



FURTHER<sup>SM</sup>

# HSA Employer Reporting Package



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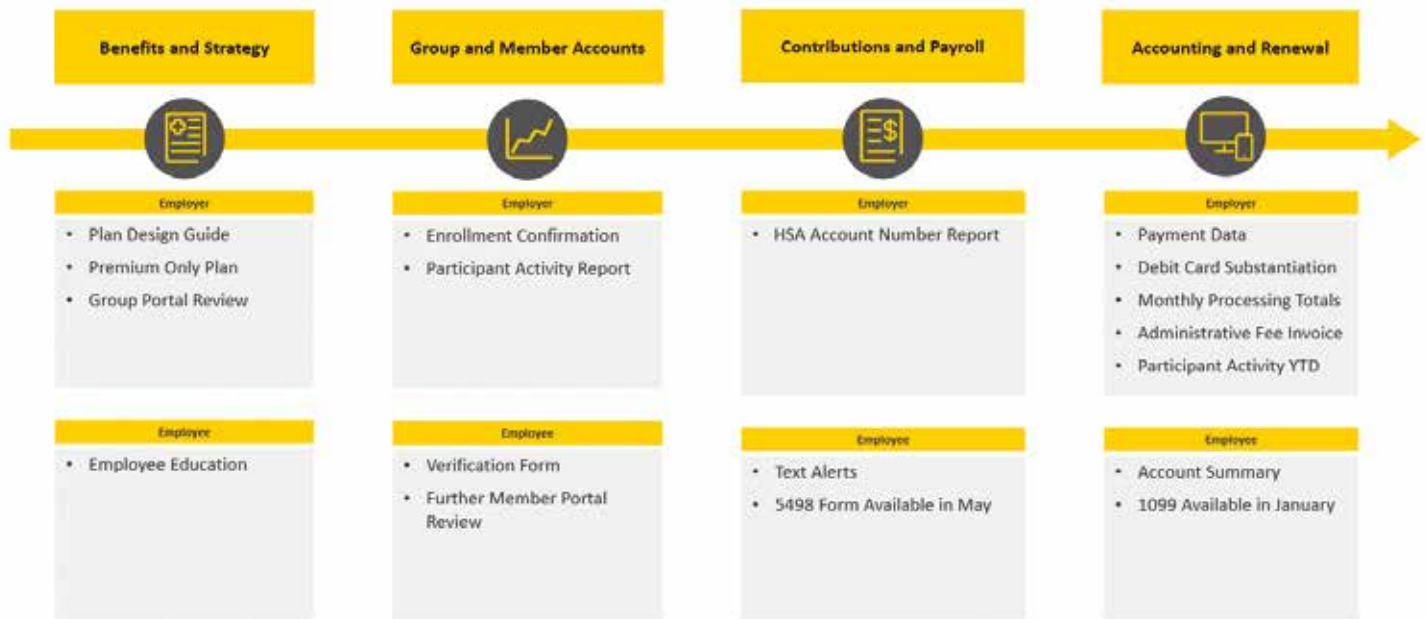
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# HSA Employer Reports

## Health Savings Account (HSA)

An HSA is a tax-advantaged custodial account owned by an individual to pay for eligible medical expenses with the long-term benefit for tax-free savings for future medical expenses, even during retirement. Employers and/or employees can contribute to an HSA. Employer contributions are tax deductible for the employer and tax free for the employee. Employers and employees benefit from lower premium costs for the required HSA qualified health plans. In addition, employers reduce payroll and FICA taxes, and employees are enabled to pay for qualified health expenses with tax-free money.

## Business Process Flow and Related Reports



## Further Group Portal

Our Group Portal is your one-stop shop for managing your company's spending accounts. It gives you instant access to your account information and the ability to complete transactions online, which means less paperwork and a better use of your time and resources. Once registered, you can begin to experience the convenience and control it provides.

Further makes several reports available to you in the Group Portal.

These reports are:

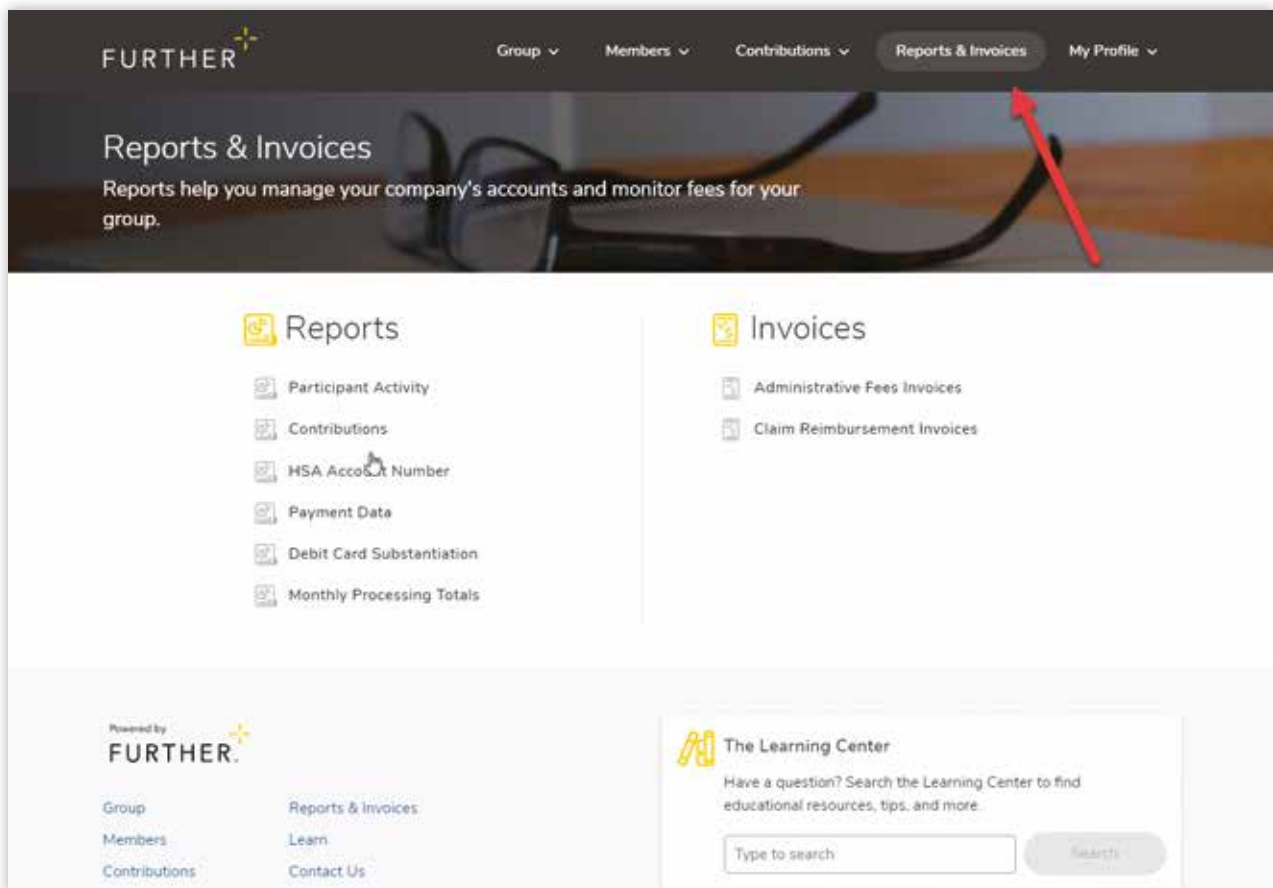
- Available on demand
- Viewable for specific time periods
- Sortable and filterable for specific information
- Able to be exported to Excel spreadsheets (and some to PDFs)

You can access the reports as often as you like. A few of the more common reports are shown on the portal dashboard in the right-hand column under Reports, and you can see the full list of reports by clicking Reports & Invoices in the top header.

The reports and invoices are dependent on which products your group is enrolled in, so you may not see all of the reports listed here if they're not relevant to you. You can also export the data from any report into an Excel file.

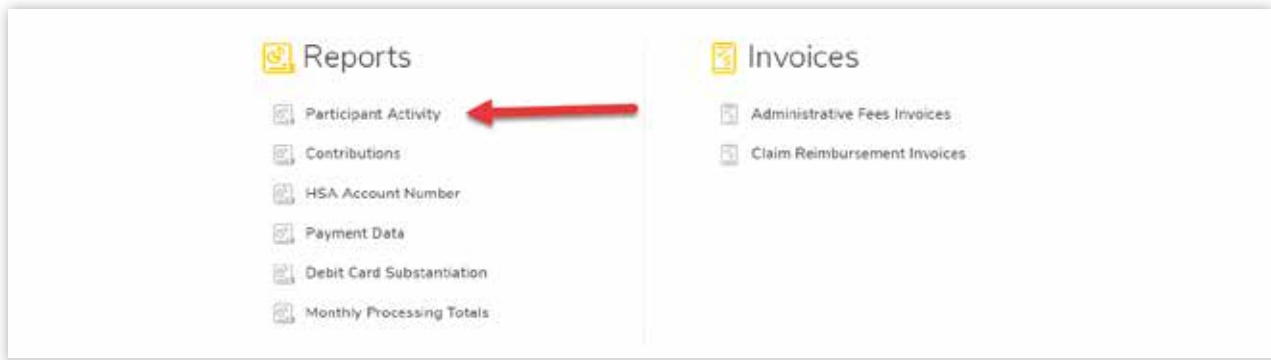
Note: Groups that use a location hierarchy to organize their employee spending account population will see an additional Location filter on their reports. The Group Portal user can filter the data on the location(s) they have access to view.

Go to <https://group.hellofurther.com/login>



All data shown in report samples are hypothetical examples for purposes of illustration only.

## Participant Activity



This report is primarily used to verify active enrollment at any point in time. It may also be used to track spending/saving Year-To-Date trends. This includes a group summary page and a detailed report which lists all participants with account summary information. The data includes payroll contributions (employer and employee) for current month and plan year contributions. Current month and plan year withdrawals and account balance information in aggregate only for the group is also reported. This is available once initial enrollment has been entered and also on the first week of the month for the previous month on an ongoing basis.

**FURTHER** Group Members Contributions Reports & Invoices My Profile

### Participant Activity Report

See participation for each account type you offer and financial totals associated with each account type

Reports | Enrolled Participants | Balance

Excel

Product: HSA Health Savings Account - 01/01/20 Tax Year: 2020 Run Report

View Member Details

Enrolled Participants	Available Rollover	Applied Rollover	Employer Funding	Total Withdrawals	Rolled Forward	Available Balance
47	\$0.00	\$0.00	\$0.00	\$73,052.02	\$0.00	\$215,635.08

# Participant Activity Details

FURTHER Group Members Contributions Reports & Invoices My Profile

## Participant Activity Report

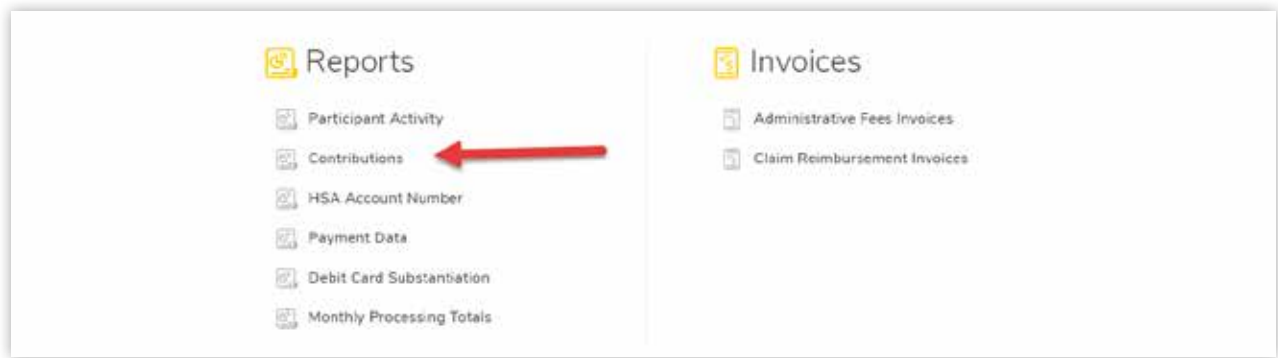
See participation for each account type you offer and financial totals associated with each account type

[Reports](#) | [Participant Activity Report](#) | [Participant Activity Details](#) Excel

Product: HSA Health Savings Account - 01/01/20 Tax Year: 2020 Run Report

Name ↑	SSN Ending	Start Date	Available Rollover	Applied Rollover	Employer Funding	Rolled Forward
-	xxxx		\$0.00	\$0.00	\$0.00	\$0.00
Benson, Gwendolyn	xxxx1263	01/01/2016	\$0.00	\$0.00	\$0.00	\$0.00
Booth, Bryant	xxxx2907	01/01/2020	\$0.00	\$0.00	\$0.00	\$0.00
Buckley, Gideon	xxxx1666	03/01/2016	\$0.00	\$0.00	\$0.00	\$0.00
Burch, Kobe	xxxx1201	01/01/2020	\$0.00	\$0.00	\$0.00	\$0.00
Burns, Ivana	xxxx1614	01/01/2020	\$0.00	\$0.00	\$0.00	\$0.00
Eisenhower, Dwight	xxxx1333	01/01/2016	\$0.00	\$0.00	\$0.00	\$0.00

# Contributions



This report provides a detailed breakdown of all payroll contributions. This report is used to reconcile the employer's payroll contributions with the contributions in the Further system. Contribution reports can be generated on the Group Portal by clicking on the "Reports & Invoices" link on the top of the page. This report includes group-initiated contributions and can be generated by specific date spans and/or product type.

The screenshot shows the 'Contribution Report' page. At the top, there are navigation links: Group, Members, Contributions, Reports & Invoices, and My Profile. Below the navigation is a header with the 'FURTHER' logo and the title 'Contribution Report'. A sub-header reads: 'See contributions made for your group; View Details to see this list broken out by member name'. Below this is a filter section with fields for Start Date (01/01/2019), End Date (12/31/2019), Date Type (Contribution De...), and Tax Year (Select One). There are buttons for 'Excel' and 'Run Report'. Below the filter section is a 'View Details' button. At the bottom is a table with the following data:

Added Date	Contribution Date	Tax Year	Employer Amount	Employee Amount	Total Amount
12/20/2019	12/20/2019	2019	\$0.00	\$3,892.81	\$3,892.81
12/06/2019	12/06/2019	2019	\$0.00	\$3,893.51	\$3,893.51
11/22/2019	11/22/2019	2019	\$0.00	\$3,912.74	\$3,912.74



# Contributions Report Details

**FURTHER** Group Members Contributions Reports & Invoices My Profile

## Contribution Report

See contributions made for your group; View Details to see this list broken out by member name

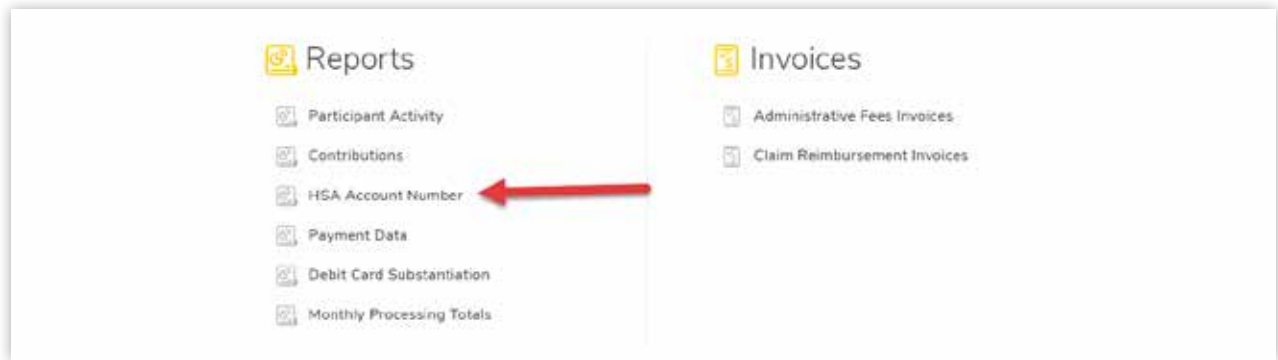
Reports > [HSA Contribution Report](#) > [HSA Contribution Report Details](#) Excel

Start Date: 01/01/2019  End Date: 12/31/2019  Date Type: Contribution Date  Run Report

Name	Contribution Date	Added Date	Tax Year	Type	Total Amount
Benson, Gwendolyn X	06/07/2019	06/07/2019	2019	Employee	\$115.38
Benson, Gwendolyn X	05/24/2019	05/24/2019	2019	Employee	\$115.38
Benson, Gwendolyn X	12/20/2019	12/20/2019	2019	Employee	\$115.38
Benson, Gwendolyn X	05/10/2019	05/10/2019	2019	Employee	\$115.38
Benson, Gwendolyn X	12/06/2019	12/06/2019	2019	Employee	\$115.38
Benson, Gwendolyn X	04/26/2019	04/26/2019	2019	Employee	\$115.38
Benson, Gwendolyn X	11/23/2019	11/23/2019	2019	Employee	\$115.38



## HSA Account Number



An ACH Push is a transaction in which a group initiates an electronic transfer of funds to each member's account at Further typically via their payroll system. This report provides a detailed list of each member's HSA account information used for direct deposits for this purpose. When the direct deposit/ACH Push method is used, the employer's ACH account information is necessary to identify the bank account to pull the funds from for each member contribution deposit.

The Account Number Report Page displays the information needed to set up an ACH Push for HSA Contributions. The 'Filter By Location' will only display if the group is set up with multiple locations.

The screenshot shows the 'Account Number Report' page. The header includes the 'FURTHER' logo and navigation links for 'Group', 'Members', 'Contributions', 'Reports & Invoices', and 'My Profile'. Below the header, there is a title 'Account Number Report' and a subtitle 'Account numbers are used for direct deposits pushed from an external bank account to the member's HSA'. An 'Excel' button is located in the top right corner. The main content is a table with the following data:

Member Name	SSN Ending	ABA Routing Number	Bank Account Number
Benson, Gwendolyn X	1263	091000019	44110000407370812
Booth, Bryant P	2907	091000019	44110000727579238
Buckley, Gideon C	1666	091000019	44110000702373679
Burch, Kobe W	1201	091000019	44110000898951316
Burns, Iyana X	1614	091000019	44110000643004829
Eisenhower, Dwight D	1333	091000019	44110000239886574
George, Kaylee M	1840	091000019	44110000334940030
Gray, America D	1654	091000019	44110000457608631
Griffin, Liana B	1639	091000019	44110000931003697

## Monthly Processing Totals



This report is available on the Group Portal and identifies spending account contribution and claim payment activity by month. This report may be requested for a given product and time period to calculate withdrawals and contributions totals by month within the requested time period. The detail report includes the summary information reported at a member level.

Monthly Contributions is the sum of the contribution amount associated with deposits applied to the applicable member accounts where the contribution date associated with deposit falls within the selected date range. The report will display the total of those contributions aggregated by month.

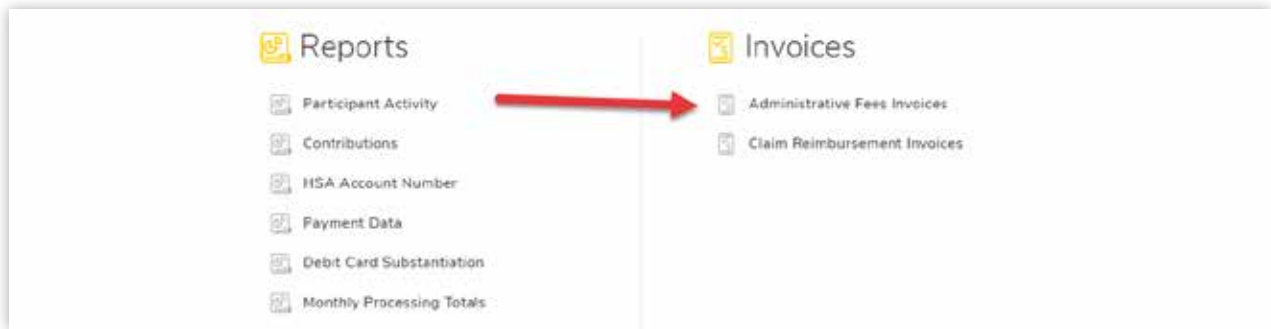
Monthly Withdrawals is the sum of the claim payments or credits/adjustments processed from the applicable member accounts where the claim Payment Date falls within the selected date range. The report will display the total of the claim approved amount associated with those payments aggregated by month.

The screenshot shows the 'Monthly Processing Totals' report page. The header includes the 'FURTHER' logo and navigation links for 'Group', 'Members', 'Contributions', 'Reports & Invoices', and 'My Profile'. The main heading is 'Monthly Processing Totals' with the subtitle 'See your monthly claim and contribution totals for each type of account'. Below the heading, there is a 'Reports' breadcrumb and an 'Excel' download button. The report filters are set to 'Product: HSA Health Savings Accc', 'Start Date: 07/01/2018', and 'End Date: 01/01/2019'. A 'Run Report' button is visible. The data is presented in a table with columns for 'Month', 'Monthly Contributions', and 'Monthly Withdrawals'.

Month	Monthly Contributions	Monthly Withdrawals
07/2018	\$410.00	\$0.00
08/2018	\$1,620.00	\$177.00
09/2018	\$1,620.00	\$647.86
10/2018	\$1,920.00	\$413.52
11/2018	\$3,730.00	\$481.33
12/2018	\$2,970.00	\$555.76

At the bottom of the page, there is a 'Rows per page' dropdown set to '10', and a page indicator '1 of 8'.

## Administrative Fee Invoices



The administrative fee report can be generated on the Group Portal by either clicking on the *Admin Fee Invoices* link on the homepage of the *Reports* widget or on the *Reports & Invoices* page.

This includes a monthly summary of outstanding administrative fee invoices with billing information including fee type, billing period, invoice number, invoice description, amount billed, amount credited, amount due and due date.

This includes a monthly participant fee billing invoice detail by location (if applicable) with participant name, billing period, administrative fee and account type available on the Group Service Center monthly.

You will receive an email notification that the Claims and Fee Invoices are available, and you may access the respective summary details in the "Reports" area. The Administrative Fee Invoice email notification will be sent to the billing contact on the 10th of every month, 10 days prior to the ACH pull.

The screenshot shows the 'Administrative Fee Invoices' page in the Further Group Portal. The page has a dark header with the 'FURTHER' logo and navigation links for Group, Members, Contributions, Reports & Invoices, and My Profile. Below the header is a section titled 'Administrative Fee Invoices' with a description: 'View the fees charged for your group. Click the fee type to see the amounts billed and paid broken out by member.' There is an 'Excel' button and a 'Roll Report' button. Below this is a filter section with 'Invoice Date' set to 'Last 12 Months', and checkboxes for 'Show Billing Period' and 'Show Payment Information'. A table of invoice data is displayed below, with columns for Fee Type, Invoice Date, Invoice Number, Amount Billed, Amount Paid, Amount Due, Due Date, and Status. The table shows one row for 'Participant Fee' with an invoice date of 12/06/2019, invoice number 1434674, amount billed of \$395.00, amount paid of \$395.00, amount due of \$0.00, and due date of 12/20/2019. There is a pagination bar at the bottom showing 'Rows per page' set to 50 and '1-1 of 1'.

Fee Type	Invoice Date	Invoice Number	Amount Billed	Amount Paid	Amount Due	Due Date	St
<a href="#">Participant Fee</a>	12/06/2019	1434674	\$395.00	\$395.00	\$0.00	12/20/2019	Cl

## Administrative Fee Invoices (Continued)

**FURTHER** Group Members Contributions Reports & Invoices My Profile

### Administrative Fee Invoices

View the fees charged for your group. Click the fee type to see the amounts billed and paid broken out by member.

Reports | Administrative Fee Invoices Excel

Invoice Date: Last 12 Months  Show Billing Period  Show Payment Information Run Report

Fee Type	Invoice Date	Invoice Number	Billing Period	Amount Billed	Amount Paid	Amount Due
<a href="#">Participant Fee</a>	12/06/2019	1434674	12/01/2019 - 12/31/2019	\$395.00	\$395.00	\$0.00

Rows per page: 50 1-1 of 1

## Administrative Fee Invoices | Participant Details

**FURTHER** Group Members Contributions Reports & Invoices My Profile

### Administrative Fee Invoices

View the fees charged for your group. Click the fee type to see the amounts billed and paid broken out by member.

Reports | Administrative Fee Invoices | Participant Details Excel PDF Summary PDF Detail

Invoice Date: Last 12 Months  Show Billing Period  Show Payment Information

Fee Type	Invoice Date	Invoice Number	Amount Billed	Amount Paid	Amount Due	Due Date	Status
<a href="#">Participant Fee</a>	12/07/2020	15589957	\$394.50	\$0.00	\$394.50	12/30/2020	Open

Name	SSN Ending	Billing Period	Product	Amount Billed
Benson, Gwendolyn X	1263	12/01/2020 - 12/31/2020	HSA	\$4.50
Bond, Esteban W	1678	12/01/2020 - 12/31/2020	HRA	\$5.00
Booth, Bryant P	2907	12/01/2020 - 12/31/2020	HSA	\$4.50
Burkley, Gideon C	1666	12/01/2020 - 12/31/2020	HSA	\$4.50
Burch, Kobe W	1201	12/01/2020 - 12/31/2020	PSA, HSA	\$5.00

## HSA Member Reports

These are some of the most common member documents. Members may occasionally see other materials to help them with their accounts.

### Further Member Portal

Go to <https://member.hellofurther.com/login>

### Verification Form

This report details participant account information. This is mailed following enrollment. It is not available on the portal.

**FURTHER.**

**Account Verification Form**

JOHN SMITH  
123 MAIN STREET  
ST. PAUL, MN 55121

**Employer:** ABC COMPANY INC  
**SA ID:** SA1234567  
**Date:** 01/22/2021

Welcome to Further, the administrator for your spending account(s). At Further, we help connect your health and finances, so you spend less time worrying and more time living.

**Your Spending Account ID Number: SA1234567**

You have the following account(s):

**Health Savings Account - effective: 01/01/2021**  
Your account is established once a contribution has been posted to your account.

**What you need to do**  
If you haven't already done so, register your account(s) at [member.hellofurther.com](https://member.hellofurther.com). Once registered, you can view your account balances and transactions, submit claims and enroll in direct deposit to receive reimbursements fast.


**We're here for you**  
If you can't find the answers you are looking for online, give us a call. You can talk with one of our specially trained customer service representatives at:

800-859-2144  
Monday through Friday, 7 AM to 8 PM Central Time

# HSA Member Reports (Continued)

## Member Account Statement

This report provides account summary information, including account start and end dates, account term date (if applicable), employer contributions, withdrawals and available balance. Annual account summary statements are sent during fourth quarter as part of standard reporting. Quarterly reporting is available for an additional fee.

<b>Member Account Statement</b>		
JOHN SMITH 123 MAIN STREET ST. PAUL, MN 55121	SA ID: SA1234567 Date: 11/01/2019	
 <b>Employer:</b> ABC COMPANY INC		
Thank you for being a valued customer of Further. This account summary is being provided to reflect all account activity processed on your account from 01/01/2019 through 10/31/2019. Please visit our website at <a href="http://member.hellofurther.com">member.hellofurther.com</a> for detailed account activity throughout the year, including available balance, payments and claim information.		
 <b>Health Savings Account Summary</b>		
Account Effective Date		03/01/2005
Beginning Balance		\$926.57
Contributions made for 2019 Tax Year		\$5,653.83
Interest Earned		\$3.47
Withdrawals		\$3,863.84
Fees		\$0.00
Available Base Balance		\$2,720.03
 <b>Please note the following:</b>		
Your Base Balance is over \$1,000 - you now qualify for an investment account. To open an investment account today, or for more information, please visit our website.		
<b>Visit our website to:</b>		
Maximize account benefits by easily and conveniently submitting your claims online. View all transactions associated with your account.		
We are committed to maintaining complete and accurate information about you and your accounts. If you believe the information appearing on this statement is not correct, please notify us at:		
<b>800-859-2144</b> <b>Monday through Friday, 7 AM to 8 PM Central Time</b>		

# HSA Member Reports (Continued)

## Tax Forms

Members receive the following IRS forms from Further as the member's Combined HSA Tax Statement:

### 1099-SA

In late January or early February, members should receive a 1099-SA form. It is available on the online portal and will also be mailed by January 31st. This form reports any withdrawals made by members from their HSA throughout the tax year.

9494 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1517		<b>Distributions From an HSA, Archer MSA, or Medicare Advantage MSA</b> <b>Form 1099-SA</b> (Rev. November 2018) For calendar year 20
TRUSTEE/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number				
PAYER'S TIN	RECIPIENT'S TIN	1 Gross distribution \$	2 Earnings on excess cont. \$	<b>Copy A For Internal Revenue Service Center</b> File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the current General Instructions for Certain Information Returns.
RECIPIENT'S name		3 Distribution code	4 FMV on date of death \$	
Street address (including apt. no.)		5 HSA <input type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code		Archer MSA <input type="checkbox"/>		
Account number (see instructions)		MA MSA <input type="checkbox"/>		
Form 1099-SA (No. 11-2018) Cat. No. 58471D www.irs.gov/Form1099SA Department of the Treasury - Internal Revenue Service		Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page		

### 5498-SA

At the same time members receive the 1099-SA, we will also send a 5498-SA. This form will also be available on the online portal. This form reports all of the contributions to the member's HSA throughout the tax year. Since members can make contributions that count back to last year's taxes up through the tax filing deadline, members will be sent a revised 5498-SA by May 31st if additional contributions are made that count back to the previous tax year.

2727 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1518		<b>HSA, Archer MSA, or Medicare Advantage MSA Information</b> <b>Form 5498-SA</b> 2021
TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		1 Employee or self-employed person's Archer MSA contributions made in 2021 and 2022 for 2021 \$		
		2 Total contributions made in 2021 \$		<b>Copy A For Internal Revenue Service Center</b> File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2021 General Instructions for Certain Information Returns.
TRUSTEE'S TIN	PARTICIPANT'S TIN	3 Total HSA or Archer MSA contributions made in 2022 for 2021 \$	5 Fair market value of HSA, Archer MSA, or MA MSA \$	
PARTICIPANT'S name		4 Rollover contributions \$		
Street address (including apt. no.)		6 HSA <input type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code		Archer MSA <input type="checkbox"/>		
Account number (see instructions)		MA MSA <input type="checkbox"/>		
Form 5498-SA (No. 11-2018) Cat. No. 38467V www.irs.gov/Form5498SA Department of the Treasury - Internal Revenue Service		Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page		



## Frequently Asked Questions

**Q: I want to check if we have had any employees that have exceeded their IRS limit for the year. Is there a report I can run in your system that provides the YTD contribution totals by individual?**

**A:** The Contributions Report provides a detailed breakdown of all employer and employee pre-tax payroll contributions; however, it will not include post-tax contributions submitted by the employee directly to Further.

**Q: Why can't I see employee HSA balances?**

**A:** Member HSA accounts are individually owned, and HSA balances are confidential, but employers can run the Contributions Report to see pre-tax, payroll contributions made by the employer and employee.

**Q: How many of my employees are investing?**

**A:** Request custom report from your Account Executive.

**Q: Who do I contact if I have questions about my reports?**

**A:** Contact group service at 800-859-2144.