FURTHER℠

FSA/DCAP Employer Reporting Package

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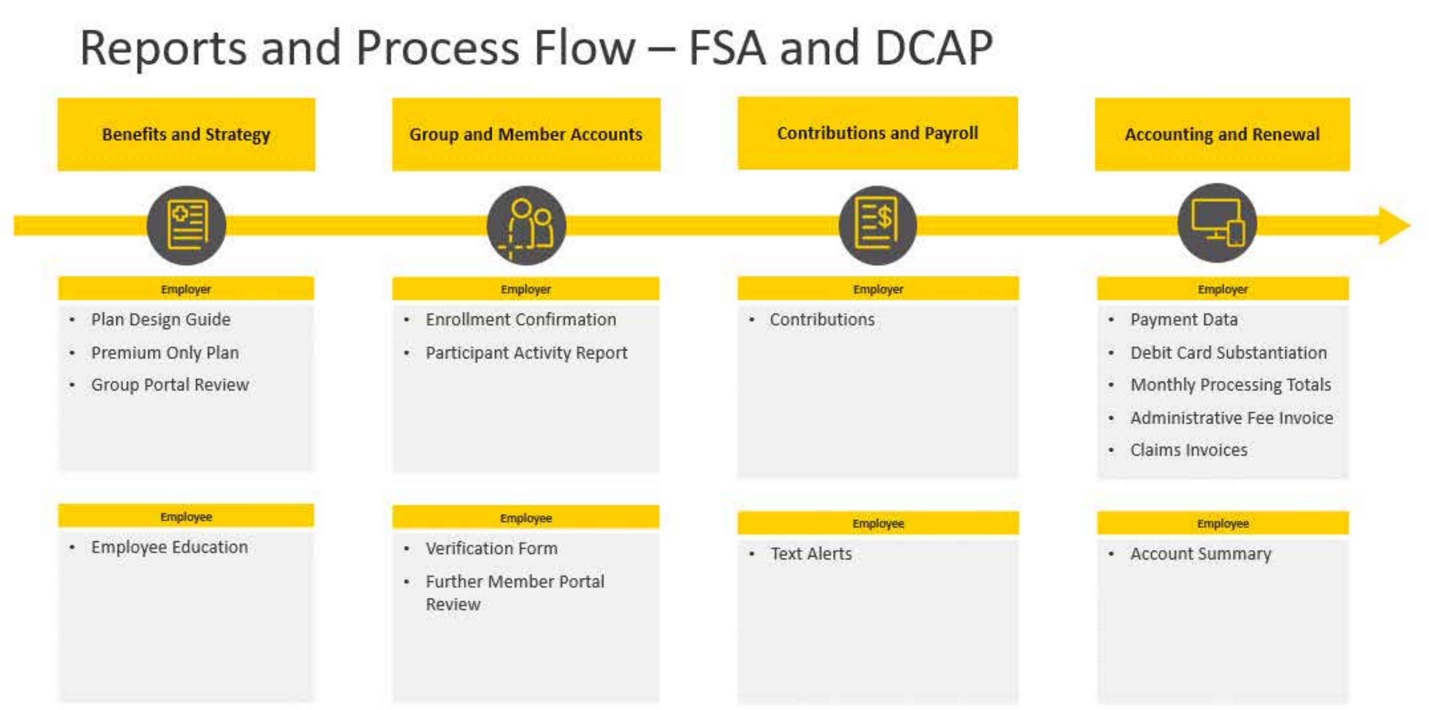
Flexible Spending Account Employer Reports

Flexible Spending Account (FSA)

An FSA is an employer-sponsored spending account that allows employees to set aside pretax earnings to pay for eligible health care or dependent care expenses. Pretax funds are deducted from each paycheck and automatically deposited into an FSA account. Employees decide how much to contribute, tax-free, for the year. Employers can also decide to contribute, up to a maximum amount.

- **Medical FSA** – Allows employees to pay for eligible expenses not covered by the health plan, such as deductibles, coinsurance, dental care, orthodontia, and vision care. The total amount the employee chooses to contribute is available to them on the first day of the plan year, even if they have not contributed that much yet.
- **Dependent Care FSA** (DCAP) – Allows employees to pay for day care expenses for their children under age 13 or for older dependents not capable of self-care needed to allow an employee to work. The money must be contributed to the employee's account before they can request reimbursement.

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:

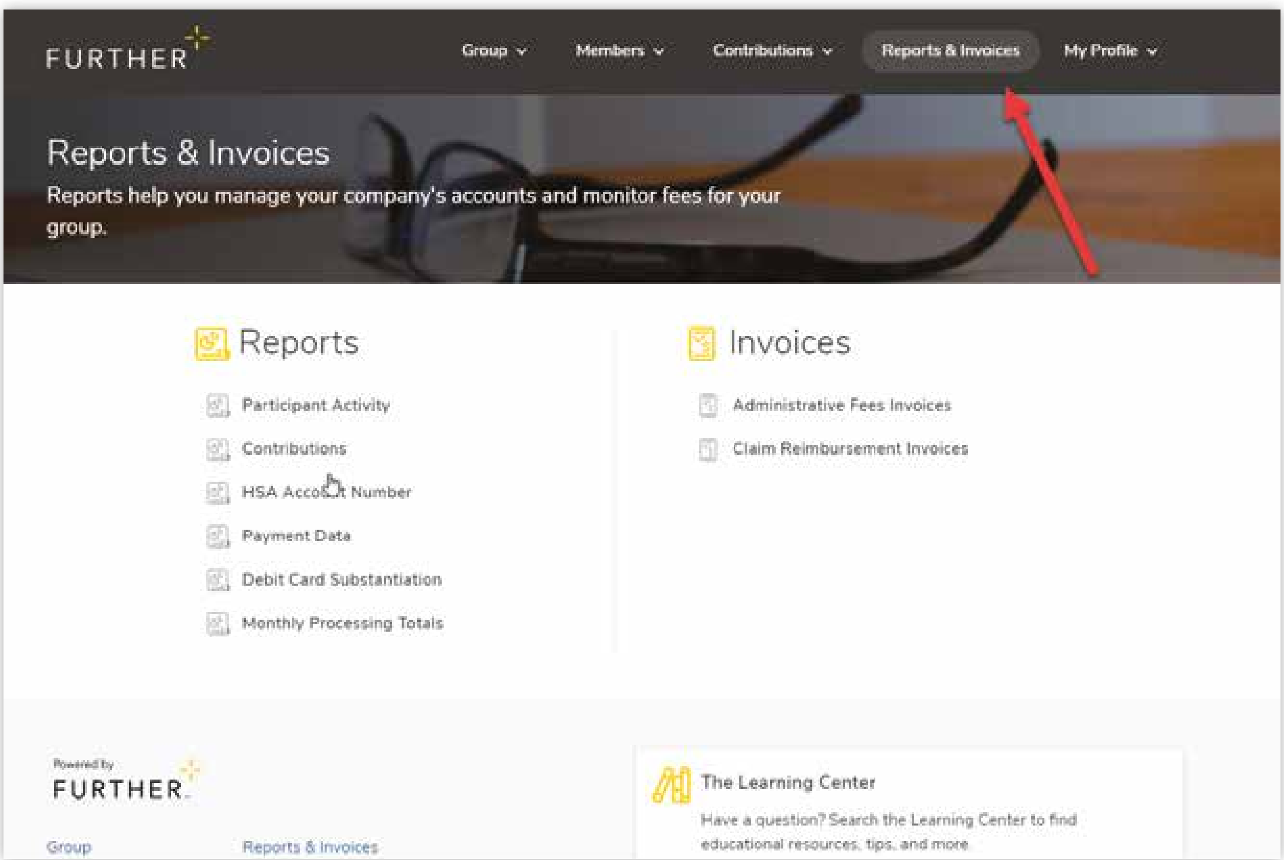
- Available on demand
- Viewable for specific time periods
- Sortable and filterable for specific information
- Able to be exported to Excel spreadsheets (and some to PDFs)

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.

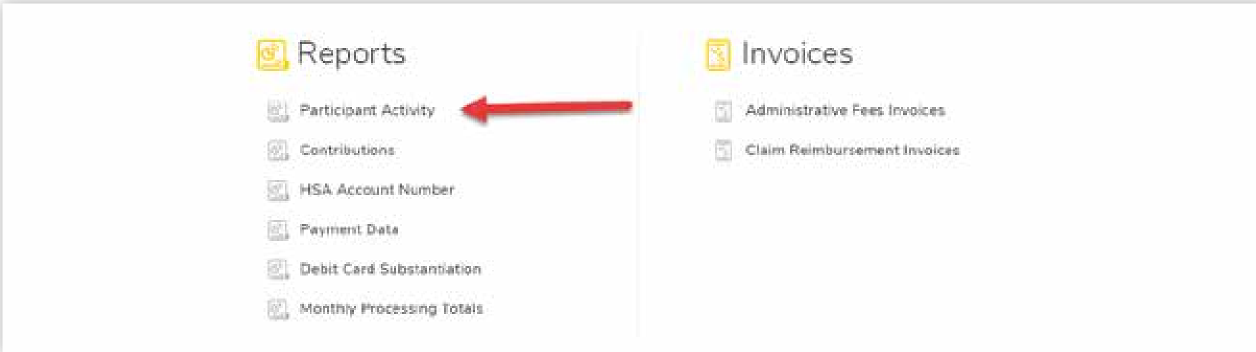
Note: Groups that use a location hierarchy to organize their employee spending account population will see an additional Location filter on their reports. The Group Portal user can filter the data on the location(s) they have access to view.

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

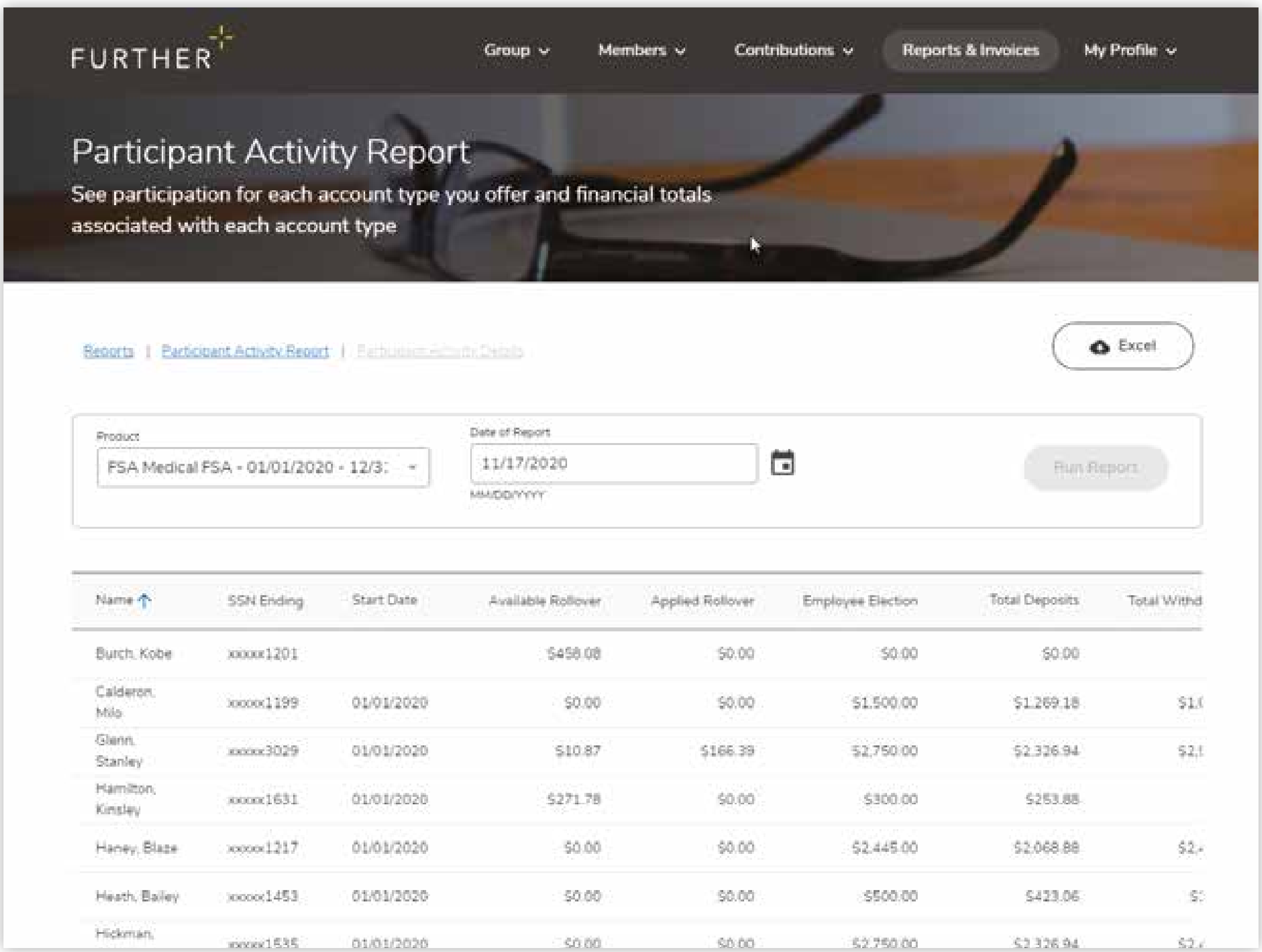


All data shown in report samples are hypothetical examples for purposes of illustration only.

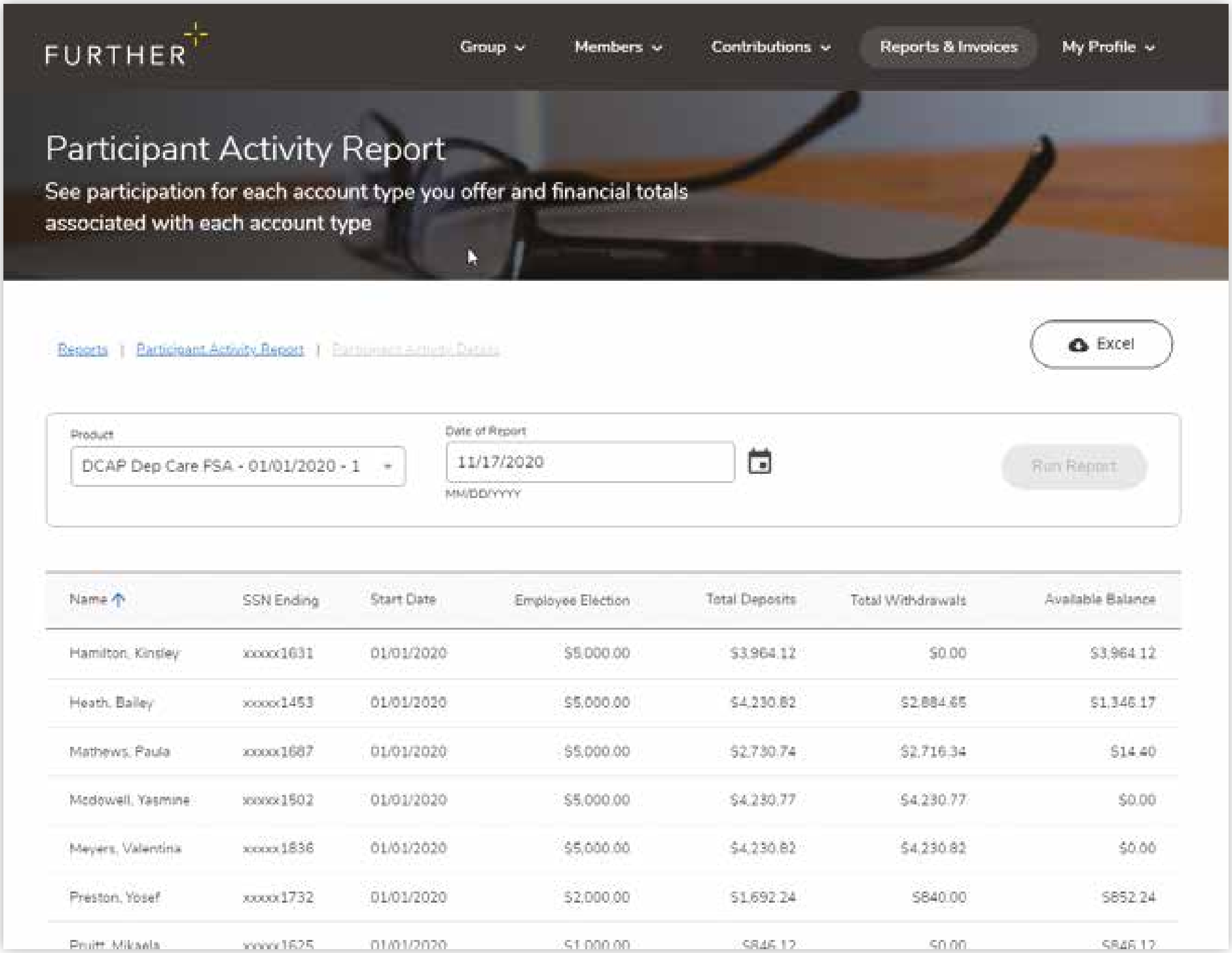
Participant Activity



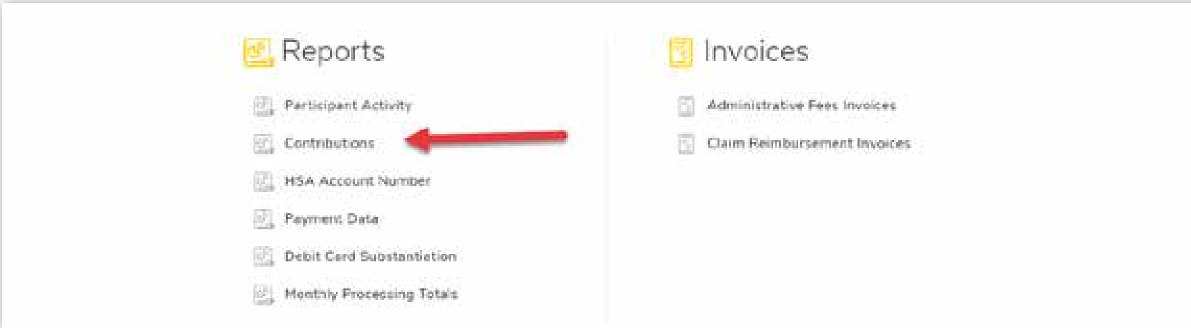
This report is primarily used to verify active enrollment by product at any point in time. It may also be used to track spending/saving Year-To-Date trends. This includes a group summary page and a detailed report which lists all participants with account summary information. The data includes employer funding, plan year contributions, plan year withdrawals and account balance information in aggregate for the group. This may be used to verify enrollment once it has initially been entered. After enrollment is initially loaded, this data is available in real time on any day of the month for total contributions and total claims data for any day once the daily posting is complete.



Participant Activity Details

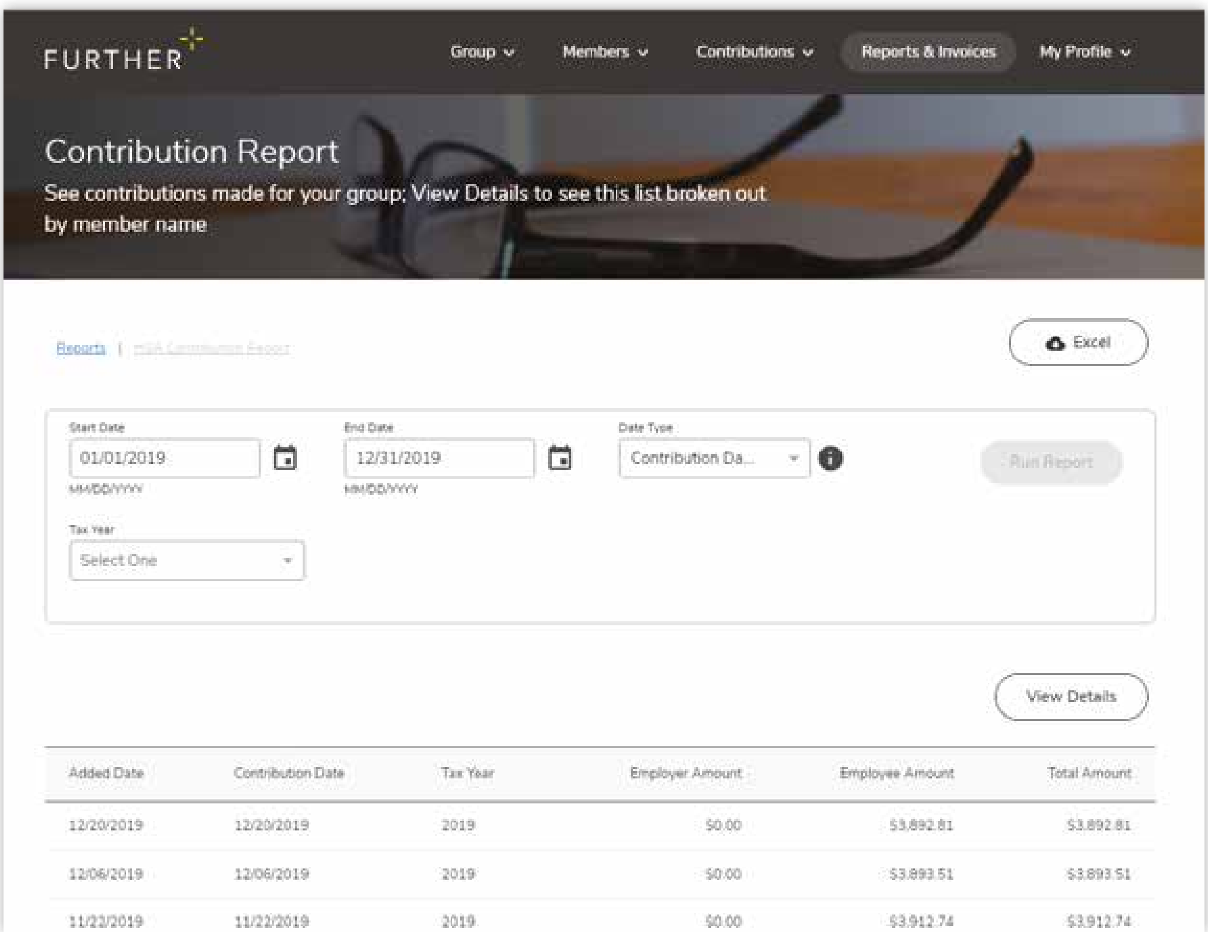


Contributions

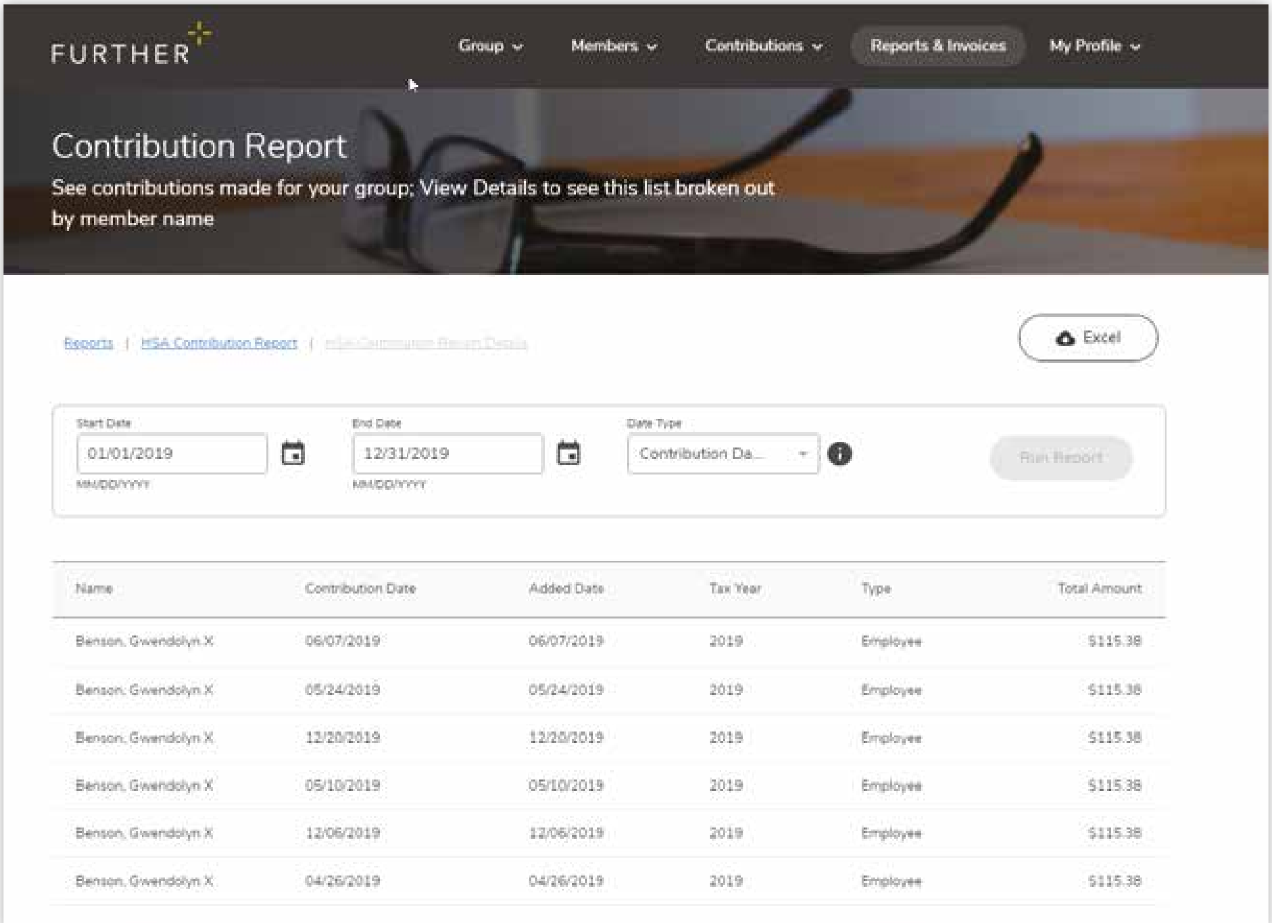


This report provides a detailed breakdown of all payroll contributions. This report is typically used to reconcile the employer's payroll contributions with the contributions in the Further system. Contribution reports can be generated on the Group Portal by clicking on the "Reports & Invoices" link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

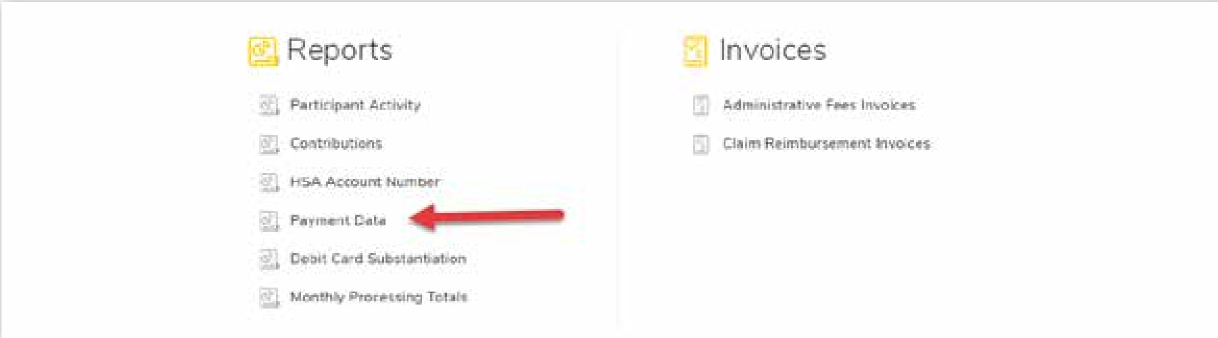
- **Medical FSA Contributions** – A Medical FSA is a notional account. Contribution amounts are reported to Further by the employer for FSA administration. Employer funding of accounts occurs as claims are paid. Claims will be processed and paid up to the annual election amount which is available the first day the plan is effective.
- **Dependent Care FSA (DCAP) Contributions** – A DCAP is a notional account. Contribution amounts are reported to Further by the employer for DCAP administration. Employer funding of accounts occurs as claims are paid. Claims will be processed and paid up to the reported contribution amount.



Contributions Report Details



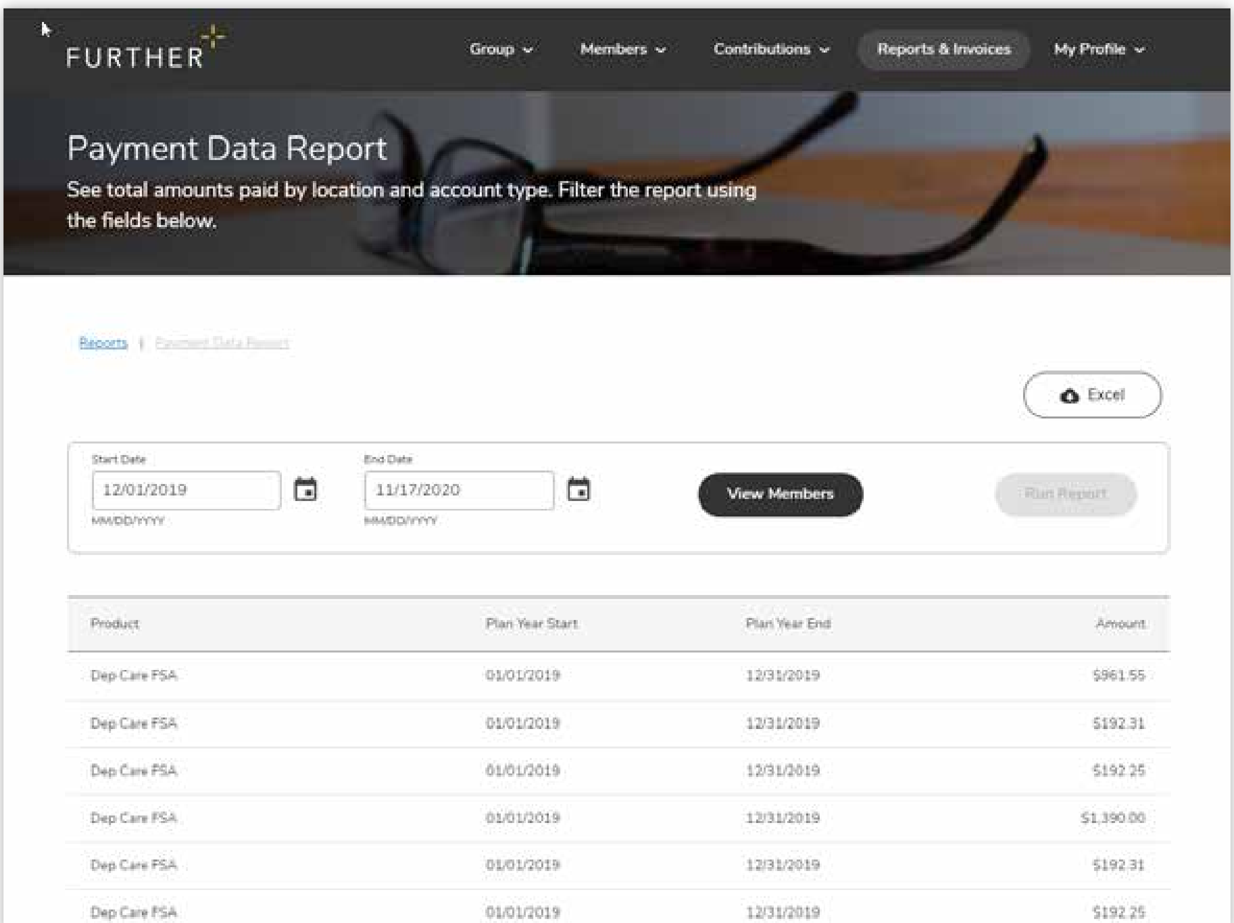
Payment Data



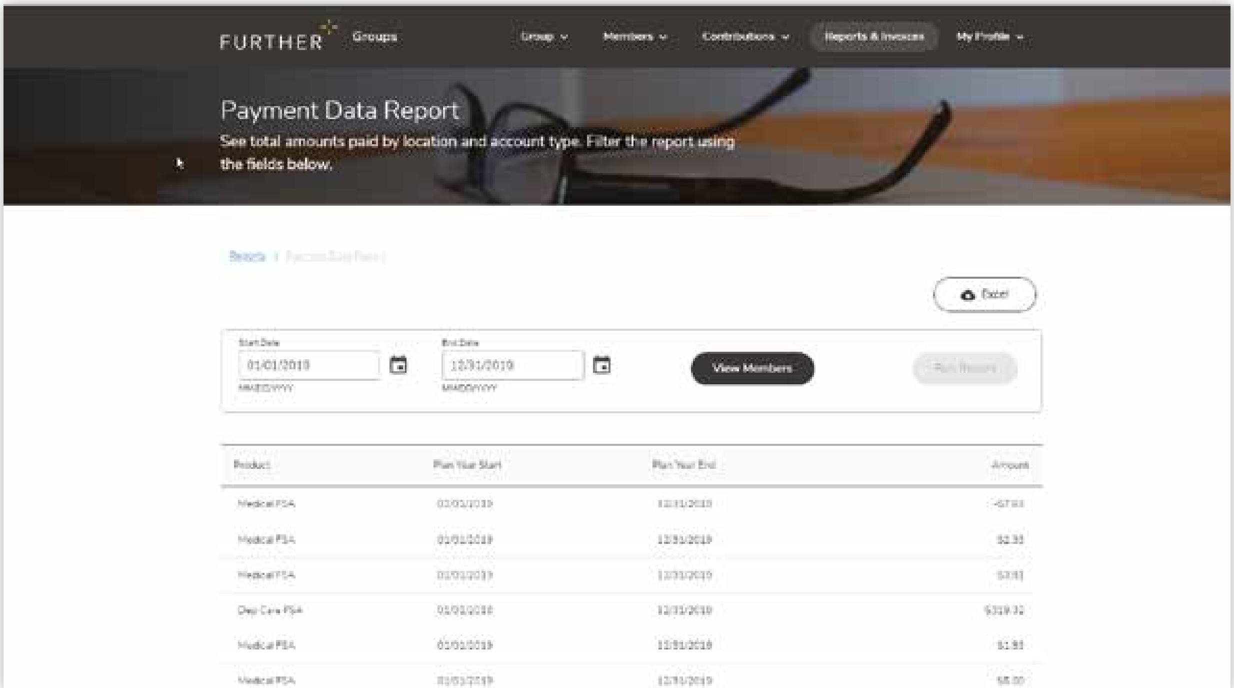
This report is available on the Group Portal and allows the user to create a customized report of notional claim payments based on actual claim payment dates. The report is based on claim payment dates, not group invoice billed dates. It may be used to examine spending trends or to research specific member claims.

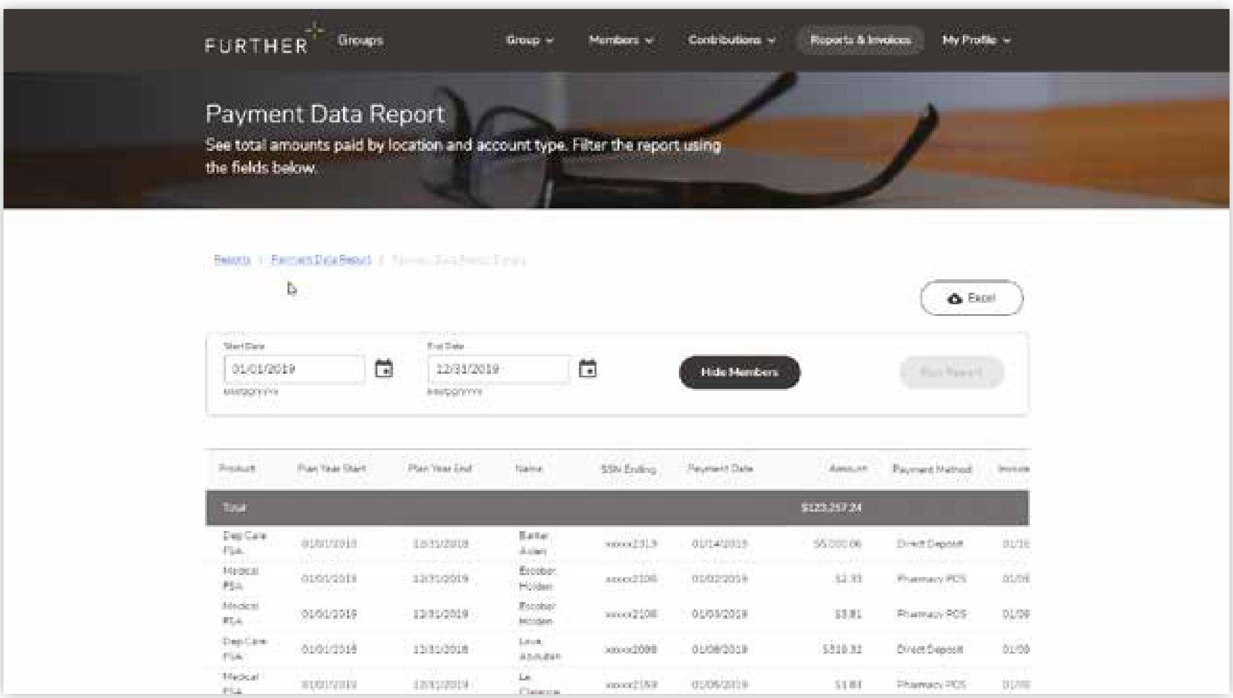
Users can download an Excel file containing all the records. In addition to the columns displayed on the Summary screen, the Excel file will also include the following columns: Group Number, Group Name, Location Code, Plan, Plan Year Start Date, Plan Year End Date.

In addition to the columns displayed on the Detail screen, the Excel file will also include the following columns: Group Number, Group Name, Location Name, Invoice Number, Invoice Date, Product, Plan Year Start Date, Plan Year End Date, Member First Name, Member Last Name, Payment Date, Payment Method, Payment Amount, Member SSN (full), Member Employee Number, Partner Group ID, Partner Member ID.

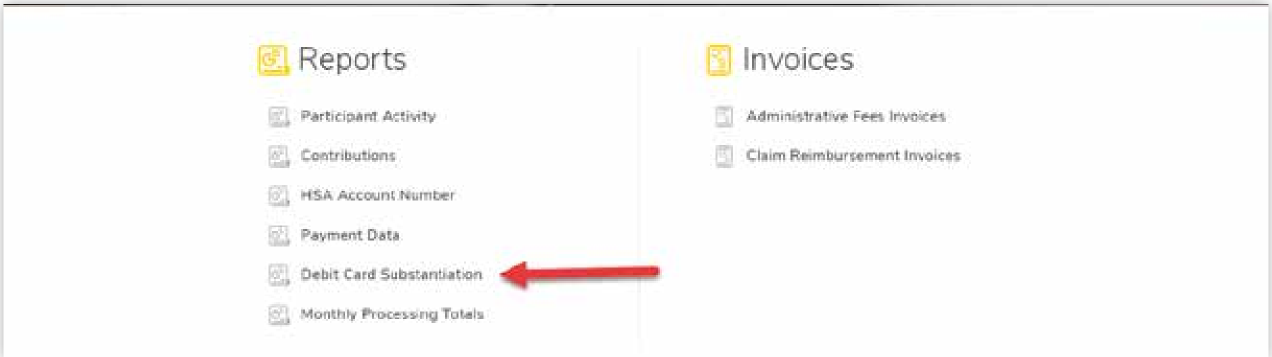


Payment Data (Continued)

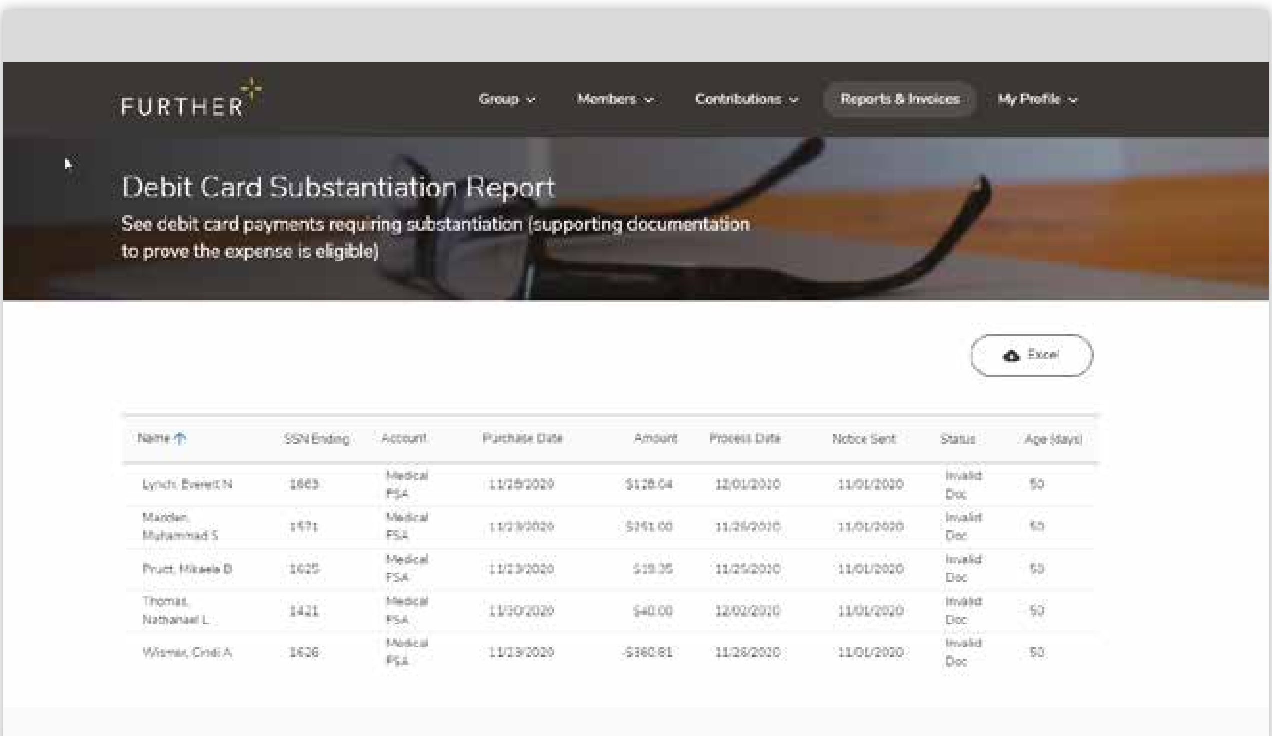




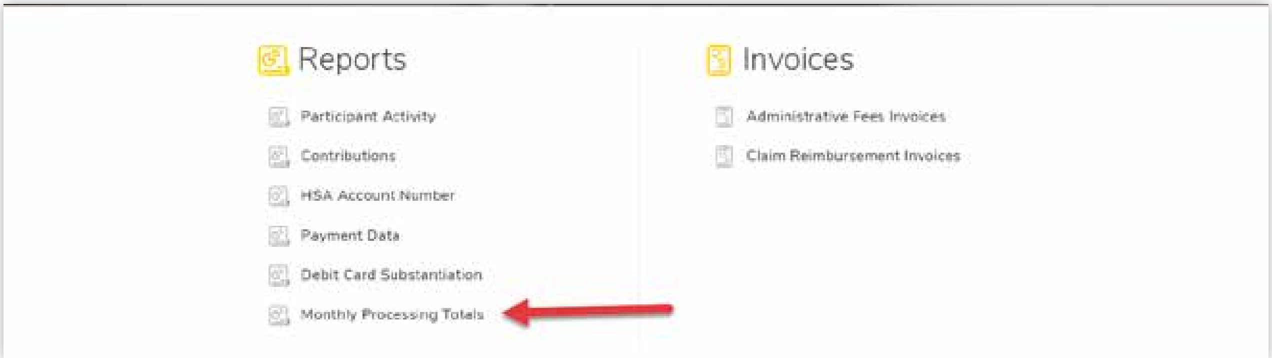
Debit Card Substantiation



This report is available on the Group Portal and can be used to see debit card payments requiring substantiation (transactions needing supporting documentation to prove the expense is eligible). Running the report by Location will show member name, amount of the transaction, purchase date and process date. Once Further receives valid documentation to substantiate the claim expense is eligible, the claim will no longer appear on this report and can no longer be viewed.



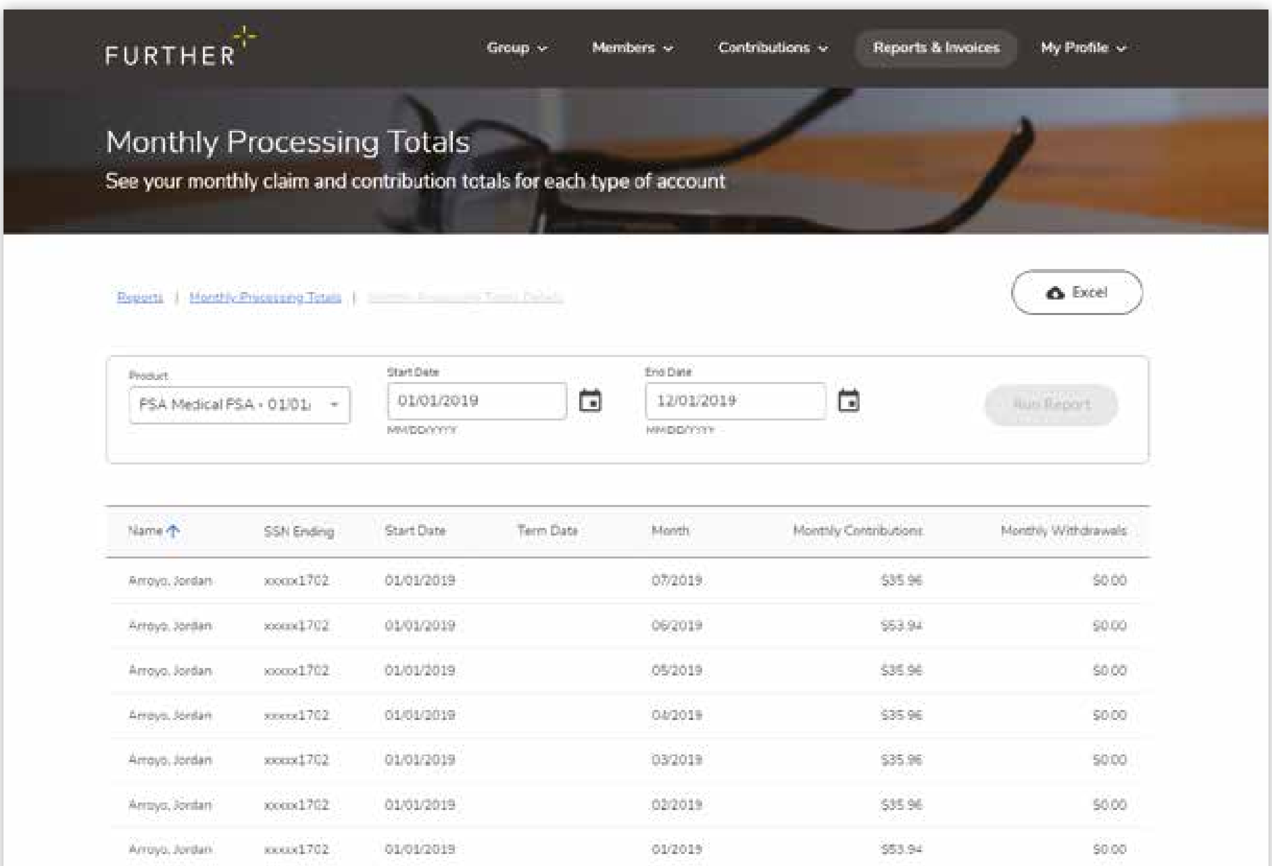
Monthly Processing Totals



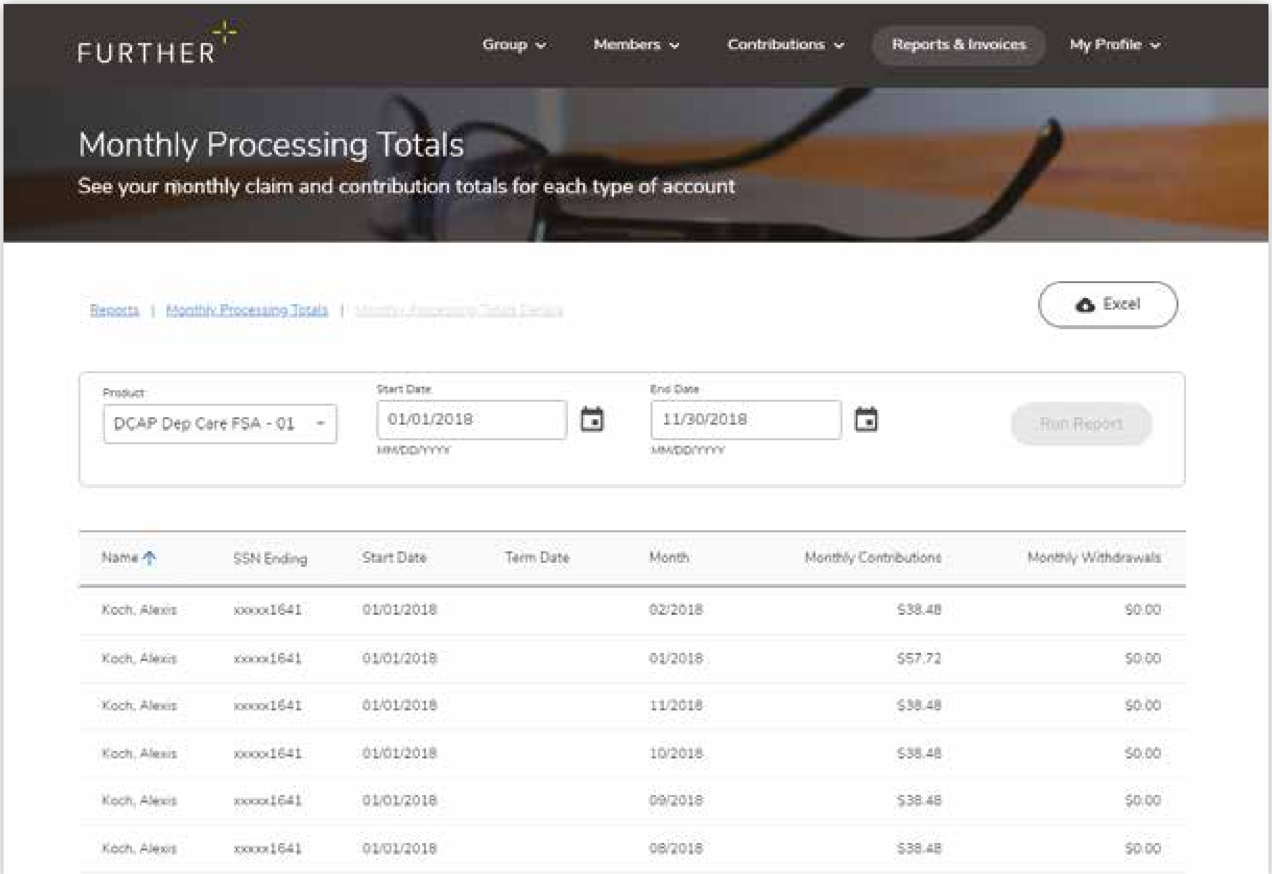
This report is available on the Group Portal and identifies spending account contribution and claim payment activity for a given product and time period to calculate Monthly Withdrawals and Monthly Contributions totals. These totals correspond with each month in the time period. The detail report includes the summary information broken down 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.

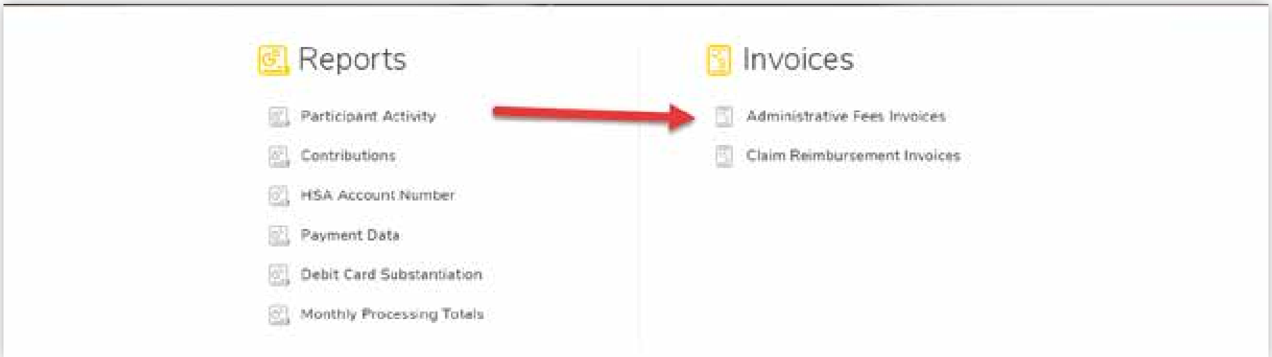
Monthly Withdrawals is the sum of the claim payments or credits/adjustments processed from the applicable member accounts where the claim Payment Date falls within the selected date range. The report will display the total of the claim approved amount associated with those payments aggregated by month.



Monthly Processing Totals (Continued)



Administrative Fee Invoices

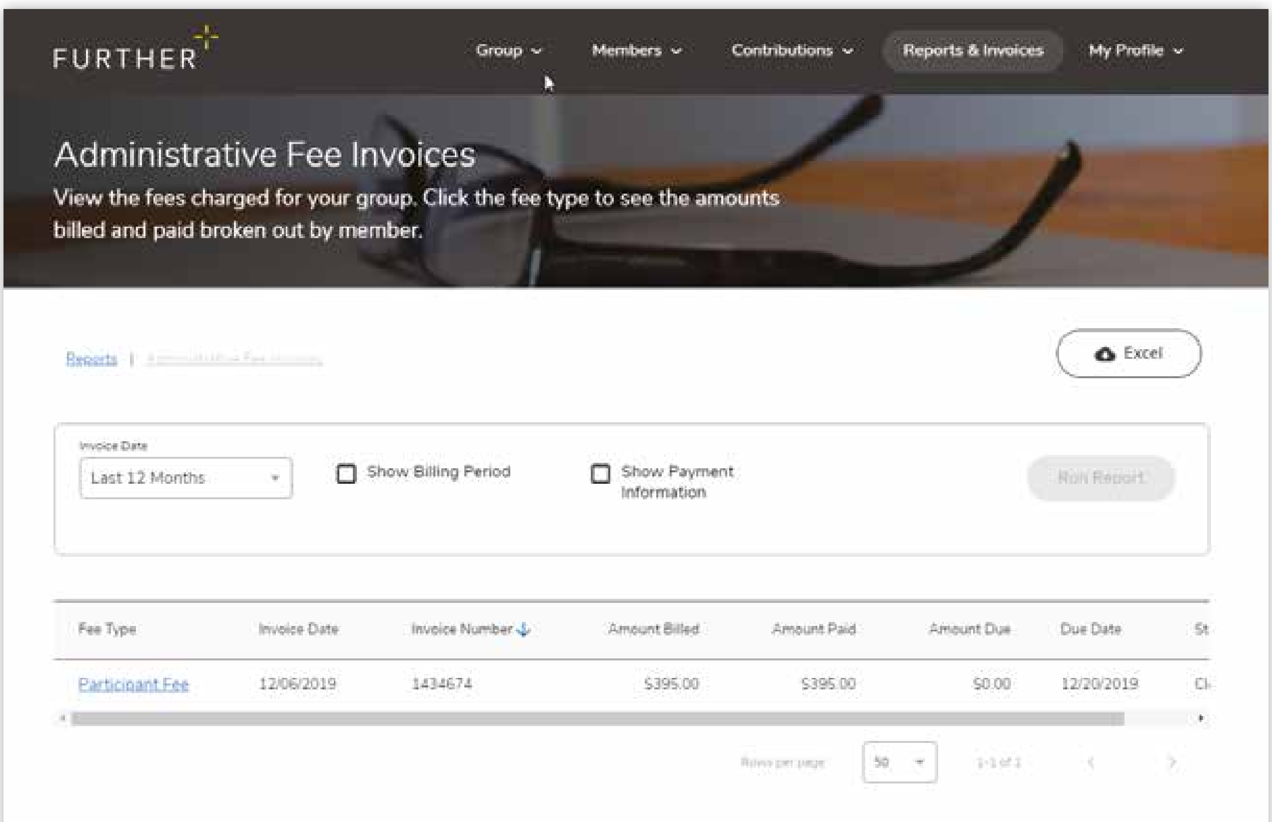


The administrative fee report can be generated on the Group Portal by either clicking on the *Admin Fee Invoices* link on the homepage of the Reports widget or on the *Reports & Invoices page.*

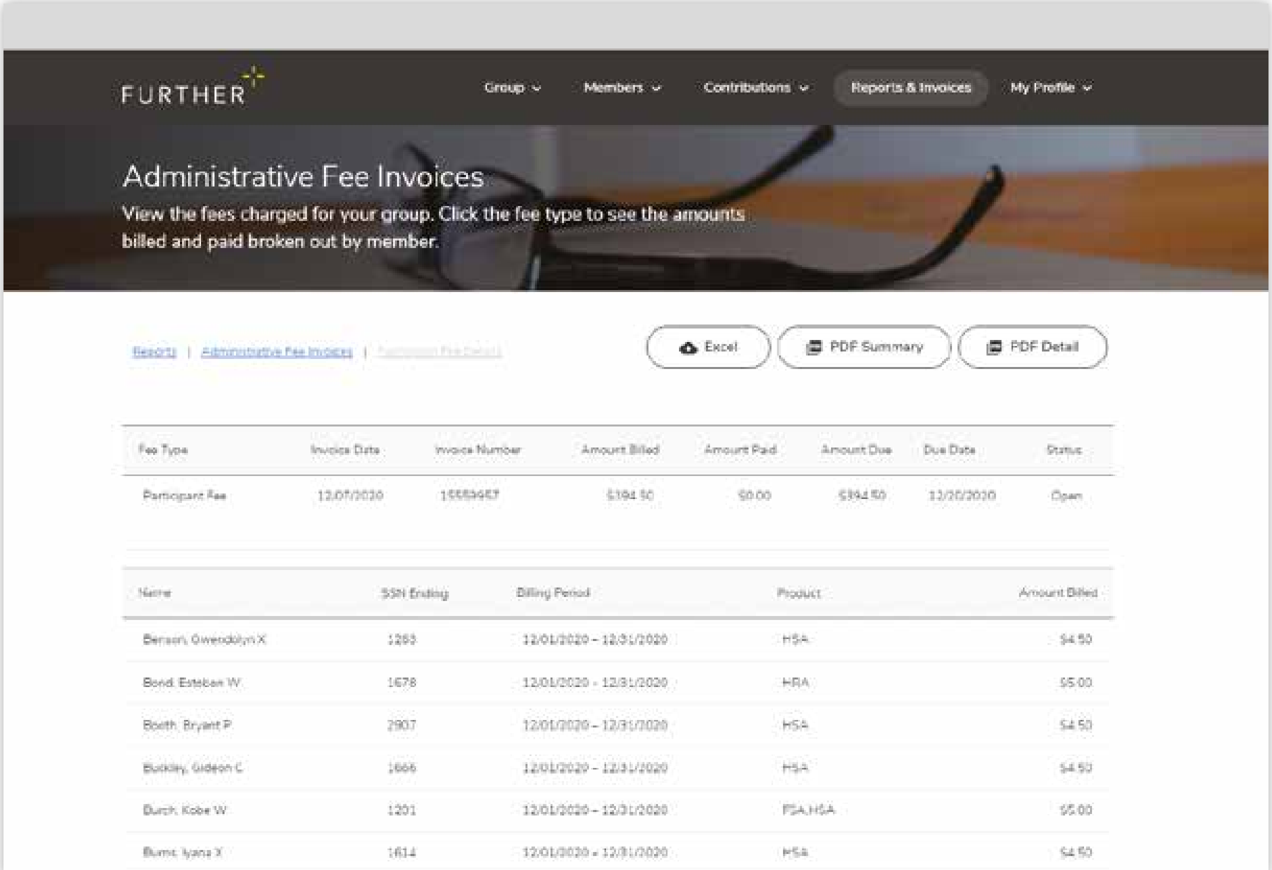
The Administrative Fee Invoice shows a monthly summary of administrative fee invoices with billing information including fee type, billing period, invoice number, invoice description, amount billed, amount paid, amount due, due date, and invoice status.

Drill down is also available to show billing invoice detail by location (if applicable) with participant name, billing period, administrative fee and account type.

Note: An 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 to indicate the invoice is available on the portal for review.



Administrative Fee Invoices | Participant Details

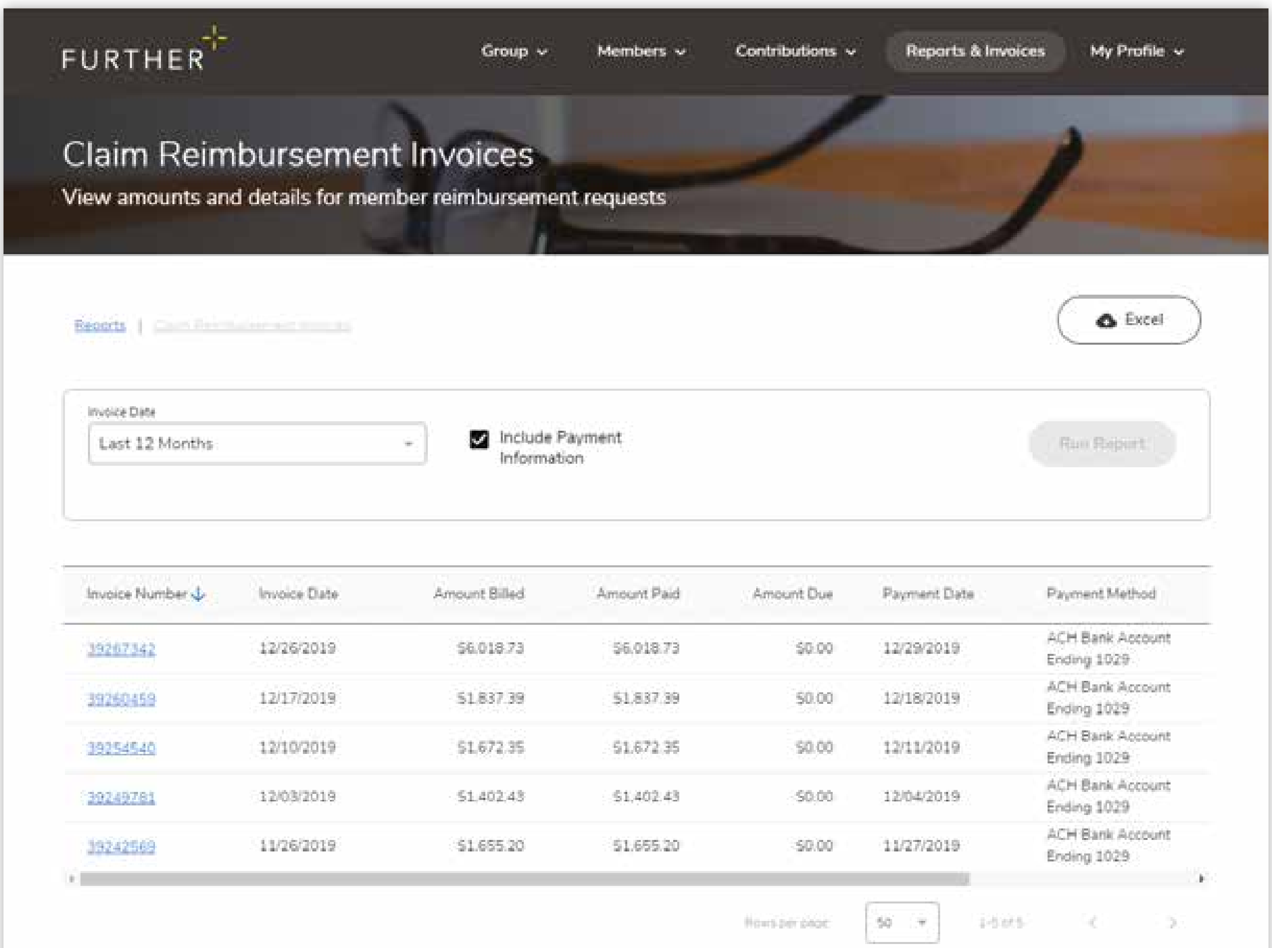


Claim Reimbursement Invoices

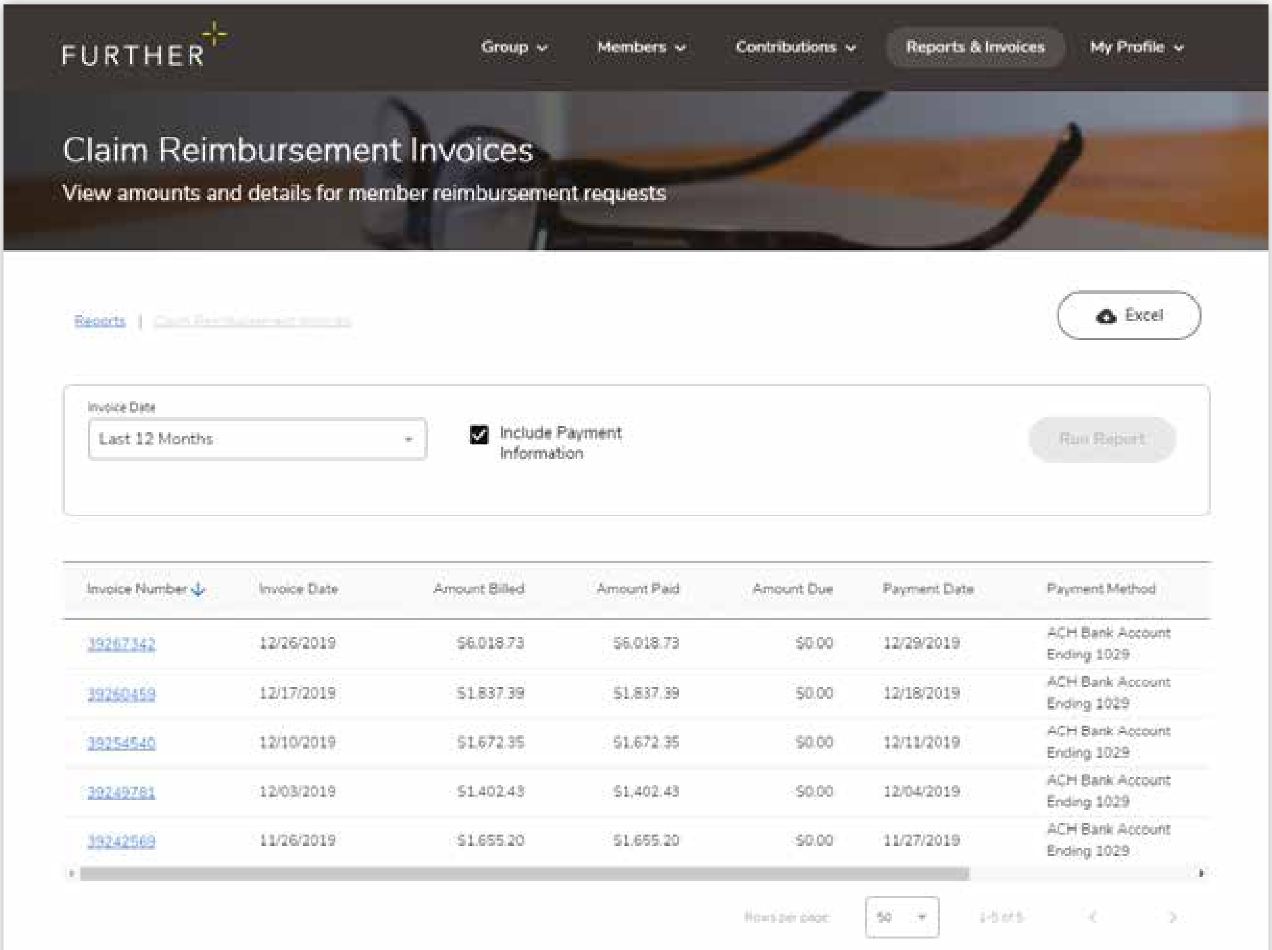
The Claims Reimbursement Invoice shows a weekly summary of claims paid including invoice number, invoice date, amount billed, amount paid, amount due, payment date, payment method, due date, and invoice status.

Drill down is also available to show billing invoice detail by location (if applicable) with participant name, participant SSN (last four), member payment method, and product.

Note: A claims reimbursement email notification will be sent to the billing contact on an assigned day of the week, every week, two days prior to the ACH pull to indicate the invoice is available on the portal for review.



Claim Reimbursement Invoices (Continued)



FSA 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):

Medical FSA - effective: 01/01/2021 - 12/31/2021
Claims for the above plan year must be submitted by 03/31/2022.

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

FSA 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.

FURTHER

Member Account Statement

JOHN SMITH
123 MAIN STREET
ST. PAUL, MN 55121

SA ID: SA1234567
Date: 10/30/2019

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 09/30/2019. Please visit our website at member.hellofurther.com for detailed account activity throughout the year, including available balance, payments and claim information.

Medical FSA Summary

Account Start Date	01/01/2019	Rollover from Prior Year	$500.00
Account End Date	12/31/2019	Election Amount	$1,000.00
Claims Filing Deadline	03/31/2020	Contributions	$730.75
		Withdrawals	$843.98
		Available Balance	$656.02

Please note the following:
Claims must be incurred during the plan year in order to be considered for payment from your account.
If there is a termination date on your account, expenses must be incurred prior to the termination date to be eligible for reimbursement. Please see your summary plan description for more information.
Claims must be received on or by the claims filing deadline to be eligible for reimbursement.

Visit our website to:
Maximize account benefits by easily and conveniently submitting your claims online.
View all transactions associated with your account.
Set up direct deposit for faster claim reimbursements.

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

Frequently Asked Questions

Q: How do employers track at-risk, forfeiture amounts?
A: These amounts may be accessed on the Participant Activity Report and this report may be run at any time throughout the year to monitor these amounts.

Q: Why am I still being billed for Dependent Care Accounts when an employee is terminated?
A: Employees can continue to incur expenses beyond their last date of employment and the employer will continue to be billed until the account funds are exhausted.

Q: Who do I contact if I have questions about my reports?
A: Contact group service at 800-859-2144.