

Help with administering your Anthem health savings accounts (HSA)

Includes important details and helpful resources

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You and your employees can rely on us for help

For employer support:
Email us at spendingaccountsupport@anthem.com.

For Member Services:
Call the number on the debit card or member ID card. Employees can also receive help through Sydney℠ Health, anthem.com/ca, or the Anthem Skill for Alexa.

Welcome



Welcome to Anthem. We believe in helping people feel covered, protected, and confident. This includes understanding the importance of giving your employees benefits to care for their whole health — financial, emotional, physical, and overall well-being. Anthem provides a streamlined, single solution that brings together the benefits of integrated healthcare with options for staying financially healthy.

You can also be confident that your employees can find the right care when they need it, with access to Anthem's large network of doctors, hospitals, and other healthcare facilities across the country. We connect individuals to care with empathy, and offer tools and resources to help them meet their health goals. Together, we can make healthcare simpler, more effective, and more affordable.

Enrollment overview

Account enrollment

Employees **enroll** in medical plans and health savings accounts (HSA).

Enrollment data is **transmitted** to Anthem.

Account setup

Employees enrolled in **medical plans**.

Employees **enrolled** in HSA overnight.

If health savings account (HSA) goes through customer identification program, see "Opening a health savings account" section.

Account accessed

Debit cards and welcome communications **sent to employees**.

Employees access account information through the **Anthem website** (see "Resources" section).

Opening a health savings account

Health savings account (HSA) applications must be reviewed through a customer identification program (CIP). For an HSA, the custodial bank will verify an employee's identity in real time, based on information provided at enrollment.

If the employee:



Passes CIP, the account is opened.

Once they pass, they will receive the following communications from us:

Anthem HSA welcome letter
Anthem HSA debit card mailer



Does not pass CIP, we will follow up with a letter or email.

If your employee(s) fails CIP, they will receive the CIP HSA failure communications from us.



Does not respond to the request for information, the application will be closed.

Employees must use their mailing address to ensure they receive important information, such as their ID card and debit card. If their mailing address is a P.O. Box, their application will likely require CIP review.

To help expedite the process:

- Encourage your employees to provide complete and accurate information, such as their address and date of birth.
- Remind your employees to provide any additional information needed to open the account.
- Check which employees are in pending status on the *HSA Account Details* report on the employer website. You can find the status of employees' HSA applications in the *Account Upload Status* field.

Note: Due to government regulations, employers cannot provide the information requested for a CIP failure. Supporting information must come from the employee.

Transferring HSA funds

For an easier experience managing their HSAs, employees can transfer their previous HSAs to their new HSA with Anthem and have all their funds in one location. There are two ways to transfer funds: individual transfer or rollover. When your employees are ready to transfer their funds, help them with the process by referring to our provided tips.

Since the accounts are personal, only your employees can authorize the transfers — but you can help them with the process by letting them know how to transfer funds to their new account.

HSA contributions overview

HSA contributions

When moving to a high-deductible health plan (HDHP) with an HSA, it is important to help fund employees' accounts. Employer contributions not only encourage employees to move to an HSA but also show that you support their health and financial well-being.

Whether you, your employees, or both are contributing, there is flexibility in managing contributions to employees' HSAs. This chart shows the options available. Choose the one that works best for your business:

Method	Employee identifier used	Ability to specify payroll date	Ability to specify employer versus employee contribution	Group funding process	What if employee's HSA is not active?	Ability to specify current-year versus prior-year contribution
File upload *Employer Portal*	Social Security number (SSN)	Yes (can be current day, past, or future)	Yes	Employer debited next day for total of processed contributions	No deposit is processed; employer can upload again once reactivated	No
Contribution manager *Employer Portal (Preferred option)*	N/A Pull up full list					Yes
Direct ACH	HSA account number	No	No	Funded through employer's bank direct to HSAs	The direct deposit ACH is returned to the employer	No

A detailed contribution manager process document is available here.

HSA contributions taken from your account will appear on your bank statement as going to Med-I-Bank.

Managing employees' online accounts

Accessing the employer website

You can access your employees' benefit account information through EmployerAccess. If you are not registered for the site, go to the *Login* page and choose **Register now.** After you log in, select **Support & Resources**, choose **Reports & Tools**, and then **Tools & Resources**. From there, select **Anthem CDHP and FSA Reports** to access your spending accounts.

Navigating the employer website

Using EmployerAccess, you can also view enrollment and other information, verify funding, download or run reports, and receive answers to important questions you and your employees may have, such as:

- What accounts are active versus terminated?
- How much has been prefunded to various accounts and how much remains?
- Did payroll contributions successfully process?
- Were debit cards issued to employees?

Resources to help you use the portal

For assistance navigating the portal, please view the training videos or guide.

Managing employees' online accounts

Payroll deposit loading options

Method	Group size	Process
Import and export files through employer website	0 to 400 participants	Contact Spending Account Support for assistance.
Contribution manager	0 to 400 participants	Manage payroll deposits on-screen through EmployerAccess.

Posting timeline		
June 3 (day 0)	**June 4 (day 1)**	**June 5 (day 2)**
Before 4:45 p.m. ET. Payroll deposit is entered with a June 5 payroll date. Status = Pending Overnight, payroll deposit is pushed to processing. Status = Processing	At 7 p.m. ET, payroll deposit is posted and available for spending. Status = Posted	Payroll date. Deposit has already been processed and posted the night before.

Important tips

1. We recommend loading payroll deposits for HSAs 2 to 3 days ahead in order for employees to see the deposit in their account on the payroll date.
2. It is important to format Excel to correctly display Social Security numbers that have a zero as the first digit. Any missing zeros need to be included in the file before importing it, to ensure the system can match the contribution to the participant. Do not copy and paste contributions in the template.



View these videos for details about managing your employees' accounts.

Managing employees' accounts through EmployerAccess

Employer website view of a single employee's accounts

You can access your employees' benefit account information through EmployerAccess. If you are not registered for the site, go to the *Login* page and choose **Register now**. After you log in, select **Support & Resources**, choose **Reports & Tools**, and then **Tools & Resources**. From there, select **Anthem CDHP and FSA Reports** to access your spending accounts.

This lets you access an employee's account information, including:

- **Contribution year to date:** The total of payroll deposits made to date for the account.
- **Disbursable balance:** The amount the employee can spend.
- **Status:** The employee's current status in an account.
  - **New:** The account has been received and no activity has yet occurred.
  - **Active:** The account is active.
  - **Temporarily inactive:** The account has been temporarily inactive due to ineligible card use.
  - **Terminated:** The employee account has been terminated.
  - **Permanently inactive:** The account has been incorrectly created and cannot be used.
- **Employee account status:** Once an employee is terminated, the HSA will show as closed and the hover will indicate the account has been reassociated to a retail account.
- **HSA/VEBA (voluntary employee benefit account) status:** The bank account status, which will show:
  - **Application processing:** The HSA application information was received but has not run through the CIP, also known as Patriot Act requirements.
  - **Pending:** The account did not pass the CIP. If hovering on the note icon, additional information will appear.
  - **Requires bank review:** The account failed identity verification and will be reviewed within 2 to 3 business days to determine if it can be approved or requires additional information.
  - **Awaiting additional information:** The employee will receive a request to submit documentation to verify their identity, such as a copy of their driver's license.

Keep in mind that with HSAs, you as the employer will not see any balances, due to banking regulations.

Employer website view of multiple employee contributions

To see posted contributions to employees' accounts, complete the search criteria on the *Contribution Manager* page, then:

1. Select the benefit plan for the contributions you wish to see.
2. Enter the payroll start and end date range. The system defaults to the last 30 days and is limited to a 90-day range.
3. Choose **Search**.

Information on an employee's account includes:

- **Posted payroll deposits.** Contributions made to the accounts during the date range, number of contributions, and total of the contributions.
- **Denied deposits.** This refers to deposits that did not process, which usually happens when the employee HSA has not yet been opened or the employee has been terminated and the account is no longer associated with the employer group.

Reporting

Generating reports

You can access spending account information through the employer website. After you've logged in to EmployerAccess, go to **Support & Resources**, then choose **Reports & Tools**. From there, select **Anthem CDHP and FSA Reports**.

To generate a report on demand, open the main menu, expand the *Reports* section, and then expand the *Request* subsection. Reports are grouped by type, such as transactions, enrollees, and settlement. Choose the report type you want in the menu to see a list of available reports in that category.

The most common reports used by employers are *Employer Funds Tracking*, *Enrollee Account Balance*, *Enrolled Participants*, *Employer Disbursements*, *HSA Account Details*, and *HSA Payroll Reconciliation.*

Each report has a specific set of parameters and filters that can be configured to customize results.

You can view sample reports here.

You can access reports online through EmployerAccess. If you are not registered, go to the *Login* page and choose **Register now**.

Proactive and targeted communications

Employees receive ongoing communications to help them manage their spending accounts and prevent fraud. They must opt-in to these communications by logging in to anthem.com/ca, selecting **Spending Accounts** from the *My Plans* menu, then choosing **Manage My Account**.

Communications can include:

- Welcome messages
- Debit card mailed alert
- Low account balance alerts
- Claim submission confirmation
- Confirmation of report of card lost or stolen
- Direct deposit change
- Reimbursement request approval
- Receipt of deposit
- Denied transactions
- Statement preference change
- Quarterly HSA statement
- Digital account summary via the member portal

Communications are sent by email, and some are available through SMS text message. Employees must have an email account on file to receive these communications. For text messages, employees can add one or more mobile numbers online.

Important tip

Encourage your employees to register and verify their email address in the system.

HSA communications and tax information

Banking communications

Communications will come directly from the bank by mail or email, depending on the employee's preference.

HSA banking communications:

- CIP failure notices
- HSA reassociation communication
- IRS tax form (1099) available notification
- IRS tax form (5498) available notification
- HSA online statement

Important tax information

Your employees will receive tax forms, including:

- **Form 1099-SA** — This is mailed at the end of January. It shows your employees' HSA withdrawals during the previous calendar year.
- **Form 5498-SA** — This is mailed in May. It shows all the contributions made to your employees' HSAs for the previous calendar year. Even though it's mailed in May, they don't need to wait on it to file their tax return. A copy is automatically sent to the IRS.

Your employees should also go to **irs.gov** for the latest IRS Form 8889. The form asks for their HSA contributions and withdrawals, and will need to be filled out with their federal tax return.

Determining contributions

To figure out their contributions, employees can use their own records, their Form W-2, or the calculator at **anthem.com/ca**. They can use the information on Form 1099-SA to complete IRS Form 8889 when they file their federal tax return.

As with any tax-related questions, your employees should reach out to their tax adviser.

Your employees can also see this information online at **irs.gov**.

What to expect when an employee is no longer enrolled

HSA process

What happens immediately:

- The employee's bank account is automatically converted from your group's to a new retail account with WealthCare Saver. The timing of this varies based on when you notify us that a member is leaving the health plan:
  - If we are notified more than 14 days in advance of the termination date, the transition to a direct HSA with WealthCare Saver occurs on the date the member opts out or leaves employment.
  - If we are notified less than 14 days in advance of the termination date, or retrospectively, less than 14 days after the termination date, this happens on the 15th day after the member opts out or leaves employment. In the case of a retroactive termination date more than 14 days in the past, the transition to a direct HSA with WealthCare Saver occurs on the date the termination is processed.
- The employee will receive a letter or email from WealthCare Saver with instructions on how to set up a new online account.
- A new, nonbranded debit card is issued, and the employee's Anthem-branded debit card continues working until the new card is activated.

Following health plan termination:

- The employee's account number and routing number stay the same, and the employee is responsible for any fees. Fees will be drawn directly from their account.
- Employees must contact WealthCare Saver directly to make any changes to their new retail account.

To help your employees understand the process, you can provide them with this resource.

Online access

Employees have access to **anthem.com/ca** for two years after their end date. Access to their spending account is valid for one year after their end date. Your employees with an HSA can see their transaction history but will need to establish a new connection with WealthCare Saver.

Paying for qualified medical expenses

Debit card expenses

- Debit cards work like a standard debit card, but funds are spent from the employee's benefit account.
- Debit cards provide real-time, on-demand access to funds, and may eliminate out-of-pocket expenses, claim forms, and reimbursement checks.

Reimbursement

When there isn't an option to use a debit card, or an employee prefers not to use one, they can pay for qualified medical expenses out of pocket and request to be reimbursed by:

- Submitting a claim through our Sydney Health mobile app or anthem.com/ca website.
- Sending a claim form with proper documentation. Employees should follow the instructions on the claim form, which can be found on the member website in the *Resources* section.
- Logging in to their account online and reviewing medical, pharmacy, dental, or vision claims and requesting reimbursement without the need to upload a receipt.

Important tips

1. There are locations that may ask your employees for a personal identification number (PIN) when using the benefits debit card. If they don't know their PIN, they can choose Credit and sign for the purchase instead.

   If they've lost their PIN, they can find it through the interactive voice response (IVR) system when they call us or through our Sydney Health mobile app or anthem.com/ca website.

2. Encourage your employees to add a bank account online to speed up reimbursement through direct deposit instead of being mailed a paper check.

3. When your employees have questions about their plan, they can use the Anthem Skill for answers. The Anthem Skill works through Alexa-ready devices, such as an Amazon Echo, or on their mobile device using the Amazon Alexa app.

To determine which expenses qualify for reimbursement, use the qualified medical expense (QME) tool.

Customer service



If your employees have questions about their medical plan or benefit accounts, they only need to call one number to speak with a representative. Our Member Services number is on the back of their member ID card as well as their debit card.

Our IVR system includes some helpful self-service features:

- Card activation
- Balance for one or all spending accounts
- Recent transactions
- PIN
- Debit card request for a dependent

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Email us at spendingaccountsupport@anthem.com.

For Member Services:
Call the number on the debit card or member ID card. Employees can also receive help through Sydney Health, **anthem.com/ca**, or the Anthem Skill for Alexa.

Reimagining what's possible for every moment of health

We are here to help you administer your plans and look for opportunities to increase value and improve health outcomes.



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