



HSA EMPLOYER RESOURCE GUIDE



Fifth Third Bank
Health Savings Account





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REDUCING YOUR HEALTHCARE COSTS. HELPING YOUR EMPLOYEES SAVE FOR THEIRS.

Welcome to the Fifth Third Bank Health Savings Account Solution

A financially healthy business, and physically healthy employees – that’s an ideal pairing.

That’s why it’s smart to provide your employees with a High Deductible Health Plan (HDHP) that allows them to open a Fifth Third Bank Health Savings Account (HSA). A Fifth Third HSA:

- Reduces your business expenses while offering health benefits
- Gives employees a practical, convenient way to save for medical costs
- Is easy for you to manage and maintain
- Includes online resources available around the clock

This Resource Guide provides details on how to use the Fifth Third Bank HSA Employer Portal to effectively manage your HSA solution.



If you find you need further details or have questions after reviewing this Guide, please contact our HSA Employer Support Center at 1-866-379-3630.



Your Fifth Third Bank HSA Implementation Checklist

As you begin implementing your Fifth Third Bank HSA program, use this checklist to ensure you take all the right steps.

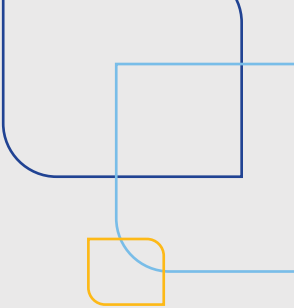
- ☐ Complete, sign, and send in the Fifth Third Bank HSA Employer Service Agreement
- ☐ Ensure there are no ACH blocks and/or filters on your funding account
 - If so, please request that your financial institution include our ACH Sending Company ID to debit for contributions
 - Fifth Third Bank HSA Sending Company ID: 1310676865
 - Fifth Third Bank HSA Routing & Transit Number: 042103363
- ☐ Look for two Welcome Emails containing your:
 - Employer Portal web address, username (your username will not change), Introductory Enrollment Letter (for utilizing online enrollment for your Employees), and Employer Code for authentication when contacting the HSA Employer Support Center
 - Temporary password for the Employer Portal
- ☐ Log in to the Employer Portal (53employersearch.lh1ondemand.com) with your username and temporary password, and then change the password to something you'll remember
- ☐ Thoroughly review your HSA Employer Resource Guide located on the HSA Employer Resource Center (53hsaemployer.com)

Employees can enroll individually online, or you can enroll them all at once with batch enrollment.

<input type="checkbox"/> Online Enrollment	<input type="checkbox"/> Batch Enrollment
Distribute the Introductory Enrollment Letter containing your unique enrollment code to your Employees enrolling online	Download the Batch Enrollment template from the HSA Employer Portal; follow the steps outlined on page 13 of the HSA Employer Resource Guide to complete and upload the template for processing
Encourage your Employees to log in to the HSA after online enrollment has been completed to ensure: <ol style="list-style-type: none"> 1. Dependent(s) and/or Beneficiary(ies) have been added 2. Fifth Third HSA MasterCard® Debit Cards have been ordered for self and for Dependent(s) and Beneficiary(ies) 3. At least one bank account* has been added for online contributions and distributions 	Encourage your Employees to log in to the HSA to: <ol style="list-style-type: none"> 1. Electronically accept the Terms & Conditions of the HSA 2. Review Profile information for accuracy 3. Add Dependent(s) and/or Beneficiary(ies) 4. Order Fifth Third HSA MasterCard® Debit Card for self and for Dependent(s) and Beneficiary(ies) 5. Link at least one bank account* for online contributions and distributions

*HSA account holders will need to complete the micro deposit process to ensure the bank account has been successfully added to the HSA. The micro deposit process is explained to HSA account holders on page 21 of the HSA Consumer Resource Guide.

- ☐ With either method of enrollment, be sure to advise your Employees:
- To log in to the account once they receive their Welcome Email (a valid email address for each Employee must be included at the time of enrollment to ensure the Employee receives a Welcome Email)
 - To electronically accept the Terms & Conditions of their account, order a debit card, link a personal bank account, and review their profile information
 - If they don't electronically accept the Terms & Conditions, they won't be able to receive contributions or take distributions from their HSA

- 
- ☐ Determine if you will be processing Employer contributions and/or payroll deductions*

- ☐ If so, determine your contribution/payroll deduction method:

<input type="checkbox"/> File Upload	<input type="checkbox"/> Recurring File Upload	<input type="checkbox"/> Manual Entry
Download template	Define the recurring schedule to fit your needs	Enter the dollar amount per Employee in the appropriate boxes
Complete and upload prior to 5 PM EST one day prior to when the funds should be made available to Employees	Download template	Submit by 5 PM EST one day prior to when the funds should be made available to Employees
Review any rejected records and correct to ensure timely processing	Complete and upload prior to 5 PM EST one day prior to when the funds should be made available to Employees	See page 17 of the HSA Employer Resource Guide for more information
See page 19 of the HSA Employer Resource Guide for more information	Review any rejected records and correct to ensure timely processing	

*As the Employer, you can also elect to process Employer contributions and/or payroll deductions through a third-party payroll provider

- ☐ Make sure your Employees review their HSA Consumer Resource Guide and utilize the resources available at [53hsa.com](https://www.53hsa.com)
- ☐ Keep HSA Customer Service information handy:
- HSA Employer Support Center (866-379-3630)
 - HSA Consumer Support Center (888-350-5353)
 - Employer Resource Site ([53hsaemployer.com](https://www.53hsaemployer.com))
 - Consumer Resource Site ([53hsa.com](https://www.53hsa.com))

Once you have enrolled your Employees and determined the contributions, there are just a few maintenance items to keep your Fifth Third Bank HSA current.

Your HSA Maintenance Checklist

<input type="checkbox"/> 30-Day	<input type="checkbox"/> 60-Day	<input type="checkbox"/> 90-Day & Beyond
Log in and familiarize yourself with the various sections of the HSA Employer portal	Review HSA Account Detail Report Summary Version on a monthly basis	Continue to review HSA Account Detail Report Summary Version on a monthly basis
After each contribution file processes, review the HSA Funding Collection Notification for funds on hold (see Instructions on page 23 of the Employer Resource Guide)	Continue to provide Introductory Enrollment Letter to all Employees who need to open an HSA online	Continue to provide Introductory Enrollment Letter to all Employees who need to open an HSA online
Make it a point to review the Employees tab to verify the Status of each Employee is Active (those that are Pending need to accept Terms & Conditions and/or pass Identity Verification – see Instructions on pages 14-15 of the Employer Resource Guide)	Continue to review Employees tab to determine Employees enrolled in HSA, those who are Pending, and any who have closed the HSA (Inactive)	Continue to review Employees tab to determine Employees enrolled in HSA, those who are Pending, and any who have closed the HSA (Inactive)
Follow up with Employees with a Pending Status	Encourage Employees to visit 53hsa.com for answers to FAQs, videos, tools, and more	Begin to frame your education and communication plan for open enrollment
Set up a recurring reminder on the 1st of each month to download and review the HSA Account Detail Report Summary Version to validate contribution totals and determine why Employees are listed with a Pending Status (see Instructions on page 24 of the Employer Resource Guide)	For assistance in managing your HSA solution, utilize 53hsaemployer.com	Continue to encourage Employees to visit 53hsa.com for answers to FAQs, videos, tools, and more Continue to utilize 53hsaemployer.com for assistance in managing your HSA solution

For any questions, reference the HSA Employer Resource Guide or call the HSA Employer Support Center at 1-866-379-3630.

Customer Service Information

Fifth Third Bank is committed to providing superior customer service. The following resources are available throughout the process of establishing, using, and growing your HSA program:

FOR YOUR BUSINESS

Specialized HSA Employer Support Center to:

- Answer HSA questions
- Assist with troubleshooting issues
- Offer help with the online portal

Employer Web Resources:
www.53hsa.com
www.53hsaemployer.com

HSA Employer Support Center
1-866-379-3630
Monday – Friday 8:00 AM – 6:30 PM EST

FOR YOUR EMPLOYEES

Informational HSA portal featuring:

- Education about HSAs
- Account usage rules
- Savings calculators and plan comparison tools

Specialized HSA Consumer Support Center to assist individuals with HSA-related inquiries

Employee Web Resource:
www.53hsa.com

HSA Consumer Support Center
1-888-350-5353
Monday – Friday 7:00 AM – 10:00 PM ET
Saturday 8:30 AM – 5:00 PM ET

Logging in to Your Portal

Preliminary Emails

You will receive two emails from Fifth Third Bank with online login information for your new HSA solution:

- First email contains a temporary password to log in to the system
- Second email contains the username and URL to log in to the system

First-time Login

Go to 53employersearch.lh1ondemand.com

1. **Username:** Enter the username provided in your email
2. **Password:** Enter the password provided in your email
3. **Login:** Click to enter your portal

Forgot Your Password?

4. Click the **I forgot my password** link. You'll go through a quick, three-step process. Simply complete the information requested for each step, click **Next**, then click **Submit** when you're done.

Navigating Your Site

Once you log in, your **Home Page** will display useful information including:

- 1 Welcome:** Important news and updates
- 2 Recently Created Reports**
- 3 Contributions:** Link to Set Up Recurring Contributions
- 4 Import Queue:** Access recent enrollment and/or contribution files, or create new ones
- 5 Top Navigation Bar:** Navigate your portal by rolling over the tabs at the top of any page and clicking on the appropriate subpage title
- 6 Bottom Navigation Bar**
- 7 Recently Viewed Report Types**
- 8 Recently Viewed Employees:** Shows recently viewed employee HSA records

The screenshot shows the Fifth Third Bank HSA Employer Portal Home Page. The page features a top navigation bar with tabs for HOME, REPORTS, EMPLOYEES, PLANS, RESOURCES, IMPORTS, and LINKS. A user is logged in as HSA 5353. The main content area includes a welcome message, a list of recently created reports, a contributions section, an import queue, and sections for recently viewed report types and employees. Numbered callouts 1 through 8 highlight specific features: 1. Welcome message, 2. Recently Created Reports, 3. Contributions, 4. Import Queue, 5. Top Navigation Bar, 6. Bottom Navigation Bar, 7. Recently Viewed Report Types, and 8. Recently Viewed Employees.

1 Welcome: The HSA Consumer portal home page will be updated September 9th. The Consumer portal Home page is being redesigned to deliver better overall user experiences for our HSA Consumers. Encourage your Employees to take a moment to login to their HSA after September 9th to check out the new look and feel of the Home page on the HSA Consumer portal.

2 Recently Created Reports

Report Title	Created	Action
HSA Funding Collection Notification (N/A)	1/29/2014	Detail Report PDF
HSA Funding Collection Notification (N/A)	1/28/2014	Detail Report PDF
HSA Funding Collection Notification (N/A)	1/27/2014	Detail Report PDF
HSA Funding Collection Notification (N/A)	1/24/2014	Detail Report PDF
HSA Funding Collection Notification (N/A)	1/23/2014	Detail Report PDF

[View All Reports](#)

3 Contributions

[Set Up Recurring Contributions](#)

4 Import Queue

2 Completed in the last 7 days

[Import Data From File](#)

5 Top Navigation Bar: HOME REPORTS EMPLOYEES PLANS RESOURCES IMPORTS LINKS

6 Bottom Navigation Bar: Reports Employees Plans Resources Imports

7 Recently Viewed Report Types

Report Title
HSA Funding Collection Notification
HSA Employer Summary Report
HSA Account Detail Report
Employer Fee Funding Notification

8 Recently Viewed Employees

Employee Name	Employee ID
Guirbino, Jamie	(xxx-xx-9090)
Fede, Frank	(xxx-xx-9999)
Foster, Marlee	(xxx-xx-9999)
Casper, Aja	(xxx-xx-9489)
Anderson, Andrew	(xxx-xx-2967)

Employee Enrollment Methods

Employees can enroll individually online, or you can enroll them all at once with batch enrollment.

Online Enrollment





To begin individual online enrollment, you will receive an Introductory Enrollment Letter via email containing the unique Enrollment Code assigned to your organization. The email will also include information for your employees on how to open an account and what to do after the account has been opened.

It is up to you to distribute the Introductory Enrollment Letter to each employee who is opening an HSA individually online.

Batch Enrollment

To begin batch enrollment, you will need to log in to the HSA Employer Portal and download the Batch Enrollment template. Follow the steps outlined on page 13 to complete and upload the template for processing.

With either method of enrollment, be sure to advise your employees to log in to their online account to:

-  Verify and/or complete their personal profile
-  Double-check the accuracy of account details, such as:
 - Beneficiaries
 - Dependents
 - The personal checking or savings account that will be used to link to their HSA for online contributions and/or disbursements for reimbursements
-  Ensure they accept the Terms & Conditions of the account
 - This step must be completed in order for the HSA to accept contributions and/or make distributions
-  Order debit cards

You will also need to provide employees the necessary payroll deduction forms from your payroll provider to complete their enrollment, if they choose to fund their HSA in this way. Remember, when employees use the payroll deduction method of funding, they'll gain tax advantages.



Online Enrollment

Once your employees have officially signed up for your High Deductible Health Plan, they can easily open their Fifth Third Bank HSA online. To get started, your employees need to:

- 1 Go to **53hsa.com**
- 2 Click **Register**
- 3 Enter the unique Enrollment Code provided in the Introductory Enrollment Letter
- 4 Click **Get Started**



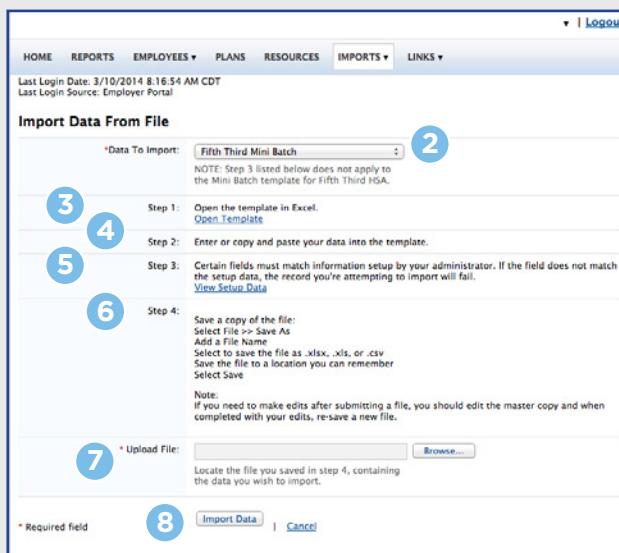
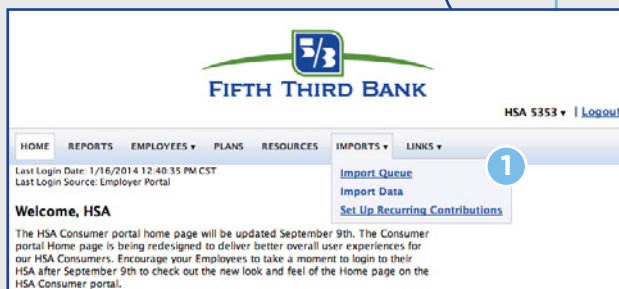
Batch Enrollment

Use batch enrollment if you prefer to enroll all of your employees at one time. Log in to your HSA Employer Portal to get started.

- 1 **Imports:** Select **Import Data**
- 2 **Data to Import:** Select **Batch Enrollment**
- 3 **Step 1:** Click on the **Open Template** Link, which opens an Excel® spreadsheet
- 4 **Step 2:** Fill out the required information in columns A through M for each employee who needs to be enrolled

Please note:

- Clicking in a cell of a column will provide more detail about the information required, and show you the format needed for dates, numbers, etc.
- Each Employee will need to have a valid email address listed in column J in order to receive the Welcome Email containing next steps for login, managing account, HSA Consumer Resource Guide, etc.
- The date in column L should be the date the file is submitted.
- The contribution level in column M should be either Ind (for individual coverage) or Family (for family coverage). If you leave it blank, it will default to Ind. Any other value will cause the file to fail.



- 5 **Step 3:** Make sure all the fields match the information set up by your administrator. To double-check the information, click the **View Setup Data** link.
- 6 **Step 4:** Follow the instructions to save a copy of the file as xlsx, xls, or csv. See **Note** on Page 21.
- 7 **Upload File:** After saving the file, click **Browse** to locate and upload it.
- 8 **Import Data:** Click the button when you're ready to process the Batch Enrollment file.

After you have submitted the file for processing, view the **Import Queue** page to verify the file processing has been completed and to review/correct any errors. Please see page 21 for additional assistance with error correction.

Employees Section

Reviewing Employee Details

To view existing employees enrolled in your company's Fifth Third Bank HSA solution, click the Employees tab. From the drop-down menu, select either **View All Employees** or search for a specific employee.

On the Employees page:

- 1 **Search Employees:** Complete the required information and then click **View** to search for an individual employee
- 2 **View All:** Click to show all available employees
- 3 **Employees:** Click a name to view details for that employee
- 4 **Status Column:** Shows the current status of each employee's HSA, including:
 - **Active:** Account is open and can receive contributions and make distributions
 - **Pending:** Account is not open; employee must accept Terms & Conditions and/or pass Identity Verification. Account cannot receive contributions and/or make distributions until the employee takes the necessary steps to correct.
 - **Inactive:** Account is closed and cannot receive contributions and make distributions

FIFTH THIRD BANK

HSA 5353 | [Logout](#)

HOME REPORTS EMPLOYEES PLANS RESOURCES IMPORTS LINKS

Last Login Date: 1/29/2014 7:43:53 AM CST
Last Login Source: Employer Portal

Search Employees

Last Name:

First Name:

SSN:

Employee Status:

[View](#) | [View All](#)

Employees

Last Name	First Name	SSN	Employee Status	Status
Anderson	Andrew	xxx-xx-2967	Active (12/3/2013)	Pending
anderson	jamie	xxx-xx-7626	Active (9/10/2013)	Pending
Basham	Carla	xxx-xx-6165	Active (1/22/2013)	Pending
Black	Russell	xxx-xx-5312	Active (10/17/2012)	Pending
Dean	Jim	xxx-xx-0800	Active (6/1/2011)	Active
Doe	Jane	xxx-xx-4444	Active (1/1/2011)	Pending
Feste	Frank	xxx-xx-9999	Active (1/1/2011)	Active
Foster	Murlee	xxx-xx-9999	Active (10/17/2012)	Pending
haasard	Kevin	xxx-xx-9623	Active (12/3/2013)	Pending
helmick	kim	xxx-xx-3333	Active (3/1/2011)	Pending

< Prev 1 2 3 4 Next > | Page 1 of 4

Employees Section

Terminating an Employee

If an employee leaves your organization, whether voluntarily or involuntarily, you may terminate the employee from your HSA program. By doing so, you remove the individual from your HSA program and ensure no additional employer contributions and/or payroll deductions are processed for the individual.

On the Employees page:

- 1 **View All Employees** or **Search Employees** by name
- 2 Once you are in the Employee Profile of the employee to be terminated, Select **Status**
- 3 Click on **Add New Status**
- 4 Select **Terminated** from the drop down menu
- 5 **Status Effective as of:** Select termination date. **IMPORTANT NOTE:** This date should be a date after the final payroll disbursement for the employee. This will ensure that any remaining HSA contribution can still post to their account.
- 6 Click the **Add Status** button to complete the update

If you prefer, you may also simply contact the HSA Employer Support Center at 866-379-3630 and request an employee termination.

HOME EMPLOYEES PLANS RESOURCES IMPORTS LINKS

Last Login Date: 4/15/2015
Last Login Source: Employee Portal

1 View All Employees

Welcome,

The HSA Consumer portal Home page is back. Our HSA Consumers. EISA after September 9 HSA Consumer portal.

Have questions regard Center at 1-866-379-3 Support Center is available.

Recently Created HSA Funding Collect Created: 4/20/2015 1:04 PM

Search Employees

Last Name:

First Name:

SSN:

Employee Status:

Search

Recently Viewed Employees

ns

a Contributions

HOME REPORTS EMPLOYEES PLANS RESOURCES IMPORTS LINKS

Last Login Date: 4/15/2015 11:34:45 AM CDT
Last Login Source: Employee Portal

Profile

Employee Status: Active (6/21/2012)
SSN:
Division: Family
HSA Status: Active

Profile Enrollments Contributions Status **2**

HOME REPORTS EMPLOYEES PLANS RESOURCES IMPORTS LINKS

Last Login Date: 4/15/2015 11:34:45 AM CDT
Last Login Source: Employee Portal

Status

Employee Status: Active (6/21/2012)
SSN:
Division: Family
HSA Status: Active

Profile Enrollments Contributions Status

Employee Status History

Status Effective Date	Status	Status Details	Actions
6/21/2012	Active	No Additional Details	3 Add New Status
11/29/2011	Terminated	No Additional Details	
1/1/2000	Active	No Additional Details	

HOME REPORTS EMPLOYEES PLANS RESOURCES IMPORTS LINKS

Last Login Date: 4/15/2015 11:34:45 AM CDT
Last Login Source: Employee Portal

Add New Status

Employee Status: Active (6/21/2012)
SSN:
Division: Family
HSA Status: Active

New Status

*Status: **Terminated** **4**

5 *Status Effective as of: 4/20/2015

Enter the first day the new status takes affect. For example, if the employee's last day is 10/1, then the effective date should be 10/2.

* Required field **6** Add Status Cancel



Employees Section: Additional Information

Employees in Pending Status

Each participating employee who enrolls in the Fifth Third Bank HSA solution will be electronically processed through Identity Verification (IDV). If any information entered during enrollment does not match the information in the IDV national database, the employee will be placed on a “Pending” status until the information is verified or corrected.

The employee will receive an email with instructions on how to correct the IDV information. The employee will have 60 days to verify or correct the information. After 60 days, the HSA will automatically close.

All employees enrolling in the Fifth Third Bank HSA will also need to electronically accept the Terms & Conditions of the account. If the employee is enrolling online using the unique Enrollment Code, the employee will accept the Terms & Conditions during the online enrollment process. If you are enrolling the employee through batch enrollment, the employee must log in to the online HSA and accept the Terms & Conditions.

While listed as Pending due to IDV or acceptance of Terms & Conditions, the employee’s HSA will not be able to accept contributions or make distributions.

How to Know if an Employee is in Pending Status

Even though an employee’s status is Pending, you can still submit a contribution file for them – the file will process but any funds for that employee will remain on hold.

Once the status has been corrected by the employee, funds will process and the contribution(s) will post to the employee HSA. You can review this information by opening the HSA Funding Collection Notification located in the Reports tab and reviewing the Funds on Hold against the Funds To Be Collected (see page 23 for details).

You can also review the status of every employee by going to the Employees tab on the main navigation bar and then clicking the **View All Employees** link. You’ll find each employee’s HSA account status is listed in the far right-hand column (see page 14 for details).

HSA Funding Methods

Let your employees know that contributions can be made to their HSA at any time by one of the following methods:



Payroll Deductions

You can automatically withhold a chosen amount for immediate deposit into your employee's HSA. Such deductions are made pre-tax and can be excluded from the employee's gross salary.



Employer Contributions

You can automatically set up a contribution schedule to each employee's HSA.



Online Transfers

If the account holder already has online banking for their personal checking or savings account – whether it's a Fifth Third Bank account or not – they can add it to their HSA as a linked bank account. That way, it's simple to transfer funds directly into the HSA whenever necessary.



Check Submissions

Account holders can write a check from their own account and mail it with a completed contribution form to Fifth Third Bank for deposit into their HSA.



Third-party Contributions

Virtually anyone can contribute to an HSA on behalf of the account holder – including you, and the account holder's family members.

HSA Funding Methods:

Payroll Deductions & Employer Contributions Manual Entry*

To manually enter information to both automatically withhold a selected amount for a pre-tax deposit and make contributions to an employee's HSA, follow these steps:

- A** On the **Home Page**, select the **Set Up Recurring Contributions** link from either the Imports drop-down menu or under Contributions.

On the Set Up Recurring Contributions page, select the **Set Up New Recurrences** link.

- 1 Start Recurrence On:** Enter the Start Date for the day before the recurring contributions should begin**
- 2 Frequency:** Select Weekly or Monthly
 - **Weekly:** Check the appropriate boxes
 - **Monthly:** Select either **Day** or **The** and click on the specific information
- 3 End Recurrence On:** Choose either:
 - **No End Date:** If the recurring contribution never ends
 - **End By:** Click the calendar icon and select the date for contribution to end
- 4 Contribution Amounts:** Select top radio button "enter contribution amounts"
- 5 Enter Contributions:** Click button

*The manual entry method can be used for one-time contributions or for recurring contributions. For one-time contributions, you can either include an end date for when the contribution schedule should stop (recommended), or you can delete the schedule after the contributions post.

**The timing of the recurring contribution setup and the timing of the contribution actually posting are not the same. For example: if you select Aug. 1st on the calendar for the start date, the contributions will not post to the employee's account until Aug. 2nd. In addition, if you set up the schedule to make contributions every Wednesday, the contributions will not actually post until every Thursday. So, be sure to enter the start date one day prior to when you would like the start date to be, and schedule recurring contributions for the day of the week prior to the day you would like the contributions to be posted.

HSA Funding Methods:

Payroll Deductions & Employer Contributions Manual Entry (continued)

Use this page to enter contributions manually:

- 6 Contribution Amounts:** Fill in all the appropriate boxes for your employees
- 7 Calculate Totals:** Click this link to check the total amounts on the employee's file
- 8 Save:** Click the button when you're done

After clicking **Save**, you'll see a pop-up screen indicating all employees who now have a payroll deduction and/or employer contribution listed.

If any amounts were not entered, this pop-up screen will inform you which employees are missing amounts. In this example, the Employer entered only Payroll Deduction amounts and the system is asking if the Employer needs to go back and enter any Employer Contribution amounts.

- 9 Continue:** Click to submit contributions entries. You will receive a verification screen.
- 10 Cancel:** Click to return to entry screen to enter missing amounts

Note: If you prefer to set up recurring contributions by uploading a file instead of manually entering dollar amounts, you can do so by following the same steps as setting up the schedule, but select **Or, upload contribution amounts** for Step 4. Then, click on **download template**. For instructions on completing the template, saving and uploading, please see pages 19-20.

HSA Funding Methods:

Payroll Deductions & Employer Contributions File Upload

To upload a file of information to both automatically withhold a selected amount for a pre-tax deposit and make a contribution to an employee's HSA, follow these steps:

On the **Home Page**, select the **Import Data From File** link from either the Imports drop-down menu or under Contributions.

On the Import Data From File page, select the **Contribution** template from the drop-down menu.

- Step 1:** Click on the **Open Template** link, which opens an Excel® spreadsheet
- Step 2:** Fill out the required information in columns A through E for each employee who needs to be enrolled

Please note:

Clicking in a cell of a column will provide more detail about the information required, and show you the format needed for dates, numbers, etc.

- Step 3:** Make sure all the fields match the information set up by your administrator. To double-check the information, click the **View Setup Data** link.
- Step 4:** Follow the instructions to save a copy of the file as .xlsx, .xls, or .csv. See **Note** on Page 20.

- Step 5: Upload File:** After saving the file, click **Browse** to locate and upload it
- Step 6: Import Data:** Click the button when you're ready to process the Payroll Deduction or Employer Contribution file

HSA Funding Methods:

Payroll Deductions & Employer Contributions File Upload (continued)

	A	B	C	D	E
1	EmployeeIdentifier	ContributionDate	ContributionDescription	ContributionAmount	PlanName
2					
3					
4					
5					
6					
7					
8					

ContributionDate (Req)
Date in format MMDDCCYY.
Dashes or forward slashes
separating month/day/year
will be automatically
removed.

Clicking in a cell of a column will provide more detail about the information required, and show you the format needed for dates, numbers, etc.

A	B	C	D	E
EmployeeIdentifier: <i>Enter your employee's Social Security number, without dashes.</i>	ContributionDate: <i>Enter the Contribution Date in MMDDYYYY format for the date that is one business day prior to the date funds should be made available to employees.</i>	Contribution Description: <i>Select Employer for contributions, or Payroll for payroll deductions from the drop-down box.**</i>	Contribution Amount: <i>Enter the dollar amount without the dollar symbol (\$).</i>	PlanName (Opt): <i>Please leave this field blank.</i>

After you have submitted the file for processing, view the **Import Queue** page to verify the file processing has been completed and to review/correct any errors. Please see page 21 for additional assistance with error correction.

NOTE: If you have previously submitted files via .csv and want to submit files via an Excel® format going forward, you will need to download the template from the HSA Employer portal on or after March 17th and enter the information directly into the template and save/submit in Excel format.

1. Do not cut and paste data from a .csv file into the template and attempt to save it as an Excel file. Doing so will create multiple errors.
2. Do not save an existing .csv file into an Excel file format. Doing so will create multiple errors.

**In the event you're making both an Employer contribution and a Payroll deduction for any employee, you'll need to create two records in the file – one for each contribution type.

Imports Error Correction

In this section, you can review, correct, set up, save, and upload different employee HSA files.

A Import Queue

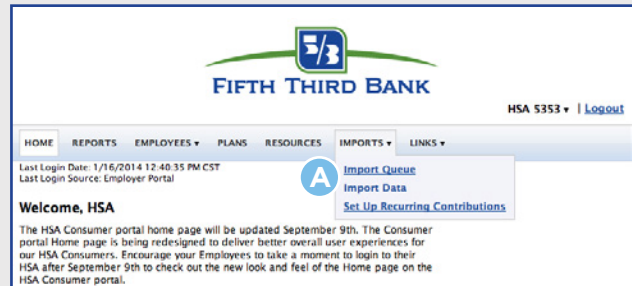
Select **Import Queue** from the Imports drop-down menu. The Import Queue page allows you to monitor all file activity, including files that are Pending, Failed/On Hold, In Process, or Completed.

Correcting Errors

- 1 Click the **View Errors** button to review any problems associated with an employee's HSA
- 2 On the Exception Log page, red triangles along the far left-hand side indicate an error
- 3 Click the number in the Record column beside the triangle
- 4 On the Exception Log: Update Record page, make the necessary changes as indicated
- 5 Click the **Queue Record** button

Review the Exception Log page:

- a. If a green triangle appears, the problem is corrected.
- b. If the red triangle remains, repeat steps 3-5.



Completed / Canceled (344 Files)

Date Received	File Name	Status	Failed Records	Actions
1/31/2014 12:05 AM	Recurring Contribution	Complete	0 of 5	
1/28/2014 12:11 AM	Recurring Contribution	Complete	0 of 1	
12/3/2013 3:12 PM	Contrib120613uploadcsv.csv	Complete	0 of 3	
12/3/2013 3:02 PM	Contrib120613uploadcsv.csv	Complete	1 of 4	View Errors
12/3/2013 3:01 PM	New Contribution2.csv	Complete	0 of 4	

Enrollment (3 Errors/Warnings)

Record	Participant File Import ID	Plan Name	Field Name	Error	Error Data
2	999922222 (Gut Test Grathweh)		EnrollmentEffectiveDate	Changing an existing enrollment effective date is not allowed from a file import. Please use the web portal to update the enrollment effective date.	8/5/2013

4 Exception Log: Update Record

One or more errors have occurred for fields in this record

View: Only fields with errors

RecordType: Enrollment

*ParticipantFileImportID (SSN): 999922222
Numeric string up to 50 characters

*PlanName: HSA
Alphanumeric string up to 255 characters

*EnrollmentEffectiveDate (AccountActiveDate): 08052013
Date in format MMDDCCYY

PrimaryReimbursement: Direct Deposit
Select an allowed value
☒ Don't Change
☐ Check
☐ Debit Card
☐ Not Applicable

AlternateReimbursement: Not Applicable
Select an allowed value
☒ Don't Change
☐ Direct Deposit
☐ Check
☐ Debit Card

The Reimbursement Method has been set to direct deposit

*Required Field **5** [Queue Record](#) | [Cancel](#)

Update or Delete a Scheduled Recurring Contribution

Follow the steps below to Update or Delete a Recurring Scheduled Contribution.

To Update:

- 1 On the **Home Page**, select the **Set Up Recurring Contributions** link from either the Imports drop-down menu or under Contributions.
- 2 **Update:** Select the appropriate account to update in the Actions column.
- 3 **Start Recurrence On:** Select a new date that's before the next recurring contribution.
- 4 Click **Enter Contributions**.
- 5 **Contribution Amounts:** Add or change any employee's Payroll Deduction and/or Employer Contribution amounts, and click **Save**.
- 6 Review the **Missing Amounts** report; click **Continue** to create the contributions file without these amounts or **Cancel** to enter the amounts.
- 7 **Recurring Schedule Updated:** If successful, a message appears in a green bar.

To Delete:

- 2 **Update:** Select the appropriate account to update in the Actions column from the **Set Up Recurring Contributions** page.
- 8 **Delete Recurrence:** Simply click the link.

Welcome, HSA

The HSA Consumer portal home page will be updated September 9th. The Consumer portal Home page is being redesigned to deliver better overall user experiences for our HSA Consumers. Encourage your Employees to take a moment to login to their HSA after September 9th to check out the new look and feel of the Home page on the HSA Consumer portal.

Have questions regarding your HSA solution? Contact the HSA Employer Support Center at 1-866-379-3630 or visit www.53hsaemployer.com. The HSA Employer Support Center is available Monday - Friday 8:00 AM - 6:30 PM EST.

Recently Created Reports

[HSA Funding Collection Notification \(N/A\)](#)
Created: 6/19/2014 | [Detail Report](#) | [PDF](#)

1 Contributions
[Set Up Recurring Contributions](#)

Set Up Recurring Contributions

7 **Recurring Schedule Updated**
You have successfully updated your recurring contribution schedule.

Recurrences [Set Up New Recurrence](#)

Account	Schedule	Actions
Health Savings Account	Every week on Tuesday Next Posting Date: 6/24/2014	2 Update

Set Up Recurring Contributions: HSA

Schedule

3 *** Start Recurrence On:** 6/20/2014

*** Frequency:**

Recur every 1 week(s) on

☒ Weekly
☐ Monthly

☐ Sunday ☐ Monday ☒ Tuesday ☐ Wednesday
☐ Thursday ☐ Friday ☐ Saturday

*** End Recurrence On:** ☒ No End Date ☐ End By:

Contributions

*** Contribution Amounts:** ☒ Either enter contribution amounts to automatically create file
☐ Or, upload file with contribution amounts [Download Template](#)
Do not enter a contribution date in the file. [Browse...](#)

4 [Enter Contributions](#) **8** [Delete Recurrence](#)

* Required Field

Set Up Recurring Contributions: HSA

HSA

Schedule: Every week on Tuesday
Start Date: 6/20/2014
[Update Schedule](#)

Total Payroll Deductions: \$0.00

Total Employer Contributions: \$600.00
[Calculate Totals](#)

Contribution Amounts

Name	Identifier	Payroll Deduction	Employer Contribution
Dean, Jim	xxxxxx-0800	5 \$	\$

HSA

6 Missing Amounts

You have not entered a payroll deduction and/or employer contribution amount for the following consumers:

Name	Identifier	Payroll Deduction
Frider, Frank	xxxxxx-9999	Not Entered
Jones, Regina	xxxxxx-4044	Not Entered
Long, Kelly	xxxxxx-1515	Not Entered
Long, Sally	xxxxxx-1955	Not Entered
Scott, Rick	xxxxxx-7878	Not Entered
Wood, Sarah	xxxxxx-1234	Not Entered

Contri
Name

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Reports Section

The Reports page provides a list of available report types to monitor, track, and manage your HSA activity.

Each listing includes a brief summary of what the report includes, how many reports are available, and when the last one was created.

To review a report, click on the link.

HSA Funding Collection Notification

A PDF HSA Funding Collection Notification will populate the day after a contribution file has processed.

Review the HSA Funding Collection Notification to determine which employees are listed under the Funds On Hold section. Employees listed under Funds On Hold are those in a Pending status that have either not successfully passed Identity Verification (IDV) or electronically accepted the Terms & Conditions of the account.

Please note that the contribution file has processed completely, but the funds for the Pending employees will remain on hold until the employee takes action to either pass IDV or accept the Terms & Conditions of the account. Once the employee takes action, the funds will be released into the employee's HSA.

It is recommended that each time you submit a contribution file you log in to the HSA Employer Portal the next day to review the HSA Funding Collection Notification for any employees listed under Funds On Hold.

The screenshot shows the Fifth Third Bank HSA Employer Portal. The top navigation bar includes links for HOME, REPORTS, EMPLOYEES, PLANS, RESOURCES, IMPORTS, and LINKS. The main content area is titled 'Reports' and lists several report types with their counts and last creation dates:

- Employer Fee Funding Notification** (18 Reports | Last Created: 12/3/2012)
View all fees to be funded on a specific date.
- HSA Account Detail Report** (2 Reports | Last Created: 9/11/2013)
View an overview of each consumer's HSA along with individual payroll deduction and employer contribution detail at a tax year or year to date level.
- HSA Employer Summary Report** (1 Reports | Last Created: 9/11/2013)
View aggregate monthly HSA statistics and balances.
- HSA Funding Collection Notification** (600 Reports | Last Created: 1/29/2014)
View HSA funding notifications sent to the employer containing the payroll deduction and/or employer contribution to be collected from the employer.

The screenshot shows the Fifth Third Bank HSA Employer Portal with the 'HSA Funding Collection Notification' report selected. The report displays a table of notifications with columns for Report Dates, Date/Time Created, Created By, and Action. The table lists 10 notifications, all generated automatically on various dates in January 2014.

Report Dates	Date/Time Created	Created By	Action
HSA Funding Collection Notification PDF	1/29/2014 12:38:42 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/28/2014 12:31:57 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/27/2014 12:24:03 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/24/2014 12:25:18 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/23/2014 12:28:35 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/22/2014 12:27:23 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/21/2014 12:25:44 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/20/2014 12:23:56 AM	Auto Generated	
HSA Funding Collection Notification PDF	1/17/2014 12:23:45 AM	Auto Generated	

The screenshot shows the Vantiv HSA Plan Funding Collection Notification summary page for the date 1/29/2014. It includes a 'SUMMARY BY DIVISION' section with a table of funds to be collected and a 'FUNDS ON HOLD' section with a table of funds not yet processed.

Vantiv
HSA Plan Funding Collection Notification
Create Date: 1/29/2014

SUMMARY BY DIVISION
FUNDS TO BE COLLECTED

Funding will be pulled as described below.

Division	Employer Contribution	Employee Payroll Deduction	Total Contribution	Funding Account	Funding Date
Individual	\$10,837.04	\$12,038.00	\$22,875.04	xxxxxx7490	1/30/2014
Unassigned	\$2,012,309.10	\$168,847.00	\$2,181,156.10	xxxxxx7490	1/30/2014
Family	\$152.00	\$8,395.00	\$8,547.00	xxxxxx7490	1/30/2014
Totals	\$2,023,298.14	\$189,280.00	\$2,212,578.14		

FUNDS ON HOLD

These employees have contributions posted but did not process because either the HSA integration status is not active or the acceptance of HSA Terms and Conditions (T&C) is not complete. Once these conditions have been met, the contributions will process and a new notification will be available.

Division	Employer Contribution	Employee Payroll Deduction	Total Contribution
Unassigned	\$5,125.00	\$371.00	\$5,496.00
Individual	\$427.00	\$668.00	\$1,095.00
Totals	\$5,552.00	\$1,039.00	\$6,591.00

Reports Section (continued)

HSA Account Detail Report

The monthly HSA Account Detail Report provides you with an overview of each Employee's HSA along with individual payroll deduction and Employer contribution detail at a tax-year or year-to-date level. The report provides Employers with an overview of the Employee's HSA account and contributions that have been made.

This report is available in two versions:

- 1 Year-to-date data detail
- 2 Year-to-date data summary (recommended)

It is also recommended to open the Excel® version of the report.

The HSA Account Detail Report Year-To-Date Data Summary provides information that will assist with managing your HSA solution. This report will detail:

1. Employees participating in your HSA program **(columns B-C)**
2. Those who have been terminated from your employer group **(column E)**
3. Employee HSA account status (Active/Pending/Inactive) **(column H)**
4. Employees who have passed Identity Verification (IDV) **(column I)**
5. Employees who have electronically accepted Terms & Conditions **(column J)**

Report Dates	Date/Time Created	Created By	Action
HSA Account Detail Report (8/1/2013 - 8/31/2013) Detail Report EXCEL Year To Date Data Detail	9/11/2013 11:59:35 AM	Auto Generated	
HSA Account Detail Report (8/1/2013 - 8/31/2013) Detail Report EXCEL Year To Date Data Summary	9/11/2013 11:59:34 AM	Auto Generated	

Identifier	Last Name	First Name	Employment Status	Employment Status Effective Date	Account Creation Date	Account Status	IDV	Agreements
123456789	Smith	Jane	Closed	11/06/2011	09/30/2010	Inactive	Y	Y
246801357	Williams	Joe	Active	09/06/2013	09/22/2013	Pending	Y	N
135792468	James	Tracy	Active	06/04/2005	07/07/2010	Active	Y	Y
468013579	Soule	Emily	Terminated	11/06/2011	09/15/2010	Inactive	Y	Y

The report will also detail payroll deductions and employer contributions for the current period, year to date, prior tax year YTD, and current tax year YTD. This monthly report will assist you with reconciling amounts between payroll deductions and employer contributions.

Reports Section (continued)

HSA Employer Summary Report

Click a link for a PDF file showing all monthly HSA statistics, balance summaries, deposits, fees, transactions, and more.

Report Dates	Date/Time Created	Created By	Action
HSA Employer Summary Report (8/1/2013 - 8/31/2013) PDF	9/11/2013 12:01:01 PM	Auto Generated	

HSA Account Summary

Employer Name: Vario

Reporting Period: 8/1/2013 - 8/31/2013

Balance Summary					
Account Type	# Accounts With Balance	8/1/2013 Opening Balance	8/31/2013 Closing Balance	1/1/2013 Opening Balance	
HSA Cash Account	0	\$0.00	\$0.00	\$0.00	
Investment Fair Market Value	0	\$0.00	\$0.00	\$0.00	
Total Balance		\$0.00	\$0.00	\$0.00	

Transaction Summary					
Current Period	Amount	#	Year to Date	Amount	#
Deposits	\$0.00	0	Deposits	\$0.00	0
Withdrawals	\$0.00	0	Withdrawals	\$0.00	0
Transfer to Investments	\$0.00	0	Transfer to Investments	\$0.00	0
Transfer from Investments	\$0.00	0	Transfer from Investments	\$0.00	0
Interest Earned	\$0.00	0	Interest Earned	\$0.00	0
Consumer Fees	\$0.00	0	Fees	\$0.00	0

Deposits					
Current Period	Amount	#	Year to Date	Amount	#
Payroll Deductions	\$0.00	0	Payroll Deductions	\$0.00	0
Employer Contributions	\$0.00	0	Employer Contributions	\$0.00	0
Other	\$0.00	0	Other	\$0.00	0
Total Deposits	\$0.00	0	Total Deposits	\$0.00	0

Deposits by Tax Year					
2013 Year to Date	Amount	#	2012 Year to Date	Amount	#
Payroll Deductions	\$0.00	0	Payroll Deductions	\$0.00	0
Employer Contributions	\$0.00	0	Employer Contributions	\$0.00	0
Other	\$0.00	0	Other	\$0.00	0

Fees					
Current Period	Amount	#	Year to Date	Amount	#
Consumer Fees	\$0.00	0	Consumer Fees	\$0.00	0
Employer Fees	\$0.00	0	Employer Fees	\$0.00	0
Total Fees	\$0.00	0	Total Fees	\$0.00	0

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Employer Fee Funding Notification

Review all the fees to be funded on a specific date by selecting the appropriate date; the file opens as a PDF. The Employer Fee Funding Notification will only appear under your Reports section if you are paying a fee on behalf of your employees.

Report Dates	Date/Time Created	Created By	Action
Fee Funding Notification (12/3/2012) Detail Report PDF	12/3/2012 6:20:34 AM	Auto Generated	
Fee Funding Notification (11/1/2012) Detail Report PDF	11/1/2012 4:03:08 AM	Auto Generated	
Fee Funding Notification (10/1/2012) Detail Report PDF	10/1/2012 12:37:15 PM	Auto Generated	
Fee Funding Notification (9/4/2012) Detail Report PDF	9/4/2012 9:53:06 AM	Auto Generated	
Fee Funding Notification (8/1/2012) Detail Report PDF	8/1/2012 4:08:32 AM	Auto Generated	
Fee Funding Notification (7/9/2012) Detail Report PDF	7/9/2012 4:06:39 AM	Auto Generated	
Fee Funding Notification (7/2/2012) Detail Report PDF	7/2/2012 4:05:41 AM	Auto Generated	
Fee Funding Notification (6/1/2012) Detail Report PDF	6/1/2012 4:08:31 AM	Auto Generated	
Fee Funding Notification (5/1/2012) Detail Report PDF	5/1/2012 4:13:59 AM	Auto Generated	

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Vario
Fee Funding Notification
Create Date: 12/3/2012

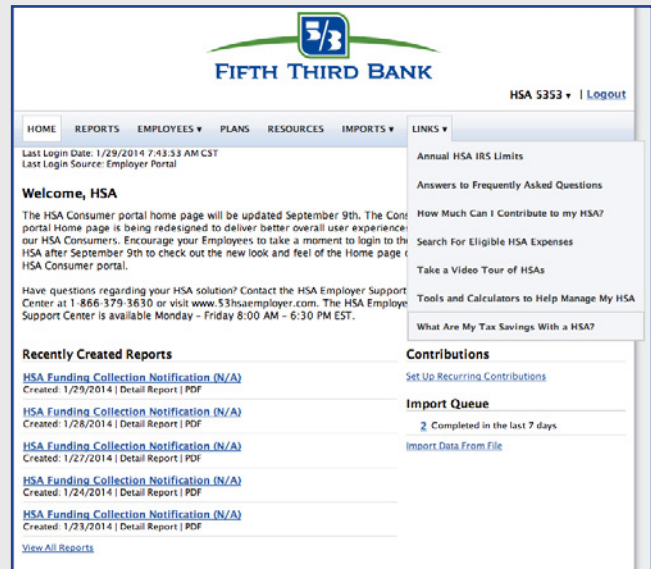
Division: Unassigned

Member	Last Name	First Name	Fee Create Date	Fee Collection Date	Fee Type	Fee Amount
00000000	Smith	Robert	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Jade	Frank	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Foster	Martha	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Jones	Regina	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Chapman	Felicia	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Reed	Barbara	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Scott	Rick	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Smith	Jane	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Stewart	Lori	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Johnson	Timothy	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	Travis	Barry	12/3/2012	12/3/2012	HSA Service Fee	1.50
00000000	White	Bar	12/3/2012	12/3/2012	HSA Service Fee	1.50
						Total
						13.50

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Links Section

Find more helpful information for you and your employees about the Fifth Third HSA solution.



Resources Section

Access a selection of forms and documents employees can use to manage their HSAs. They can access the same materials from the Forms tab on the Consumer HSA Portal. Some of the forms can be completed within their online portal. Other forms serve as educational resources, such as the Fifth Third Bank HSA Investment Options. You can also find additional resources for you and your employees at 53hsa.com. From the Resources tab, select **HSA Resources**, then **HSA Forms** and **Online Resources**. Be sure to check the Resources section periodically to find updated and additional documents.





Educational HSA Resources at 53hsa.com

For you and your employees, the informational resources at **53hsa.com** will prove invaluable in helping to make informed decisions, including:

- Video tutorials
- Answers to frequently asked questions
- Interactive tools and calculators
- Forms, documents, and IRS information
- Estimating potential tax savings
- How to determine eligible expenses
- Plan comparisons
- HSA Consumer Resource Guide