FURTHER℠

# HSA Employer Reporting Package

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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:

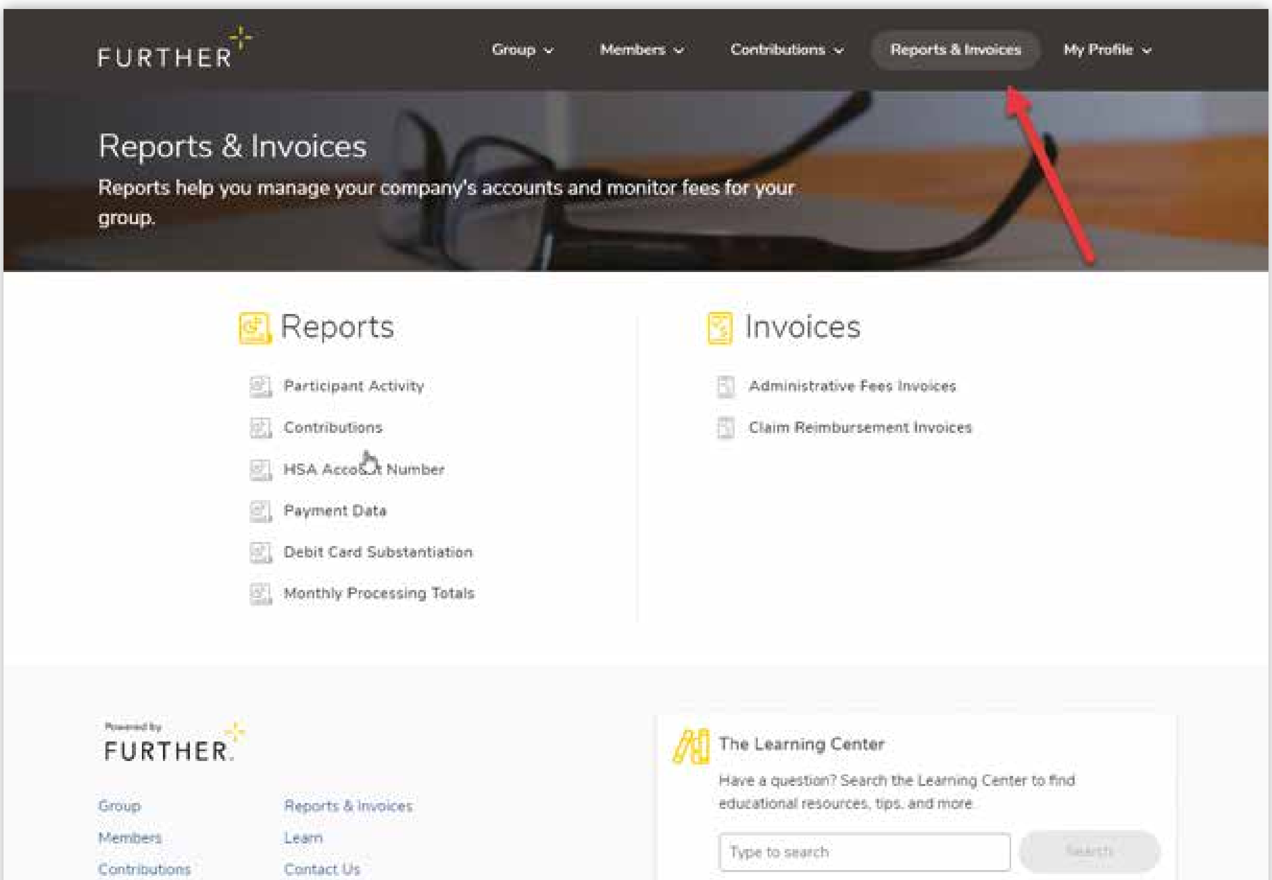
- Available on demand
- Viewable for specific time periods
- Sortable and filterable for specific information
- Able to be exported to Excel spreadsheets (and some to PDFs)

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.

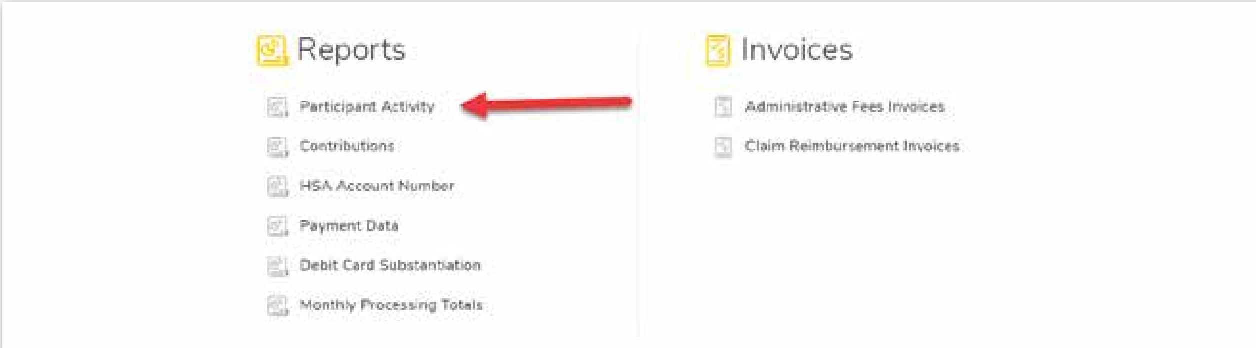
Note: Groups that use a location hierarchy to organize their employee spending account population will see an additional Location filter on their reports. The Group Portal user can filter the data on the location(s) they have access to view.

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

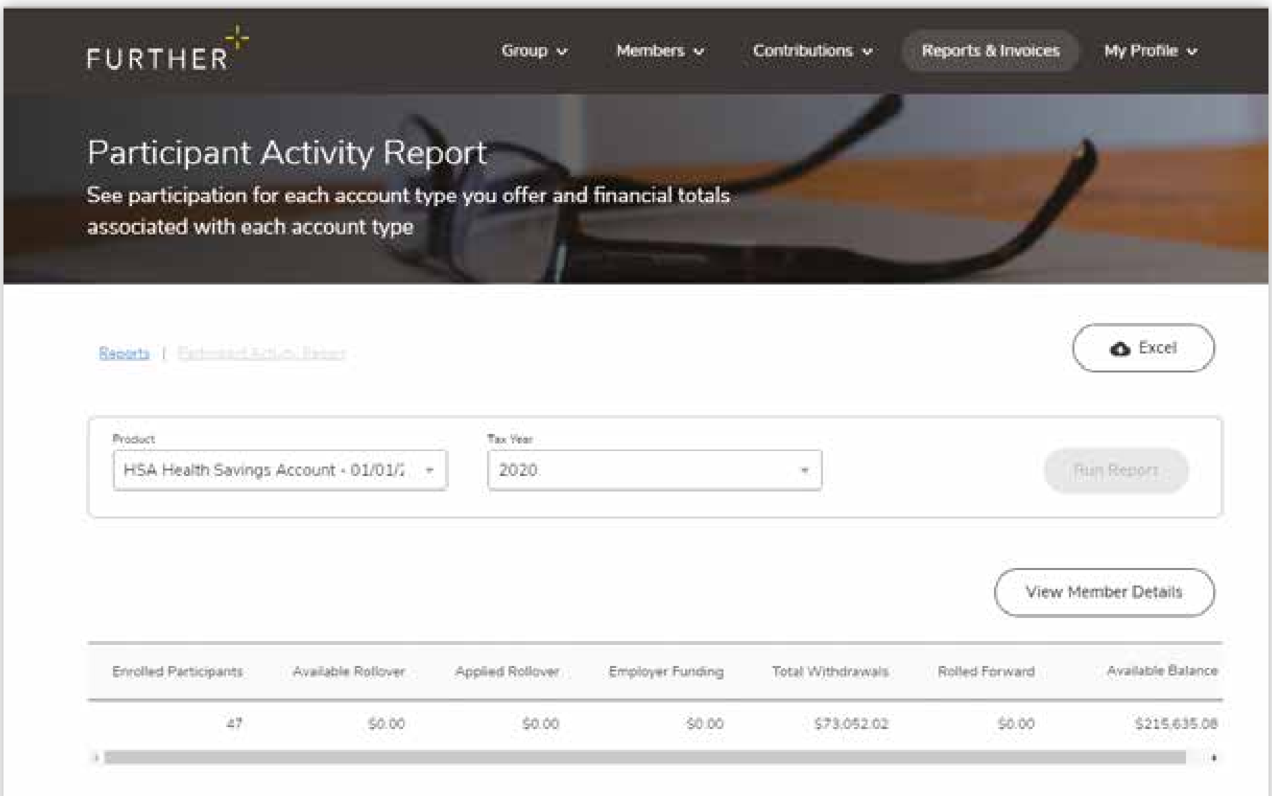



All data shown in report samples are hypothetical examples for purposes of illustration only.

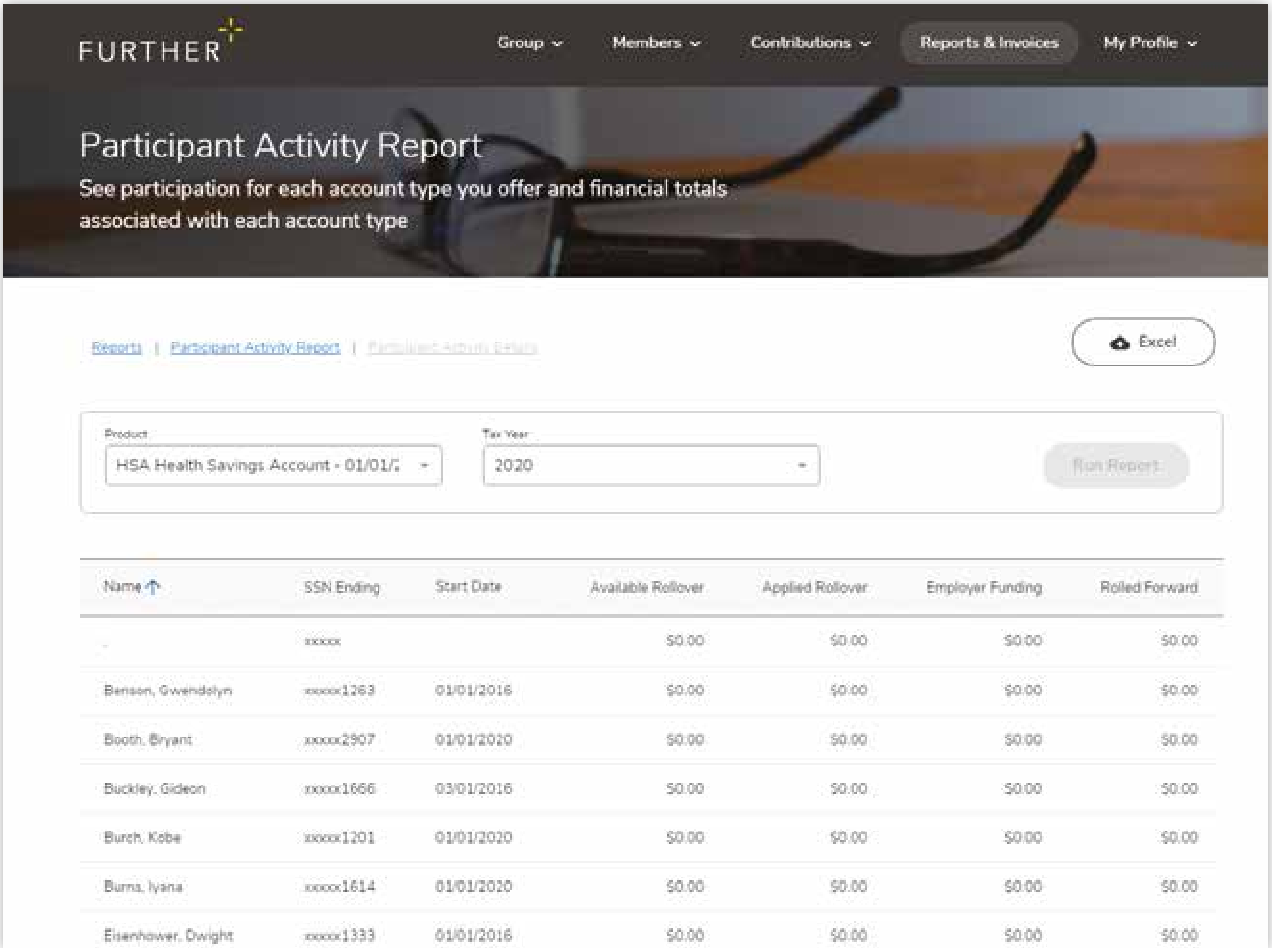
## Participant Activity




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.

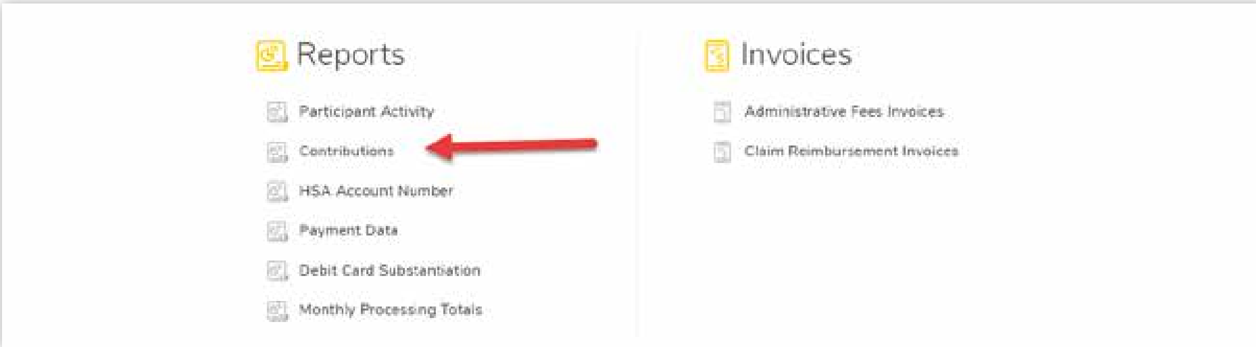


# Participant Activity Details

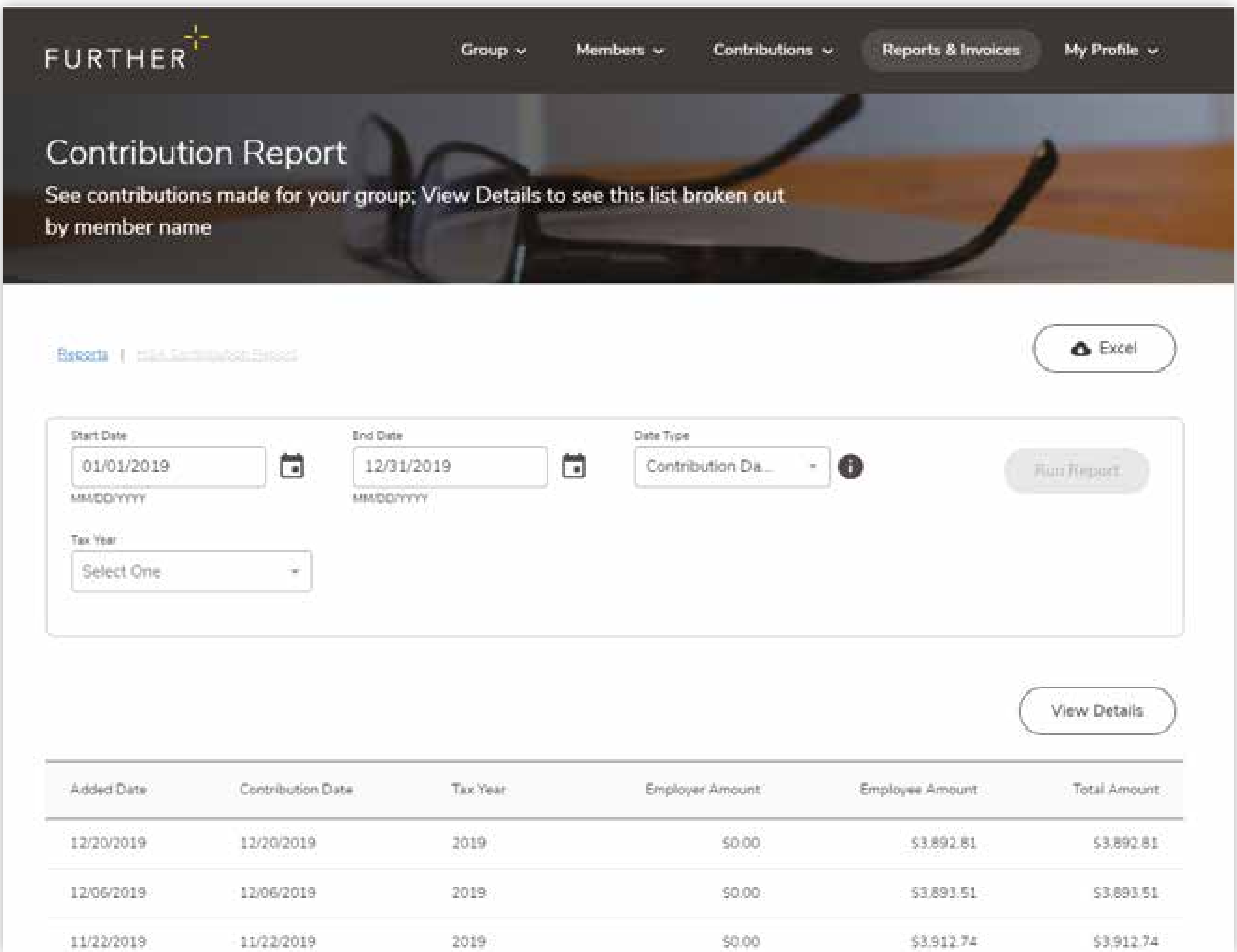



| Name | SSN Ending | Start Date | Available Rollover | Applied Rollover | Employer Funding | Rolled Forward |
|---|---|---|---|---|---|---|
| - | xxxxx | | $0.00 | $0.00 | $0.00 | $0.00 |
| Benson, Gwendolyn | xxxxx1263 | 01/01/2016 | $0.00 | $0.00 | $0.00 | $0.00 |
| Booth, Bryant | xxxxx2907 | 01/01/2020 | $0.00 | $0.00 | $0.00 | $0.00 |
| Buckley, Gideon | xxxxx1666 | 03/01/2016 | $0.00 | $0.00 | $0.00 | $0.00 |
| Burch, Kobe | xxxxx1201 | 01/01/2020 | $0.00 | $0.00 | $0.00 | $0.00 |
| Burns, Iyana | xxxxx1614 | 01/01/2020 | $0.00 | $0.00 | $0.00 | $0.00 |
| Eisenhower, Dwight | xxxxx1333 | 01/01/2016 | $0.00 | $0.00 | $0.00 | $0.00 |

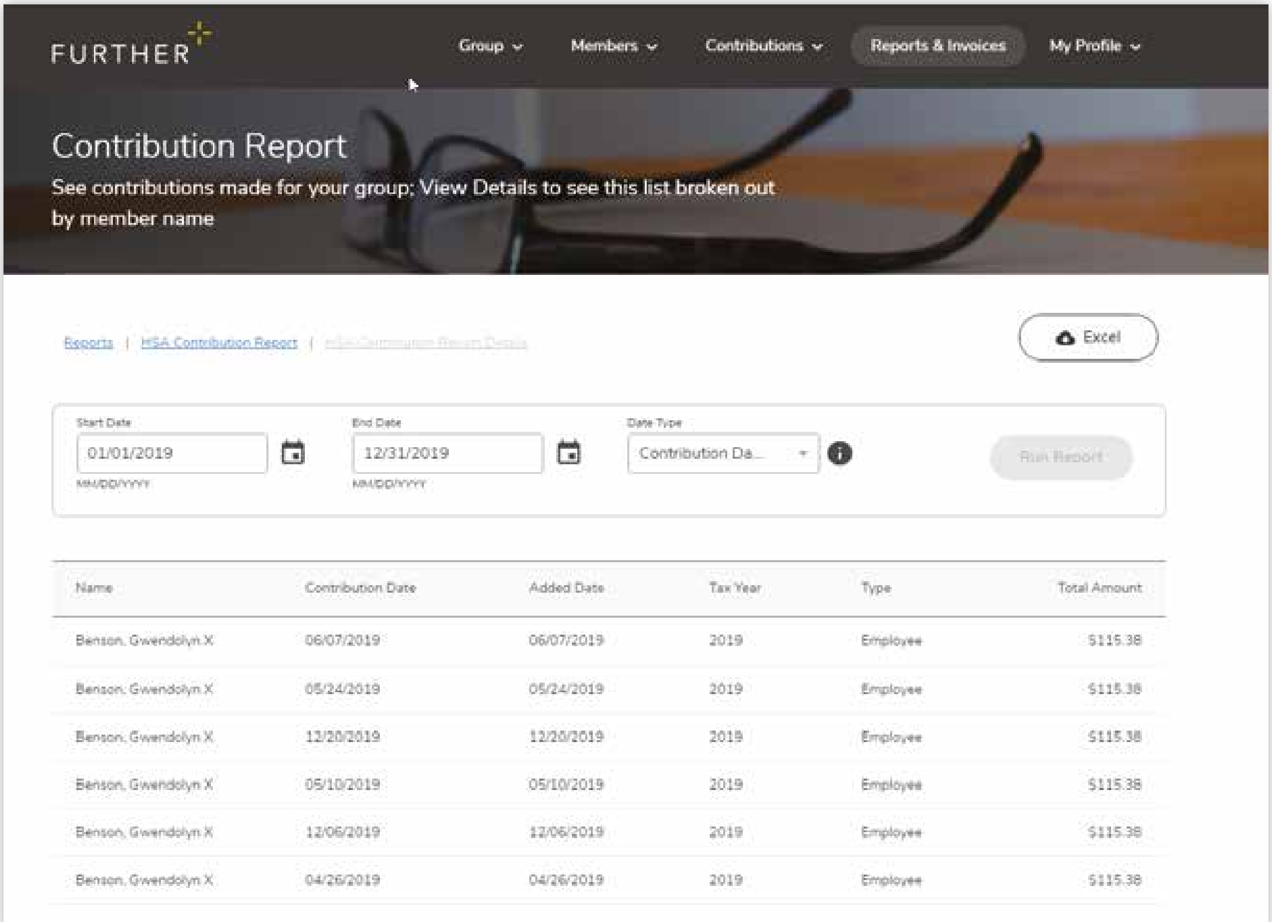
## Contributions



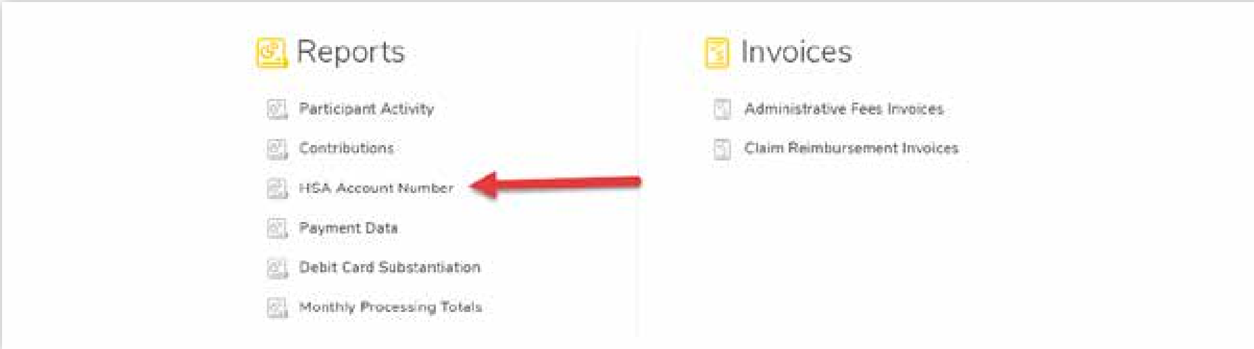

This report provides a detailed breakdown of all payroll contributions. This report is used to reconcile the employer's payroll contributions with the contributions in the Further system. Contribution reports can be generated on the Group Portal by clicking on the "Reports & Invoices" link on the top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



# Contributions Report Details

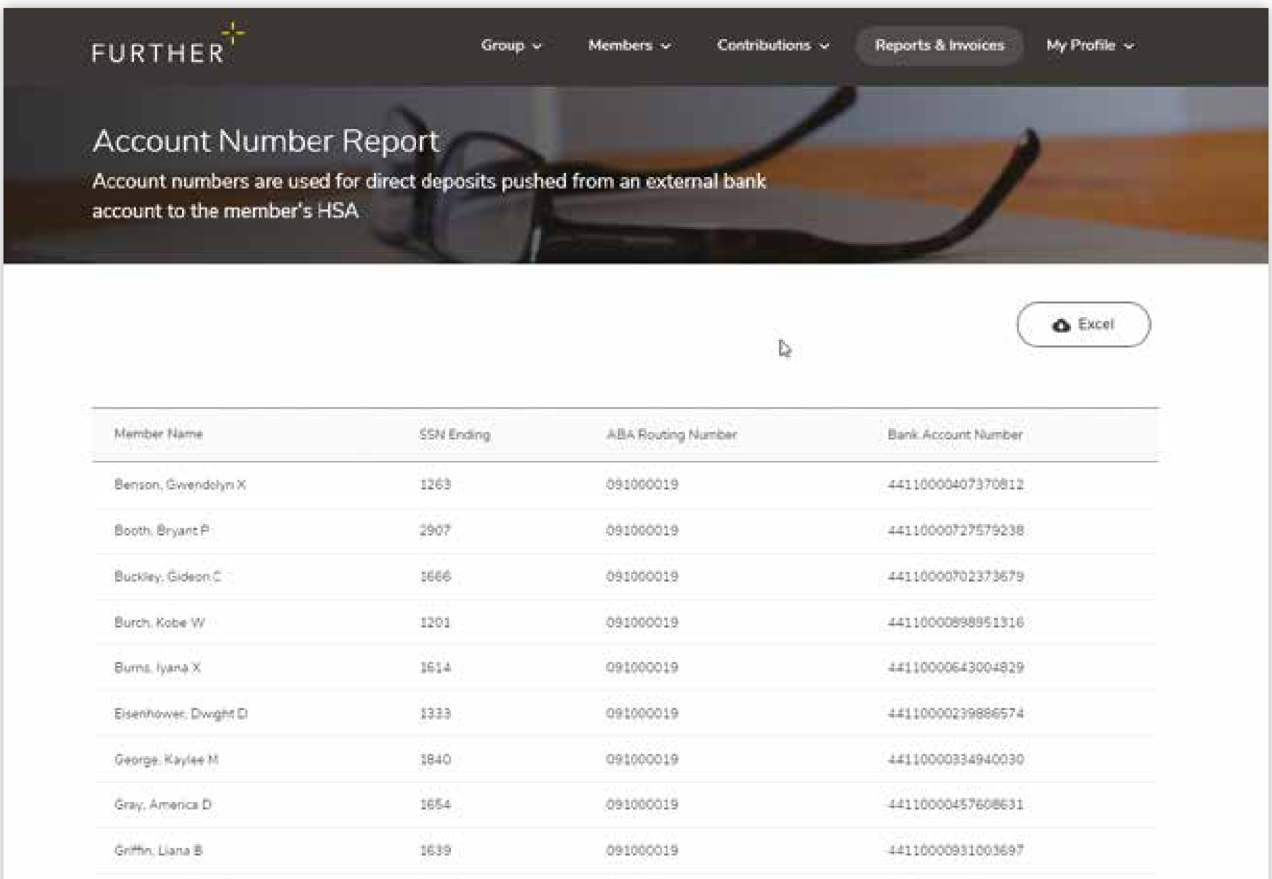


# HSA Account Number

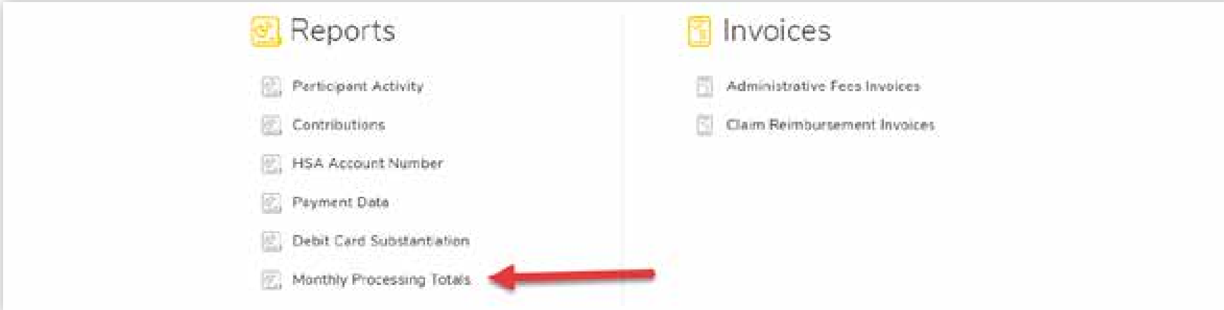



An ACH Push is a transaction in which a group initiates an electronic transfer of funds to each member's account at Further typically via their payroll system. This report provides a detailed list of each member's HSA account information used for direct deposits for this purpose. When the direct deposit/ACH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



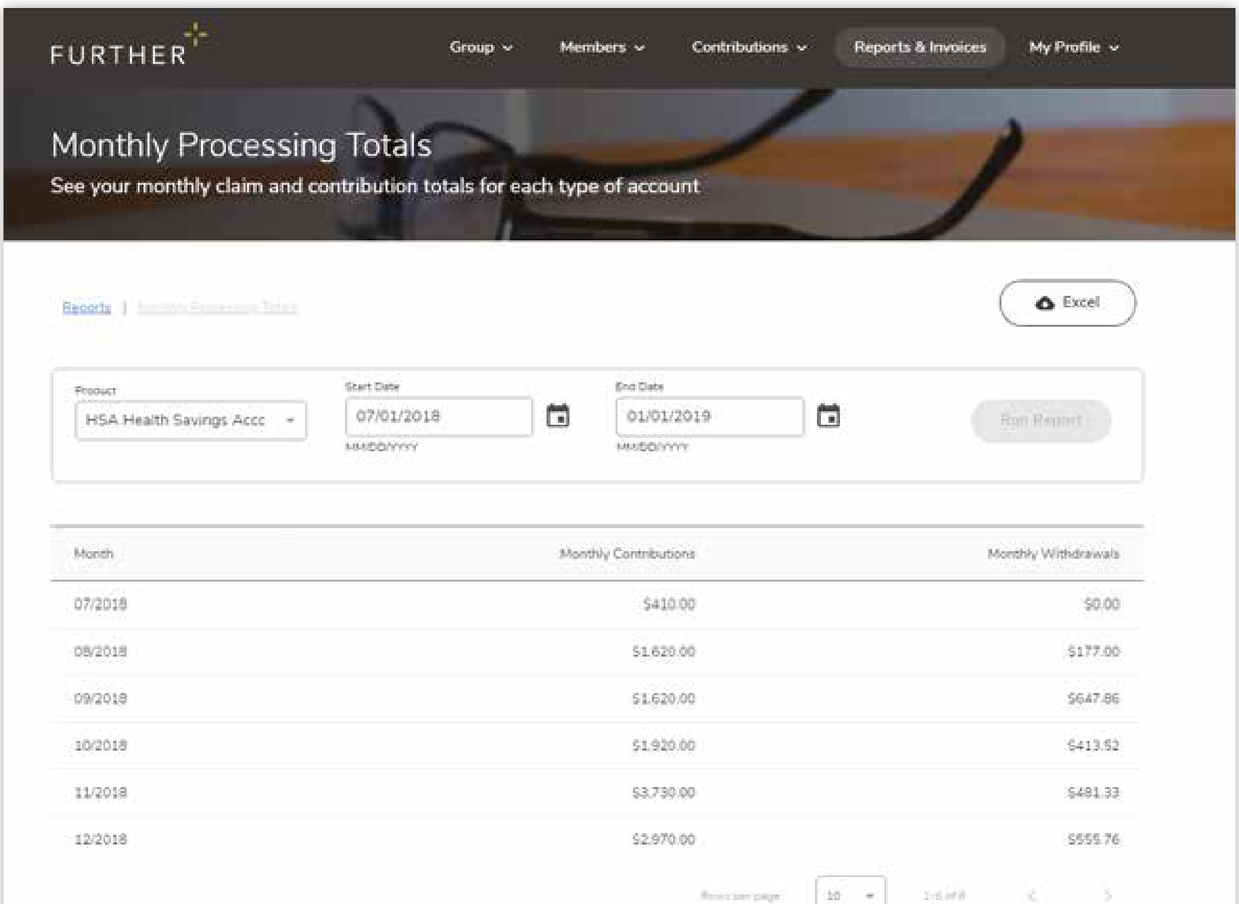
## Monthly Processing Totals



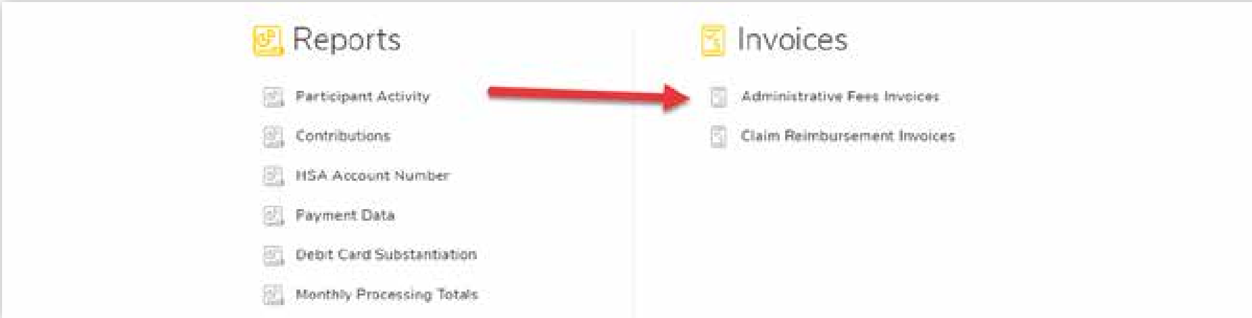

This report is available on the Group Portal and identifies spending account contribution and claim payment activity by month. This report may be requested for a given product and time period to calculate withdrawals and contributions totals by month within the requested time period. The detail report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



# Administrative Fee Invoices

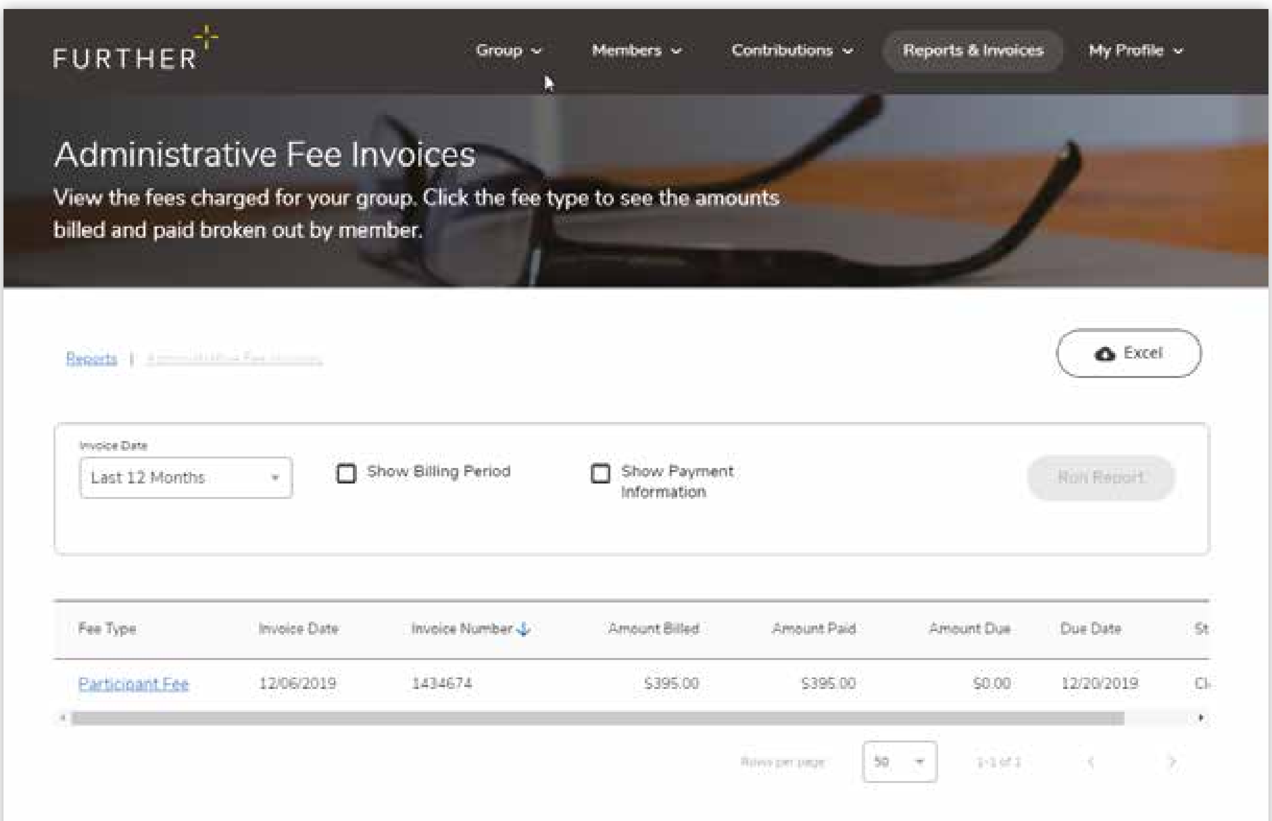



The administrative fee report can be generated on the Group Portal by either clicking on the *Admin Fee Invoices* link on the homepage of the *Reports* widget or on the *Reports & Invoices page*.

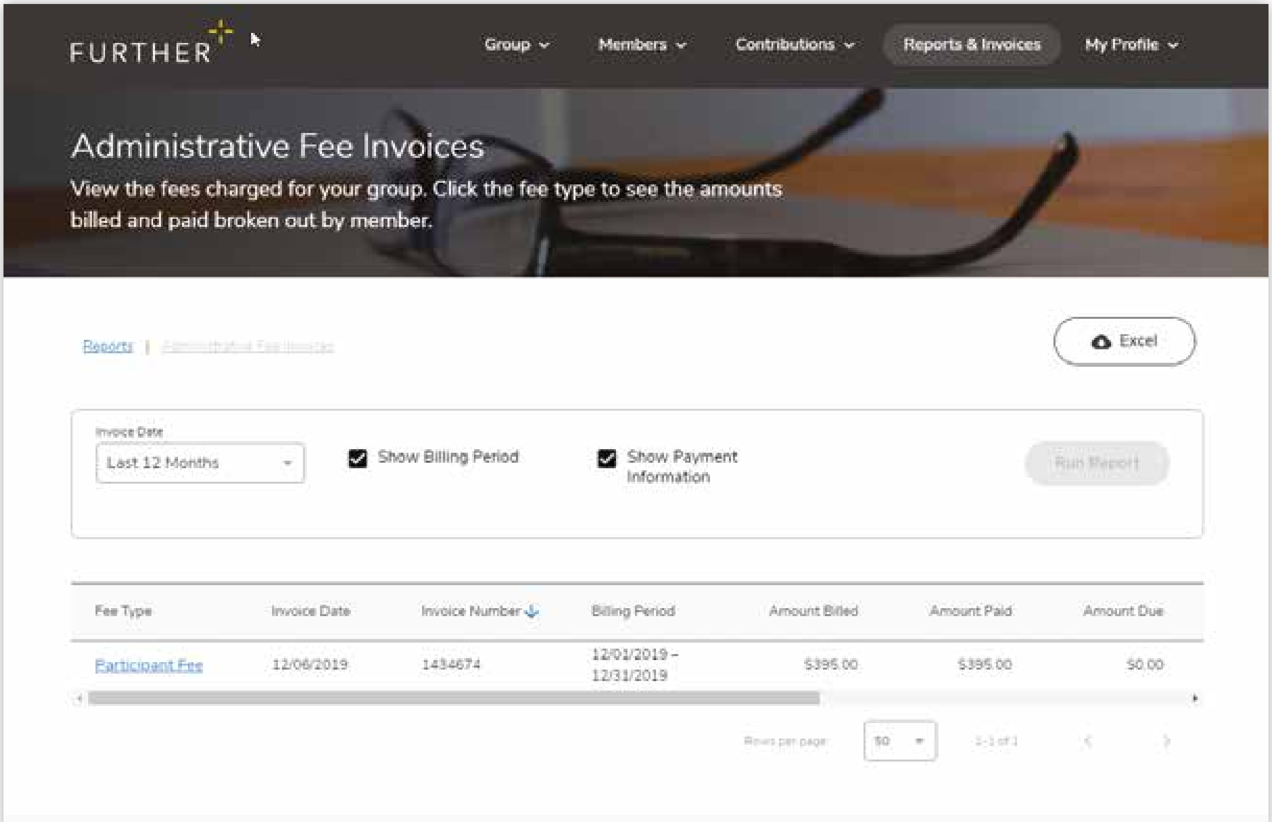
This includes a monthly summary of outstanding administrative fee invoices with billing information including fee type, billing period, invoice number, invoice description, amount billed, amount credited, amount due and due date.

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.

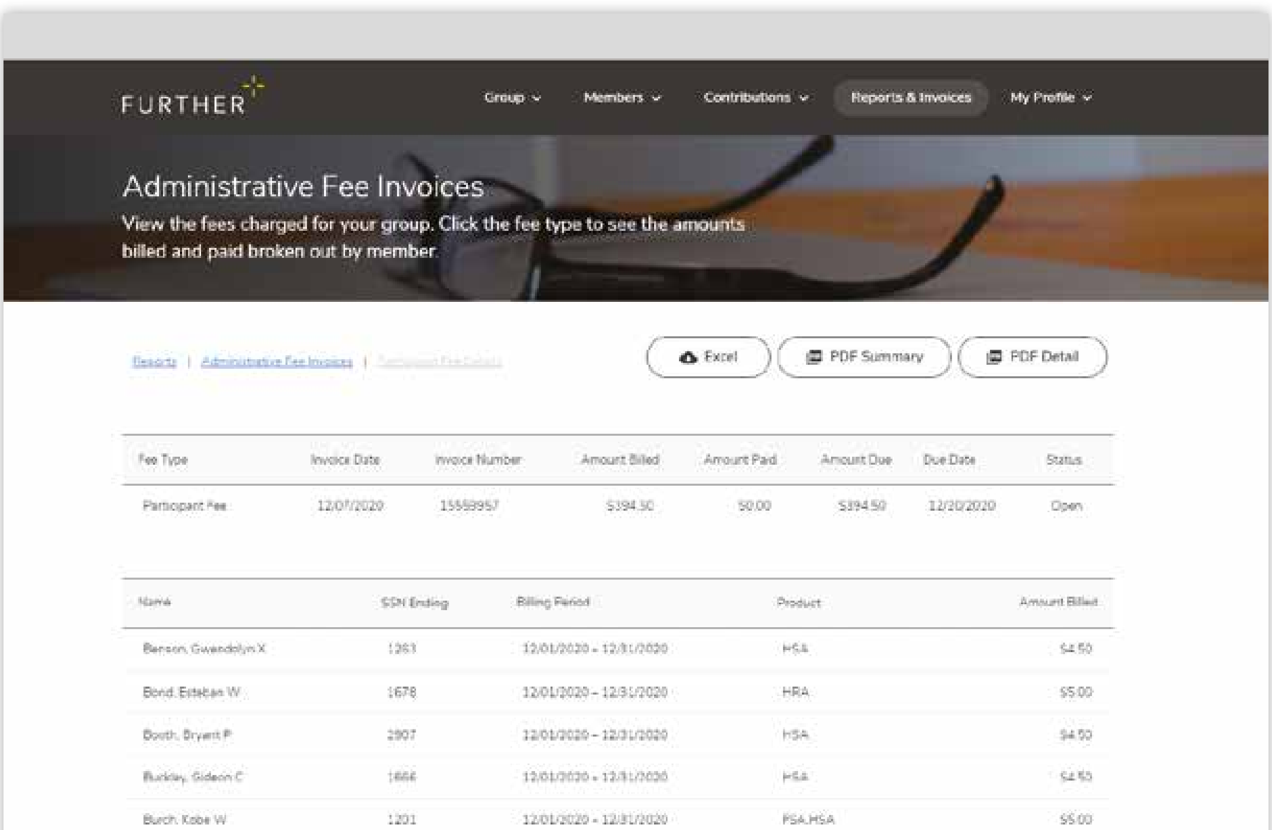
You will receive an email notification that the Claims and Fee Invoices are available, and you may access the respective summary details in the "Reports" area. The Administrative Fee Invoice email notification will be sent to the billing contact on the 10th of every month, 10 days prior to the ACH pull.



## **Administrative Fee Invoices** (Continued)




## **Administrative Fee Invoices | Participant Details**



# 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.

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**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. 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.

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### Member Account Statement

JOHN SMITH
123 MAIN STREET
ST. PAUL, MN 55121

SA ID: SA1234567
Date: 11/01/2019

**Employer:** 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 member.hellofurther.com for detailed account activity throughout the year, including available balance, payments and claim information.

**Health Savings Account Summary**

| | |
|---|---|
| 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 |

**Please note the following:**

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.

**Visit our website to:**

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:

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

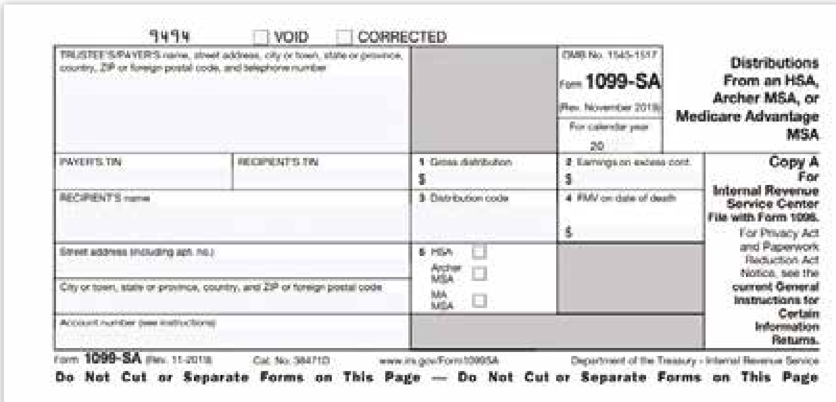
## **HSA Member Reports** (Continued)

**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 VOID CORRECTED

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number

OMB No. 1545-1517

Form 1099-SA

(Rev. November 2019)

For calendar year 20

**Distributions From an HSA, Archer MSA, or Medicare Advantage MSA**

PAYER'S TIN | RECIPIENT'S TIN

1 Gross distribution $

2 Earnings on excess cont. $

RECIPIENT'S name

3 Distribution code

4 FMV on date of death $

Street address (including apt. no.)

City or town, state or province, country, and ZIP or foreign postal code

5 HSA / Archer MSA / MA MSA

Account number (see instructions)

**Copy A For Internal Revenue Service Center**

**File with Form 1096.**

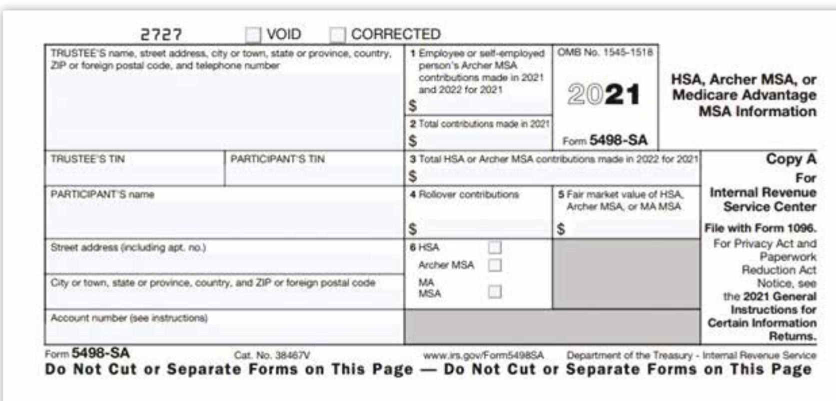
For Privacy Act and Paperwork Reduction Act Notice, see the **current General Instructions for Certain Information Returns.**

Form **1099-SA** (Rev. 11-2019) Cat. No. 38471D 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 VOID CORRECTED

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 $

OMB No. 1545-1518

2021

Form 5498-SA

**HSA, Archer MSA, or Medicare Advantage MSA Information**

TRUSTEE'S TIN | PARTICIPANT'S TIN

3 Total HSA or Archer MSA contributions made in 2022 for 2021 $

PARTICIPANT'S name

4 Rollover contributions $

5 Fair market value of HSA, Archer MSA, or MA MSA $

Street address (including apt. no.)

City or town, state or province, country, and ZIP or foreign postal code

6 HSA / Archer MSA / MA MSA

Account number (see instructions)

**Copy A For Internal Revenue Service Center**

**File with Form 1096.**

For Privacy Act and Paperwork Reduction Act Notice, see the **2021 General Instructions for Certain Information Returns.**

Form **5498-SA** Cat. No. 38467V www.irs.gov/Form5498SA Department of the Treasury - Internal Revenue Service

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## 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.