



Health & Benefits

Employer Guide

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Welcome to the Pinnacle | Health & Benefits Employer Portal! The Employer Portal is a powerful, yet easy-to-use self-service solution that gives you the tools to understand and manage the activity for your company's benefit plans. Simply log into the portal and you will be able to:



Load your employee data



Load your contributions



Review monthly reports



Answer your employees' questions

If you have questions about information on the Employer Portal, please contact the Pinnacle | Health & Benefits Employer Services team between 7 a.m. and 7 p.m. Central.

Phone: (888) 282-2918

Email: health@pnfp.com or email your designated Account Manager directly

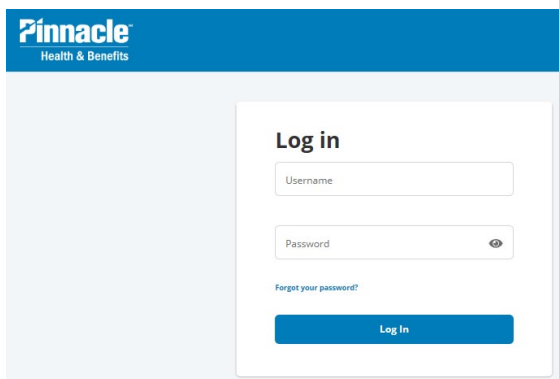
Employer Guide Terminology:

- HSA – Health Savings Account
 - For these plans, the employer bank account (provided during setup) is charged when the contribution file is processed.
- Notional Account – all non-HSA groups:
 - For these plans, the funds are pulled from the employer bank account as employees file claims.
- ✓ FSA – Flexible Spending Account/ Health Flexible Spending Account
- ✓ DCA – Dependent Care FSA
- ✓ LPFSA – Limited Purpose FSA
- ✓ HRA – Health Reimbursement Arrangement
- ✓ LSA – Lifestyle Spending Account
- ✓ QTA – Qualified Transportation Account
 - Parking Account
 - Transit Account

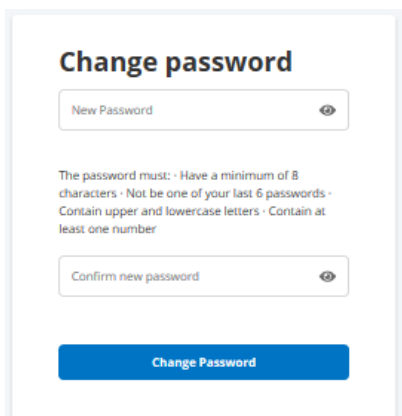
First-Time Login

During the implementation of your employer plan setup, you should have received an email with your login information. If you did not receive this email or have forgotten your username, please reach out to Employer Services via the information listed on the prior page.

1. Visit our website at www.pnfp.com/HBemployer
2. Enter the username provided in the email referenced above. Your temporary password was sent to you in a separate email, if it has expired use the I forgot my password link.
3. Select **Login**.

The screenshot shows the Pinnacle Health & Benefits login interface. At the top is a blue header with the Pinnacle logo and 'Health & Benefits' text. Below this is a white login box with the title 'Log in'. It contains a 'Username' input field, a 'Password' input field with an eye icon for toggling visibility, a 'Forgot your password?' link, and a blue 'Log In' button.

4. The temporary password will need to be entered in the 'Current Password' dialogue box.
5. Next you will setup your security question(s) and answer(s). The security question(s) will be used if you need to reset your password or have forgotten your password.
6. You will then be prompted to change your temporary password. Enter your new password, re-enter your new password to confirm you have typed it correctly. Select **Change Password**.
 - a. Password Requirements:
 - i. Requires upper and lower case, 1 number
 - ii. Special characters allowed are: !@#\$%&*
 - iii. Minimum length is 8 and maximum is 20
 - iv. Cannot be the same as the last 6 passwords

The screenshot shows the 'Change password' form. It has a title 'Change password' and a 'New Password' input field with an eye icon. Below the input field is a list of password requirements: 'The password must: - Have a minimum of 8 characters - Not be one of your last 6 passwords - Contain upper and lowercase letters - Contain at least one number'. There is a 'Confirm new password' input field with an eye icon. At the bottom is a blue 'Change Password' button.

7. You have successfully created your new password and logged into the Employer Portal for the first time! You now have access to:

- Imports – used to upload excel files for adding employee demographics, enrollments, contributions and view the results
- Reports – reports associated with your plan offerings, and managing your accounts
- Employees – used to add employees manually and view their account details
- Tools – access to portal links, list of plans offered and resources available to your employees and you

Employee Account Setup

All participant information and enrollments will come directly from the carrier and there's no need for manual intervention on your part in our system.

Contributions

Click on **Contributions** to open this screen; view the contributions that are scheduled or posted to your employee's account. You can filter it by Account type, Account, Contribution Type and Contribution Status.

The screenshot shows the 'Test Testing' employee profile page. At the top, there's a 'View profile' button. Below it, the status is 'Active'. A horizontal navigation bar contains four tabs: 'Summary', 'Claims + Payments', 'Enrollments', and 'Contributions'. The 'Contributions' tab is highlighted with a blue circle. To the right of the tabs is a 'FILTERS' sidebar with four dropdown menus: 'Account type' (set to 'Non-HSA'), 'Account' (set to 'All'), 'Contribution type' (set to 'All'), and 'Contribution status' (set to 'All').

Claims and Payments

Click on **Claims and Payments** to view the account activity for your employee. This is helpful when an employee has a question about a claim that they filed but haven't yet received payment for. You can also view when a payment has been issued to an employee, along with how it was sent. You will be able to see only the basics of the claim: date filed, account it was filed against, status and method in which it was filed.

The screenshot shows the 'Test Testing' employee profile page. At the top, there's a 'View profile' button. Below it, the status is 'Active'. A horizontal navigation bar contains four tabs: 'Summary', 'Claims + Payments', 'Enrollments', and 'Contributions'. The 'Claims + Payments' tab is highlighted with a blue circle. To the right of the tabs is a 'FILTERS' sidebar with four dropdown menus: 'Claim status' (set to 'All'), 'Account' (set to 'All'), 'File date' (set to 'All'), and 'Method filed' (set to 'All').

Plan Funding

The money movement from your account will differ, depending on the type of plan your employees are enrolled in.

- For **notional plans**, the money movement is triggered by a claim being filed and paid out to the employee, including claims filed by employees in the portal or by submitting a claim form or employees paying expenses using their debit card, if offered.
- For **HSAs**, the money movement is triggered by the employer using the contribution file.

In this section you will find a breakdown of each type of plan funding: Notional plans and HSA plan.

FSA/HRA Employer Funding

Contributions

Contributions from payroll deductions and employer contributions for HRA and FSA plans will auto-post based on the payroll frequency you provided. Money movement will not occur for these transactions. The contribution totals will update and be added to the available balance, when applicable.

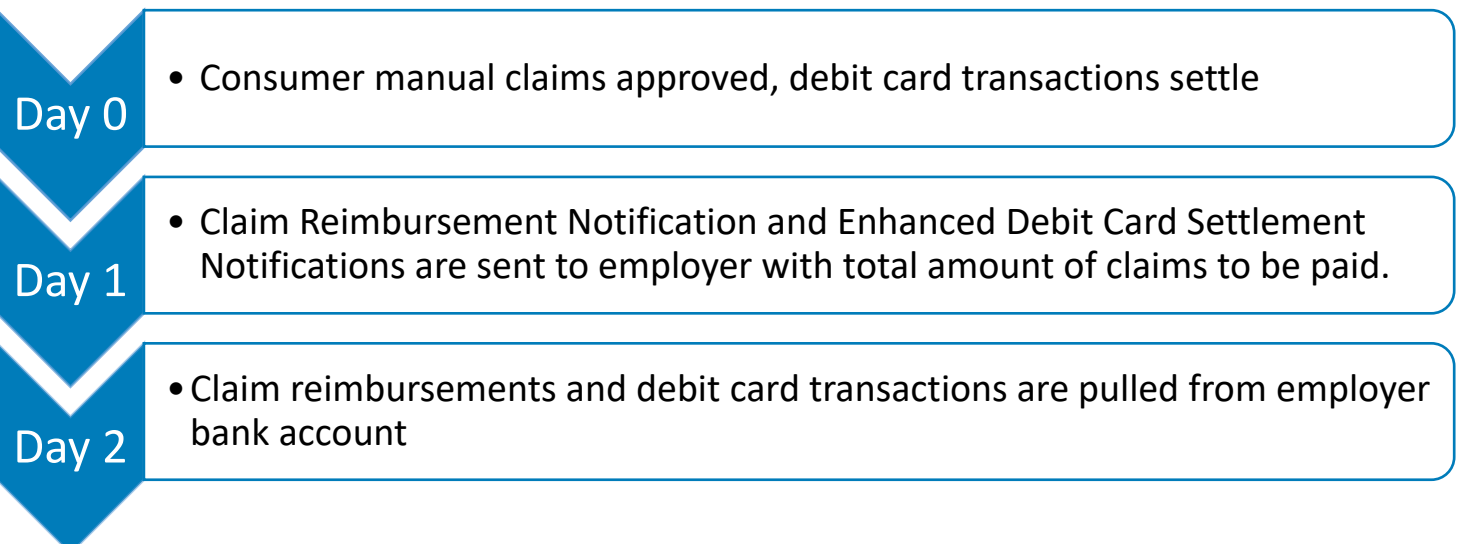
Claim Funding Process

Claims paid to consumers for claims reimbursements and debit card transactions will be deducted from your bank account daily.

The daily total of claim reimbursements made to your employees in the form of checks and direct deposits will be pulled from your bank account as one transaction. From the employer portal, the [Claim Reimbursement Notification](#) can be used to reconcile this transaction in your bank account.

If you are offering the debit card, a second debit will take place for the total of settled debit card transactions from your employees. The [Debit Card Funding Report](#) from the employer portal can be used to reconcile to your bank account.

If a consumer makes a repayment for a denied claim, the amount will be credited back to your bank account. The [Repayments Report](#) available on the portal will list all repayment activity.



Note: Any transaction posting for debit card claims or refunds will include Pinnacle's reimbursement account, DEBCARDTX.

HSA Employer Funding

Submitting HSA and QTA Contributions

Funds can be contributed to an HSA account via the following methods:

- Contribution File – an excel template that needs to be submitted each time that you would like to contribute to an employee's HSA, this is not an automated process
- Setup Contributions – you can set up a schedule through the employer portal to post the contributions on a schedule of your choosing, this is an automated process

Contribution File

The Contribution file only needs to be completed for employees that are enrolled in your company's Pinnacle Health Savings Account (HSA) or Qualified Transportation Account (QTA) plans and are contributing to the plan.

Note: Contribution files are not normally required for notional accounts due to the system populating contributions automatically. For more information about contribution file fields please reference the following: [Imports Tab>Import Data>Select contributions>Step 3 'View Setup Data'](#)

New Contribution import

File	Notes	Format	Example(s)
EmployeeIdentifier*	Social Security Number or Employee Number	123456789	123456789
ContributionDate*	Enter a date a minimum of two business days before funds should be available. The file should be loaded no later than the date entered here to ensure funds are made available.	Date in format MMDDYYYY.	04152013
ContributionDescription*	Labels the contribution as an Employer or Payroll Deduction (to discern funds deducted from payroll from those contributed by the employer group)	Valid Values: Payroll Employer	Payroll
ContributionAmount*	The amount of the contribution	Currency format 99999.99 with maximum of 8 characters.	1500.00
PlanName*	Identifies the plan to which funds are being loaded. For HSAs, funds will be debited from the employer bank account. For other products, a credit to the accountholder's account is made, though funds are not debited from the employer until a claim is paid.	Valid Values: Health Savings Account Note: Plan name needs to be entered in exactly as it appears in View Setup Data	Health Savings Account

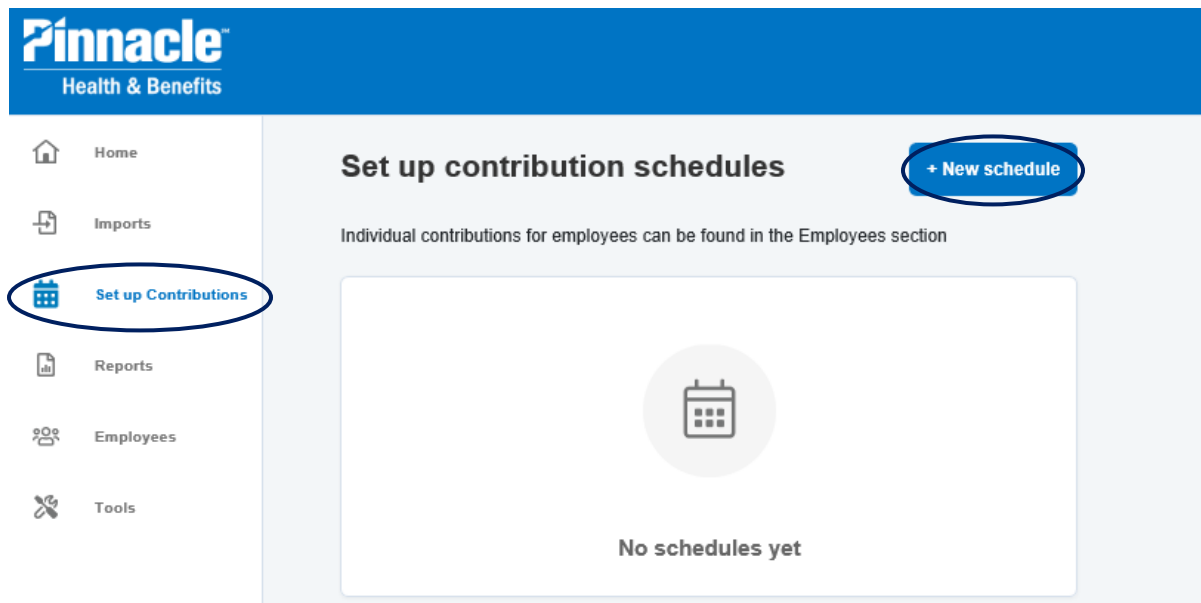
		(Imports Tab>Import Data>Select Contribution>Step 3 'View Setup Data')	
PriorTaxYear	For HSA Only – Should be used when entering contributions for a prior tax year. If intending the contributions to be for the prior tax year, the 'ContributionDate' should be left at the current date, then "Prior" is entered in the 'PriorTaxYear' field. This field will default to Current if not supplied. Note: Prior year HSA contributions cannot be made after the federal tax return deadline of the current year.	Valid Values: Current Prior	Current

Important Funding Reminder: When you submit this file for HSA accounts, it triggers a withdrawal of funds from your bank account. When you submit this file for QTA accounts, it simply posts payroll deductions to update the employee's available balance; your bank account will not be debited until a claim is actually paid.

For additional information on submitting a file or trouble-shooting errors reference the [Uploading Files](#) and [Troubleshooting Errors](#) sections of the employer guide.

Setting Up a One Time Contribution

On the left hand side of the home page on the dashboard select [Set up Contributions](#).



1. Select the One-Time Contribution Option
2. Select the desired plan into which the contribution(s) should be made using the plan year drop-down.

Schedule a new contribution

1 Schedule type

2 Import method

3 Details

4 Enter contributions

Schedule type



One-time
Create a one-time contribution



Recurring
Create an automated schedule

Plan year

Plan year

01/01/2021-12/31/2021

Health Savings Account

Cancel

Next

3. Chose a contribution method

- a. Select the **Enter Manually** option if you wish to enter the contribution manually. Refer to the [Manual Entry](#) section for more detailed information.
- b. Select the **Import a File** option if you wish to add the contribution via a file. Browse for the file you wish to upload and save the contributions.

Schedule a new contribution • Health Savings Account

1 Schedule type

2 Import method

3 Details

4 Enter contributions

Import method



Enter manually
Enter contributions in portal



Import a file
Upload a file with contributions

Cancel

Back

Next

Setting Up a Recurring Contribution Schedule

The screenshot displays a multi-step wizard titled "Schedule a new contribution". The progress bar at the top shows four steps: 1. Schedule type, 2. Import method, 3. Details, and 4. Enter contributions. The "Schedule type" step is active, showing two options: "One-time" (Create a one-time contribution) and "Recurring" (Create an automated schedule). The "Recurring" option is selected, indicated by a blue checkmark. Below these options is a dropdown menu for "Plan year" with "Health Savings Account" selected. The "Import method" step is also visible, showing two options: "Enter manually" (Enter contributions in portal) and "Import a file" (Upload a file with contributions). The "Import a file" option is highlighted with a green border. Navigation buttons "Cancel", "Next", "Back", and "Next" are present at the bottom of the wizard.

1. Select the **Recurring** contribution option.
2. Select the desired plan to which the contributions should be made using the plan year drop-down.
3. Choose a contribution method:
 - a. Select the **Enter Manually** option if you wish to enter the contribution manually. Refer to the Manual Selection section for more detailed information.
 - b. Select the **Import a File** option if you wish to add the contribution via a file. Browse for the file you wish to upload and save the contributions.

Monthly Recurring

When setting up a monthly recurring contribution the employer will be able to decide how often and on what day of the week the contributions will occur. The employer can choose to have no end date or select the **End By** and provide an end date for their contributions. There are three tabs to select from that will give you several different options on how to set up monthly contributions:

The **"Monthly"** tab will allow the employer to make contributions based on the day of the month and monthly frequency.

The **"Daily"** tab will allow the employer to make contributions based on a specific date of the month.

1. Enter start date (must be on or after current date) and end date. If there is no end date, please select **"No End Date."**
2. Next select the Day of the Month and Monthly Frequency.
 - a. **Frequency:** First-Last
 - b. **Day of the Month:** Day, Weekday, Weekend Day, Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, and Saturday
 - c. **Monthly Frequency:** Every 1 month- 24 months

3. To have the contribution pull every month 1st of the month you will select:
 - a. **Frequency:** First
 - b. **Day of the Month:** Day
 - c. **Monthly Frequency:** Every 1 month
4. To have a contribution pull on a specific date (15th) of every month you will want to go to the “Daily” tab then you will select:
 - a. **Day:** 15th
 - b. **Monthly Frequency:** Every 1 months

Contribution details

☒ End by ☐ No end date

Start date: 1/1/2021 End date: 12/31/2021

Monthly Weekly Daily

Frequency: First Day of the month: Day

Monthly frequency: every 1 month

Cancel Back Next

Contribution details

☒ End by ☐ No end date

Start date: 1/1/2021 End date: 12/31/2021

Monthly Weekly Daily

Day: 15 Monthly frequency: every 1 month

Cancel Back Next

5. You will then be prompted to enter the contribution amounts based on payroll or employer contribution. Please skip forward to **Manual Entry for Contribution** section below.

Weekly Recurring

When setting up weekly recurring contributions the employer will be able to decide how often and on what day of the week the contributions will occur. The employer can choose to have no end date or select the **End By** provide an end date for their contributions. In the example above, the recurring contributions will occur on every other Friday, and the contributions will end on December 31st, 2026. *Please note- If you were to select Wednesday the funds will be available to the participant on Friday*

Contribution details

☒ End by ☐ No end date

Start date: 1/1/2021 End date: 12/31/2021

Monthly Weekly Daily

Frequency: every 2 weeks

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

Cancel Back Next

Manual Entry for Contribution

If you selected to enter the contribution manually once you have finished the contribution frequency. You will be prompted to enter the contributions manually.

1. Enter the respective amounts in the Payroll Deduction and Employer Contribution field if applicable.
2. Once the respective amount is entered, scroll down, and review the total amount of the contribution for the payroll deductions and employer contributions. Once you have verified the total amount is correct submit.

Testing, Test

Status: Active (1/1/2021)

Identifier: xxx-xx-5348

Payroll deduction

\$0.00

Employer contribution

\$0.00

Total payroll deductions

\$150.00

Total employer contributions

\$250.00

[Cancel](#)

[Back](#)

[Submit](#)

Note: Employers are responsible to stop contributions once an employee becomes ineligible or is no longer contributing to the plan.

After saving the contribution, the message below will appear. All other scheduled contributions will be shown here as well. Contributions can be updated or deleted by selecting the [Edit](#) or [Delete](#) links in the actions tab.

Set up contribution schedules

[+ New schedule](#)

Individual contributions for employees can be found in the Employees section

Active schedules

Health Savings Account

Recurring

Next posting date: 3/5/2021

Accounts

Health Savings Account

Effective date

3/5/2021

Schedule

Every 2 weeks on Friday

[Delete](#)

[Edit](#)

SFTP (Secure File Transfer Protocol) File

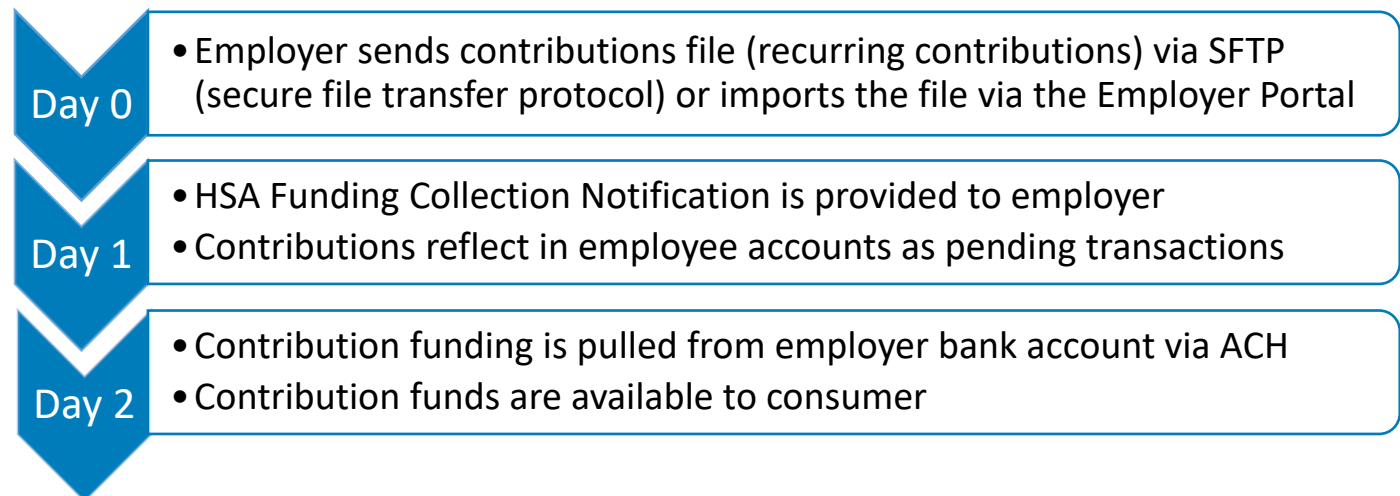
The final option of submitting contributions for HSA accounts is for them to be sent via a text file through an SFTP (Secure File Transfer Protocol) site. For more information on the SFTP contribution method, please contact Pinnacle Employer Services at 888-282-2918.

HSA Funding Process

Payroll deductions and employer contributions submitted into your employee's Health Savings Accounts will be withdrawn from your bank account and posted to your employees' individual HSAs. The total amount of the daily contributions and deductions will be taken from your bank account.

The **HSA Funding Collection Notification** will be available on your employer portal one day prior to the transaction to withdraw the funds from your bank account. The notification will provide detail of the amount to be withdrawn and detail to reconcile the transaction to your bank account.

Below is a day-by-day breakdown of the HSA funding process.



Note: The above timeframe can vary due to holidays and weekends. Timing can also vary if the contribution date submitted on the contribution file is in the future.

Review Notifications

You may receive the following notifications. An email will be sent notifying you when a report is available to view. All reports are available for you to access on the employer portal at any time. We have provided samples of common reports below. These reports will be sent to the primary contacts. However, if you would like to receive any of these reports, please contact Pinnacle employer services at 888-282-2918.

Report	Plan Type	Description
Claim Reimbursement Notification	Notional	This notification alerts the employer of the total number of claims processed for reimbursement. The notification generates when reimbursements post.
Employer Contribution Notification	Notional	This notification alerts the employer of the upcoming scheduled employer contribution. This notification details the employer contributions that are scheduled to be made on an upcoming date.
Debit Card Funding Notification	Notional	This notification will be sent to the employer containing information on transactions the employer must fund directly with the debit card BIN sponsor.
Fee Funding Notification	All	This notification automatically sends an alert to the employer with information on fees to be funded. This notification generates on business days only and does not generate on days when the employer does not have any applied employer-paid fee transactions.
HSA Funding Collection Notification	HSA	This notification alerts the employer the total amount of posted scheduled employer contribution and payroll deductions that will be funded from the employer's bank account.
Payroll Deduction Notification	Notional	This notification can be sent to the employer prior to each scheduled payroll date. The email notification alerts the employer of a payroll deduction before the deduction occurs and contains information on what deductions are scheduled to be made for an upcoming payroll date.

Review Reports

Click the [Reports](#) tab within the portal dashboard to view your available reports. Most recently generated reports will also appear on the home screen.

The chart below outlines the various reports available and the frequency at which they generate.

You can also generate a new report by clicking [+ New Report](#) in the [Reports](#) tab. You will be able to pick which report you want to generate on demand. You have the option to select the file type, the date range, which plan, grouping, and the amount of detail for any new report you are creating. You may need to wait a few minutes for the report to be available to view. If you would like an email when the report is available, check the box before you click the [Request](#) button.

Report	Plan Type	Frequency	Description
ACH Based Employer Funding	All	Daily, Weekly, or Monthly	This report contains all transactions with the same payment effective date.
Account Balance Detail Report	Notional	Scheduled Monthly & On Demand	This report encompasses each employee's contributions, claims paid, deposits, and available balance.
Claim History Report	Notional	On Demand	Provides information about claims for an employer group for a specified time frame.
Enrollment Report	Notional	Scheduled Monthly & On Demand	This report includes data regarding employee's enrollment status and expected annual employer contribution amounts.

HSA Account Detail Report	HSA	Scheduled Monthly & On Demand	Detailed Version: Shows itemized payroll deductions and employer contributions made for each employee by date. Summary Version: This report provides data regarding an employee's HSA activity. The report includes account status, contribution details and tax year contribution summaries.
HSA Employer Summary Report	HSA	Scheduled Monthly	Provides aggregate monthly HSA statistics, including average account balance, distributions, and contributions.
Payment History Report	Notional	Scheduled Monthly & On Demand	Provides information about reimbursements made for an employer group.
Reimbursement Detail Report	Notional	On Demand	Provides information about claims that have been reimbursed.
Repayments Report	Notional	Scheduled Monthly & On Demand	Provides an overall summary and details consumer repayments for a specific period of time.

Answer Employee Questions

Employee Data

You have access to view real-time data at an employee level to facilitate your ability to support your employees' questions. To view employee data, select the [Employees](#) tab. You can search for employees using last name, first name, employee number, employee status or can select an employee from a list of all employees.

Note: When searching for a terminated employee be sure that employee status is set to **"All."**

Resources

Simply access the Employer Portal to download and print any forms or educational materials your employees may need. Forms can be found by selecting [Resources](#) from the dashboard. Below is a chart outlining the various forms available online.

Employee or Employer	Form Name	Description
Employee	Authorized Representative HIPAA Form	Used to document the designation of an Authorized Representative for a consumer. This form authorizes the release of medical information to the named representative(s).
	Automatic Orthodontia Request Form	This form is to be completed for any consumer that wants to receive automatic reimbursement for orthodontia expenses.
	Claims Terms and Conditions	The terms and conditions of a reimbursement request.
	HSA Blocked Account Documentation Guide	This guide can be referenced to identify the types of the documentation that can be submitted to verify the identity of a consumer that has failed the identity verification process.
	HSA Contribution Form	This form can be used by the consumer to submit post-tax contributions via mail.
	HSA Death Beneficiary Form	Used to add or replace death beneficiaries to a consumer's account. It can also be used to update current beneficiaries appointed.
	HSA Death Distribution Form	Used to request funds be distributed to the beneficiary(ies) or the estate of the deceased account holder.
	HSA Distribution Request/ Account Closure Form	Used to request a distribution from the accountholder's HSA or to close the HSA and transfer the entire account balance. This form may be used for Normal Distributions, Prohibited Transactions, Rollovers, Disability, Transfer, Divorce (form must include Divorce Decree), and Excess Contribution removals.
	HSA Transfer Form	This form is used by the consumer to request their previous trustee/custodian to transfer all or a portion of assets from another HSA into their Pinnacle HSA.
	Medical Necessity Form	This form is to be completed when a consumer is submitting "dual-purpose" expenses. Dual-purpose expense would be any eligible expenses that has been

		recommended by a medical practitioner as they have both a personal, cosmetic, or general health purpose. A few examples of dual-purpose expenses could include a massage, ergonomic devices, and collagen injections.
	Power of Attorney Form	This form is used by the consumer to legitimize someone else as an authorized user on their account. A power of attorney gives authorization for someone to act on behalf of the consumer. Please note that this form needs to be notarized to be redeemed as valid. This form may not be available for all consumers.
	Recurring Dependent Care Request Form	This form is to be completed each plan year and as changes occur when the consumer wants to receive recurring reimbursement of dependent care expenses. This form must be signed by the provider.
	Reimbursement Request Form	This form is used for the consumer to submit any out-of-pocket expenses for reimbursement.
	Transaction Dispute Form	This form is used when consumers wish to dispute a transaction in the case of suspected fraudulent activity. A provisional credit will be applied to the consumer's account within 10 business days from the request and the disputed transaction will be completed within 45-60 calendar days. A consumer only has a limited amount of time (110 days) from the date of the original transaction to dispute the charge.
Employer	Company Change Form	This form is used to make updates to your company's name, address, Tax ID, or the HSA fee allocation.
	Employer Contact Change Form	This form is to document the designation, update and/or removal of an authorized contact for an employer.
	IDV FAQs	Informational document answering common questions that are asked about the Identity Verification process for HSA accounts.

The chart below outlines additional forms that are not available online. Contact Pinnacle Employer Services at 888-282-2918 or employer@health.pnfp.com to request the forms be sent to you. Employees may contact Pinnacle Consumer Services at 888-282-2605 or info@health.pnfp.com to request the forms be sent to them.

Employee or Employer	Form name	Description
Employee	Claim Appeal Form	This form is used by a consumer to appeal a decision made regarding their claim for benefits.
	External Claim Appeal Form	This form is to be used if the consumer is requesting an external review with an Independent Review Organization (IRO) because they do not agree with the decision made regarding their internal claim appeal.
	HSA Blocked Account Verification Form	This form is used to validate a consumer's identity in the situation of a blocked account.

Employer	ACH Form	This form is used for employers to allow Pinnacle to initiate debit/credit entries to the account for Manual/Online Claims, HSA Funding, Fee Funding, and/or update financial institution information.
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Plans

You can view the same plan information as your employees, which enables you to easily answer employee's questions.

Health Savings Accounts – Identity Verification (IDV)

Below is a list of Identity Verification FAQs to help answer frequent questions about identity verification.

1. What is Identity Verification (IDV) and how does this apply to a Health Savings Account?

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. As Health Savings Accounts (HSAs) are federal tax-benefited accounts that are regulated by the IRS, we have to keep in compliance with this standard. The process used to accomplish this is called Identity Verification (IDV).

2. What information is used to verify my employee's identity?

The demographic information used for IDV includes Name, Address, Date of Birth, and Social Security Number. This information is then compared to a Federal Database to verify an employee's identity.

3. What happens if my employee fails IDV?

Your employee's HSA will have a block on the account. This block will prevent distribution transactions, including debit card transactions.

4. What does my employee need to do if they fail IDV?

Within 90 days of the block being placed on the HSA, the employee needs to complete and submit the HSA Blocked Account Verification form along with supporting documentation. Common forms of supporting documentation include, but are not limited to, a Social Security Card, Driver's License, and a Birth Certificate. A list of all acceptable documentation is outlined on the HSA Blocked Account Verification form or the HSA Blocked Account Verification Guide.

For more information on Identity Verification reference the IDV FAQ document located in the Resources tab in the employer portal.

Annual Plan Renewal

The Pinnacle Employer Services team will begin reaching out to you prior to the end of the plan year. They will walk you through the renewal process in detail and request the information required to renew the plan. If your group is interested in initiating your plan renewal earlier than 90 days prior to the end of the plan year, please feel free to reach out to Pinnacle Employer Services to initiate the process. Renewal is not required for Health Savings Accounts. Please note if there is no response to any of the renewal reminders, your plan will not be renewed.

IMPORTANT INFORMATION regarding Plan Year Closing

Following the end of your FSA, HRA, or QTA plan years, you will receive an email with confirmation that your benefit plan has completed closure for the prior plan year. The email will refer you to the Employer Portal where you will find a **Plan Year Closure Notification Report** under the **Reports** tab. This report will provide you with the final account balance detail and a list of those employees with taxable items. The timing of this email is based on the completion of the plans run out period and the generation of the closing report.

All the taxable items on this report are considered ineligible, as the necessary claim documentation was not provided. The plan year is now closed; options available to resolve the outstanding amounts are as follows:

- **Option 1** - Deduct the amount through payroll as a taxable income to the employee. In this situation, the employee retains the funds as taxable income in addition to their normal wages. This results in an adjusted W-2. The IRS has stated that the W-2 can be issued in the current year, even if the ineligible transaction(s) was from the previous plan year. The W-2 can be issued for active and/or terminated employees.
- **Option 2** - Deduct the amount from the employee's wages on an after-tax basis, thereby repaying the plan for the ineligible expense. If selected, the money is retained by the employer as forfeited funds.

An employer can choose to use one or both options listed, depending on what the circumstances warrant. (i.e., a W-2 for a terminated employee or an after-tax deduction for an active employee). Please see a tax advisor to discuss which option fits your plan best.

If there are no taxable items, you may disregard the suggested options above as there is no further action required.

Note: Plan year closing emails do not apply to HSA plans.

Employee FAQs

Can a transaction be moved from an HSA to a different benefit account such as a Limited FSA?

No, the funds will need to be contributed back to the HSA using the HSA Contribution Form indicating a "Mistaken Distribution." The employee may then file a claim against the appropriate account. This way, funds are placed back in the HSA and removed from the correct account.

Can my employee move their HSA to their spouse's HSA and Vice Versa?

No. As HSAs are linked to each individual, HSA account holders are unable to move their HSA funds to another individual's HSA, per IRS regulations.

How do dependents and beneficiaries get added to my employee's account?

Dependents and beneficiaries can both be added by the employee via the consumer portal. Employees may also submit the **Beneficiary Form** to add a beneficiary to their account as well. Please note that beneficiary *details* can only be provided to the account holder.

How do my employees add a spouse or another individual as an authorized contact on their account?

The employee may submit the **Authorized Representative Form** allowing the authorized individual to receive information about the account, but they will not be able to make any changes to the account. This authorization will remain valid while you are active in the plan, remain an active employee, revoke the authorization in writing or the account holder is deceased. The **Power of Attorney Form** allows the authorized individual the same powers as the account holder.

How does my employee report an unauthorized debit card transaction?

The employee may submit the **Transaction Dispute Form** stating they did not engage in the transaction. Submitting the Transaction Dispute Form will trigger a provisional credit of the funds while the case is reviewed. If the transaction is confirmed fraudulent, the provisional credit will be reversed, and a permanent credit will be applied to the account.

What investment options are available and how do they get updated?

Investment options can be accessed from the **Investment** section, which is found in the consumer portal. To find more information about investments, please access the Pinnacle consumer guide. Investments are only available for HSA accounts.

What happens if an employee loses their debit card?

The employees may report the card lost or stolen on the consumer portal or via the mobile app. They may also contact Client Care at 888-282-2605 to report the card lost/stolen. Employees will also want to make sure they are checking their account to ensure there are no fraudulent charges and then following the appropriate steps to report these. An employer is unable to request a new debit card be issued for their employee.

What happens to an employee's account upon termination?

HSA accounts will always be available to the employee. However, they will now be responsible for all the fees associated with the HSA if they were previously being covered by the employer. For notional accounts, employees will be able to file claims based on your company's grace period and loss of eligibility rules. The employer or employee will continue to pay for these fees through the end of the plan year.

What notification will my employees receive about remaining funds at the end of the plan year?

Employees enrolled in a notional plan (FSA and DCA) will receive a notice of the final filing date for their plan as well as a remaining balance notification. This notice will be generated and sent 30 days before the final filing date.

How long will my employee's transactions take to process?

Debit Card transactions for both HSAs and Notional accounts are usually processed within 2-3 business days. However, the merchant's card processing system can delay the approval resulting in transactions taking up to 10 business days to be processed from the employee's account.

For transactions through the online portal, transaction length will vary between HSA and Notional accounts. For HSA transactions, checks should arrive with the recipient within 7-10 business days. If a bank account is linked in the online portal, the funds should post within 2-3 business days. Transactions for notional accounts may take longer to process if claims need to be approved.

****Please note: If the employee fails to provide the proper documentation when required, their debit card will be suspended.*** Once the employee's claim is received, it will take up to two business days to process. If the claim is approved then the same 7-10 business days for checks in the mail, and 2-3 business days for direct deposit will apply after the approval.

If an employee has multiple enrollments, how does the debit card work to pull funds from the correct account?

Your employee's Pinnacle debit card is set up to pull funds from the most applicable account for each individual transaction. For example, if a consumer has both an LPFSA and an HSA and has an optical visit, the debit card will pull from the LPFSA until the funds are depleted and then move onto the HSA. If the consumer has a DCA and an HSA, the card will use the merchant coding to determine which account to pull from. If the merchant is coded as a daycare, the debit card will pull from the DCA until all funds are removed. If funds for a DCA expense are pulled from an HSA, those funds used would need to be reimbursed back to the HSA.

If an employee has multiple enrollments, which account will the debit card pull from during a run-out or grace period?

Grace Period:

Employee transactions made with their debit card during the grace period will pull from the previous year's balance when funds are available. For example, if an employee uses their debit card for an approved expense on or before March 15 and still has funds in the previous year's FSA, it will pull funds from the previous year's FSA before moving onto the current year's.

Run-out Period: Debit card transactions are not compatible with run-out periods. During the run-out period, employees can only submit documentation or file claims for services incurred prior to termination or the plan year end date. Debit cards assume the date of service of a claim is the swipe date.

How much can spouses contribute individually and together?

Please see publication 969 on the IRS.gov website for further information about contribution limitations.