HSA PROCESS FLOW HANDOUT

 $\overline{\mathbf{A}}$ **USA PATRIOT ACT** VERIFICATION **IS SUCCESSFUL** Account is activated.

EMPLOYER CONTRIBUTIONS

will be posted, pulled from the employer's bank account and available to the participant two business days from the date the contribution file is loaded or the contribution date on the file, whichever is later.

PARTICIPANT ENROLLS in HSA through Mercer Marketplace Enrollment Platform.

DEMOGRAPHIC/ **ENROLLMENT FILE**

is sent to WEX (multiple times per week).

Any errors on the file will need to be resolved before the record is loaded.

RECORD IS LOADED

USA PATRIOT Act verification process is completed.

USA PATRIOT

ACT **VERIFICATION IS** UNSUCCESSFUL Account is set to a blocked status.



EMPLOYER CONTRIBUTIONS

will be pulled from the employer's bank account and applied to the participant's account but will not be available to the participant until the account has been validated.



PAYROLL DEDUCTIONS &

REACHOUT ATTEMPTS FOR ADDITIONAL DOCUMENTATION:

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Ist attempt: Within 48 hours, an email is sent to the participant. If no email address is on file, a letter is sent.

> 2nd attempt: After 15 days, an email is sent to the participant.

3rd attempt: After 30 days, a letter is sent to participants with email addresses on file. If no email address is on file, this is the second letter sent and the final reachout attempt for those participants.

> 4th attempt: After 45 days, a final email notification is sent.



DOCUMENTATION IS

RECEIVED.

Account is activated.

DOCUMENTATION **NOT RECEIVED.**

Account is generally closed within 60 to 90 days from the date the record is loaded.

PAYROLL DEDUCTIONS & EMPLOYER CONTRIBUTIONS will be available to the

participant.



PAYROLL DEDUCTIONS & EMPLOYER CONTRIBUTIONS

will be returned to the employer to refund to the participant through payroll.

Mercer Marketplace 365+