions processed and any errors or warnings that occurred.
 - Shows total contribution records in a file aside from any unrecognized records.
 - If there are any unrecognizable records on the file, this report will include those records as well.

Open Ended HSA Imported Contribution Report - Summary

File Statistics

File Name	contribution file.csv		
Total contribution records on file	18		\$2,525.00
Total processed contributions	18		\$2,525.00
Total records with errors and warnings	0		\$0.00

Payroll Deduction Summary

Payroll deduction date	11/7/2012		
Total processed	9		\$525.00

Employer Contribution Summary

Employer contribution date	11/7/2012		
Total processed	9		\$2,000.00

[BACK TO TABLE OF CONTENTS](#)