Health Savings Account (HSA)
Quick-Start Guide
Let's get started!

This guide is for AmeriHealth New Jersey customers who have selected a qualified high deductible health plan for their employees and who will be making contributions (employer dollars and/or employee-payroll based contributions) to their employees’ health savings account (HSA). *

This guide explains when and how to set up and manage your group’s HSA. This may be especially helpful if you are contributing to an HSA for the first time, as some of the steps can only be completed once the plan year has started. It also provides answers to some frequently asked questions, as well as a list of helpful contacts and resources.

Quick-start checklist
Here are the things you will need to do to set up and manage your group’s HSA account. More detailed instructions for each step can be found on the pages that follow.

Before the start of the plan year:

• Briefly review this guide to you understand the steps you will need to take after your new plan year begins.

After the start of the plan year, set up your group account on amerihealthexpress.com.

• Ensure you have access to the group portal
• Ensure you have access to the spending account portal
• Complete employer HSA banking information
• Confirm employee accounts
• Complete contribution information

Throughout the plan year:

• Monitor your contributions
• Update contributions as needed

*AmeriHealth New Jersey does not offer banking, investment, or financial services. HSA funds are maintained in accounts under custody of Acclaris, Inc., a Willis Towers Watson Company, a separate company that does not offer AmeriHealth New Jersey products or services. Acclaris, Inc., a Willis Towers Watson Company is not affiliated with AmeriHealth New Jersey.

The information in this guide is not intended to provide legal or tax advice. You should consult with your own legal and/or tax advisor regarding health savings accounts.
Setting up your account on amerihealthexpress.com

Accessing account management tools
As a group administrator or business owner, you can use our group portal, amerihealthexpress.com, to manage your group's account. With amerihealthexpress.com, transactions are quick, easy, and secure. If you are new to AmeriHealth New Jersey or did not already have administrative access, you will receive an email near the start of the plan year with your login and temporary password.

If you do not have access to the group portal or have questions, please contact your AmeriHealth New Jersey account executive, or broker.

Accessing spending accounts
Spending accounts require an additional level of access that is activated on the first day of the new plan year. At the start of the plan year, you can confirm that you have access by logging into amerihealthexpress.com, going to the Account Profile tab, and selecting Profile Settings. The table lists your groups and your role. You should see the word “Access” under the Spending Accounts column.

If you do not have access to spending accounts, please contact your AmeriHealth New Jersey account executive, or broker.

Accessing spending account links
Once you have access, spending account links are available from the Assist Employees tab. As illustrated on the next page, you can complete all HSA-related activities from the Assist Employees tab in the Spending Account Resources area, the Upload HSA Files & Review Status, and the Reports links.

Completing employer HSA banking information
You need to let Acclaris know the bank account you are using for HSA contributions. Acclaris, Inc. uses Automatic Clearing House (ACH) debit for funding. The amount withdrawn from the account will be the total of all your contributions. You only need to enter your banking information once, but you need to do this before you enter your contribution information.

Note: If your bank uses ACH filtering (most do), you need to provide your bank with the company ID “2900234962” before you set up your bank account information. If you do not provide this information, the request will be rejected by your bank.

Entering your banking information:
1. Log in to amerihealthexpress.com and click on the Assist Employees tab.
2. Select Upload HSA Files & Review Status. This will open the Files landing page.
3. Click on the Contribution tab. This will open the Schedule and Bank Information page.
4. Click on the Bank Information tab.
5. Select the Setup/edit link.
6. Enter your bank account information.
7. Click Submit; another question will appear asking if it is okay to change the bank account for any future schedules. Select Yes, as no active schedules have been created.
Confirming employee accounts
Before you can make contributions, there must be accounts open to receive the contributions. The timing of this depends upon a couple of factors. You can confirm employee accounts openings at the start of the plan year by running the HSA Applications Not Complete report. This report lists everyone who has started the account opening process (automatic or manual) but who has not yet been approved.

Running the HSA Applications Not Complete report:
1. Log in to amerihealthexpress.com and click on the Assist Employees tab.
2. Select Reports. This will open the Reports landing page.
3. Select the HSA Applications Not Complete report from the Account Maintenance column.
4. Choose parameters if needed (typically not applicable for a new offering) and click Submit.
5. Refresh the page by clicking on the Reports tab again and the report will appear.
Completing contribution information (manual “key-in” option)

The easiest way to enter one-time and scheduled contributions is manually. There is also a file-upload option for larger customers. This option is explained in the HSA Contribution Guide. If you are not sure which approach will work best for you or have questions, call the HSA Employer Contribution Help Desk at 1-877-959-4161.

Setting up manual contributions:
1. Log in to amerihealthexpress.com and click on the Assist Employees tab.
2. Select Upload HSA Files & Review Status. This will open the Files landing page.
3. Navigate to the Contribution tab. This will open a blank contribution schedule.

How to create a contribution schedule:
1. Select the Add a New Schedule button.
2. Select HSA in the account field.
3. Choose a transfer schedule for the contribution frequency needed (e.g., one time, every 2 weeks, weekly, monthly last day, monthly same date (also for semi-monthly).
5. In the Initial Transfer Date field, enter the date you want the funds to be withdrawn from your company’s bank account. The Initial Transfer Date cannot be the current date. (Note: This is “Day 0” of the first contribution/the date that the ACH schedule will be initiated. If this date falls on a weekend, the schedule will be initiated on the next business day.)
6. Enter the date to end the recurring contribution schedule, in the Schedule End Date field. This is Day 0 of your final contribution. The Schedule End Date year cannot exceed the year 2099.

How to key-in contributions:
• The system automatically pre-populates with eligible members.
1. Enter contribution information for each employee. The same deposit amount can be applied to all Employees of the group or amounts can vary for each employee.
2. Click Continue and go to the Confirm Contributions screen.
3. Review the entries and click Save. Review any items in red and correct.

Congratulations, you have now completed the HSA implementation activities!
Ongoing Activities

Monitoring your contributions

Monitoring the status of ACH transfers:
1. Log in to amerihealthexpress.com and click on the Assist Employees tab.
2. Select Upload HSA Files & Review Status. This will open the Files landing page.
3. Navigate to the Contribution tab.
4. Go to bottom of the Contributions page where the contribution schedule is listed under Active or Archive schedules.
5. Locate the updated status under the Last Status column.

Possible ACH statuses are shown below:
• Pending: Appears until the schedule has been processed. A full processing cycle may require five days
• Created: Appears on Day 0*, schedule is created
• Scheduled: Appears on Day 0, after the ACH is scheduled
• Requested: Appears on Day 0, the ACH is requested
• Ready to Post: Appears on Day 3
• Sent for Posting: Appears once monies are sent for posting to members’ accounts, end of business Day 3
• Posted: Indicates the ACH contributions have successfully posted to the members’ accounts
• Deactivated: Indicates that a user has cancelled the funding schedule
• Rejected or Reject/Fail: The ACH transaction failed. Possible reasons for rejection include, but are not limited to, blocking filter, insufficient funds, improper formatting of ACH, and incorrect bank account information.
• If your transaction shows a “Rejected” status, you are advised to correct the issues with your financial institution, create a new contribution using this procedure, and save it for the Key-In scheduled processing going forward.
• Closed: The schedule did not process due to reasons not related to the ACH. Please contact the HSA Contribution Help Desk at 1-877-959-4161 for assistance.

The HSA Benefit Summary Report
The HSA Benefit Summary Report enables you to view employees’ year-to-date pre-tax deposits (through payroll deductions) plus any employer contributions posted to the members’ accounts through the secure online file upload process. This report does NOT display amounts contributed by the members directly through post-tax direct contributions from rollovers from other financial institutions, member-direct deposits (online request or by check), or through interest earned on the account.

*If your company’s bank account is at PNC, your funds may be pulled on Day 0
**Accessing the HSA Benefit Summary Report:**

1. Log in to [amerihealthexpress.com](http://amerihealthexpress.com) and click on the Assist Employees tab.
2. Select Upload HSA Files & Review Status. This will open the Files landing page.
3. Select the HSA Benefit Summary Report from the Participants column.
4. Choose parameters if needed and click on Submit.
5. The report appears on the Reports page within a minute or two.

You can also use this report to verify that an employee has an open and active HSA prior to attempting to deposit funds into the account, or to view and verify all of their employees’ open member accounts at the beginning of the plan year before attempting to process the payroll or employer contribution files.

**Updating contributions**

You may want to update contributions based upon a change in an employee’s status or other factors, or you may want to add/replace a schedule.

**Updating existing contributions:**

To update specific contributions, you must access the applicable schedule.

1. Log in to [amerihealthexpress.com](http://amerihealthexpress.com) and click on the Assist Employees tab.
2. Select Upload HSA Files & Review Status. This will open the Files landing page.
3. Navigate to the Contribution tab.
4. Under the Active Contribution Schedules text box, select the schedule that applies for the employee(s).
5. Select Edit and proceed by selecting Continue without Changes.
6. Update the contributions and select Continue.
7. Select Save.

**Archiving an existing contribution schedule:**

When you archive a schedule the contributions in that schedule no longer take place.

1. Log in to [amerihealthexpress.com](http://amerihealthexpress.com) and click on the Assist Employees tab.
2. Select Upload HSA Files & Review Status. This will open the Files landing page.
3. Navigate to the Contribution tab.
4. Under the Active Contribution Schedules text box, locate the schedule that needs modifying.
5. Select Cancel. The schedule moves to the Archived Contribution Schedules.
### Resources

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<td>HSA employer contributions</td>
<td>HSA Employer Contribution Help Desk 1-877-959-4161</td>
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<td>Please contact your AmeriHealth New Jersey account executive, or broker.</td>
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### Frequently Asked Questions

#### Contributions

**How much should an employer contribute to an HSA?**

There are two types of contributions that may come from an employer — actual employer-owned funds; and pre-tax employee contributions funded by payroll deductions that the employer facilitates. Facilitating employee contributions is optional, and employees have the ability to make contributions directly to their HSAs (employee contributions, up to the maximum contribution amount, are deductible from adjusted federal gross income).

**Can employees make contributions themselves?**

Yes. When accounts are first opened, employees receive a welcome kit that includes a contribution slip as well as information about how to set up direct deposit contributions.

**Do I need to know an account number to make deposits?**

No. Once an account is open, you will be able to add it to your contribution list without needing account information.
Enrolling and Terminating Coverage

How does the opening of the HSA work when I enroll an employee online through the Group Portal?
If you have chosen to offer the HSA from Acclaris, Inc., the HSA custodian, to your employees, you simply need to enroll your employee in the qualified high deductible health plan. After you submit the enrollment, you will see a screen that gives you the choice of hitting OK or Add Spending Account. Just select OK. (Tip: Clicking on the Add Spending Account button does not impact account opening — the button is just for flexible spending accounts).

What happens next is based on your setup. If you had selected “auto” account opening, AmeriHealth New Jersey will open the account for the employee. If you selected “manual enroll,” each employee must open their HSA through amerihealthexpress.com. In either case, there is always a lag while opening the account so that the HSA custodian, can complete account opening activities. You monitor account openings using the reports explained above.

What happens when an employee wants to terminate coverage in the plan?
When an employee is terminated from a qualified high deductible health plan, the employee is automatically moved out of the HSA. (Tip: Clicking on the Close Spending Account button when terminating an employee from coverage does not affect the HSA — the button is really just for flexible spending accounts.) The employee is moved to an Acclaris, Inc. managed HSA. This takes place approximately ten business days after termination in the plan. At that point, you will no longer be able to make contributions into the account. If you want to end contributions sooner for an individual, you need to update contributions using the updating contribution process.

What are the procedures during the account opening process for members?
If you selected “auto” account opening, AmeriHealth New Jersey will open the account for every employee enrolled in the qualified high deductible health plan. If you selected “manual enroll,” each employee must log on to the member portal and click on the option to Start an HSA and Save under the More Information area on the main landing page. With either approach, before the account is open, the HSA custodian performs federally-mandated verifications to ensure the individual requesting the account has been correctly identified and is allowed to open an account. Account openings generally take a couple of days, but there can be delays due to the verifications (e.g., someone has a different name, change of address).

If needed, Acclaris, Inc. will send a letter that explains what other documents are needed to validate the account. AmeriHealth New Jersey will also call the individual if there is a phone number on file.

1 Employers should consult with their tax advisor
Language Assistance Services


Chinese: 注意：如果您讲中文，您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오。

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.


Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.


Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।


Japanese: 備考：母国語が日本語の方は、言語アシスタンスサービス（無料）をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi): توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما و همیشه می باشد. با شماره 1-800-275-2583 تماس بگیرید.


Urdu: توجه دکرا: اگر آپ اردو زبان بولتے ہیں تو آپ کے لئے مفت میں زبان معاونت خدمات دستیاب ہیں. کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian: ប្រការក្នុងប្រព័ន្ធការជួសជុល ប្រការក្នុងប្រព័ន្ធប្រការជួសជុល និង ដំណើរការក្នុងប្រព័ន្ធដំណើរការជួសជុល សំឡូងសំឡូង ទូរសព្ទ 1-800-275-2583 ។

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Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscoordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.