CareFirst BlueFund

Health Savings Account (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

	EMPLOYER	EMPLOYEE
Benefits and Strategy	▪ Plan Design Guide ▪ Premium Only Plan ▪ Group Portal Review	▪ Employee Education
Group and Member Accounts	▪ Enrollment Confirmation ▪ Participant Activity Report	▪ Verification Form ▪ CareFirst Member Portal Review
Contributions and Payroll	▪ HSA Account Number Report	▪ Online and Mobile Account Balances ▪ 5498 Form Available in May
Accounting and Renewal	▪ Payment Data ▪ Debit Card Substantiation ▪ Monthly Processing Totals ▪ Participant Activity YTD	▪ Account Summary ▪ 1099 Available in January

CareFirst 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:

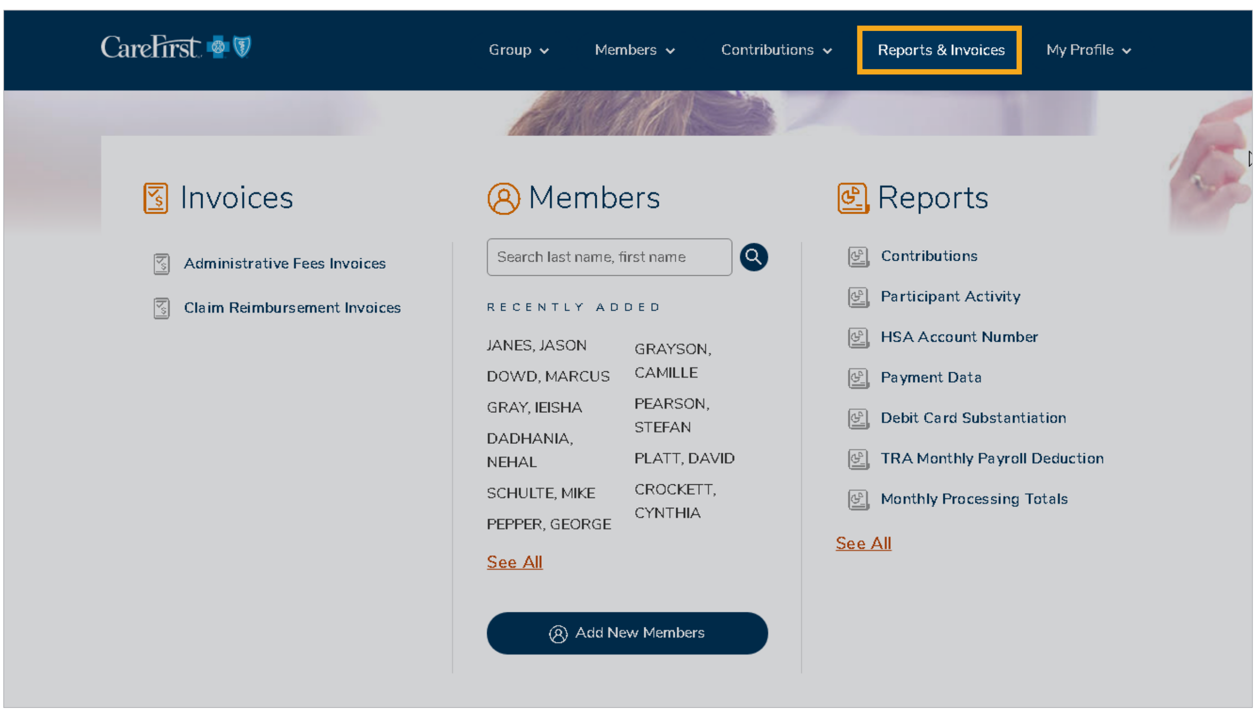
- Available on demand
- Viewable for specific time periods
- Sortable and filterable for specific information
- Able to be exported to Excel spreadsheets (and some to PDFs)

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.

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.

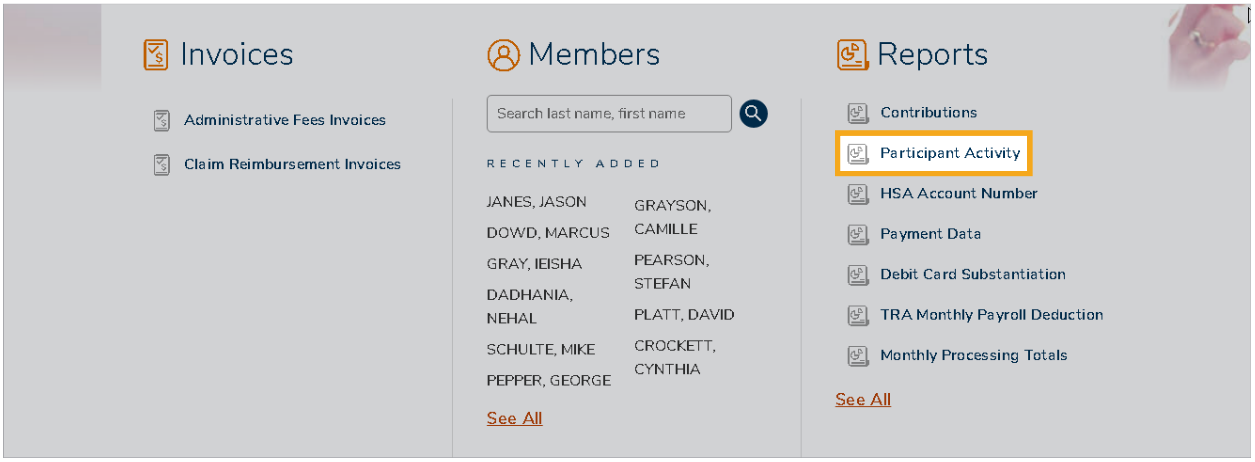
The reports and invoices are dependent on which products your group is enrolled in, so you may not see all of the reports listed here if they're not relevant to you. You can also export the data from any report into an Excel file.

- Go to **carefirst.com**, then click *For Employers* > *login*.
- Once logged in, click *Coverage* > *BlueFund Administration*.

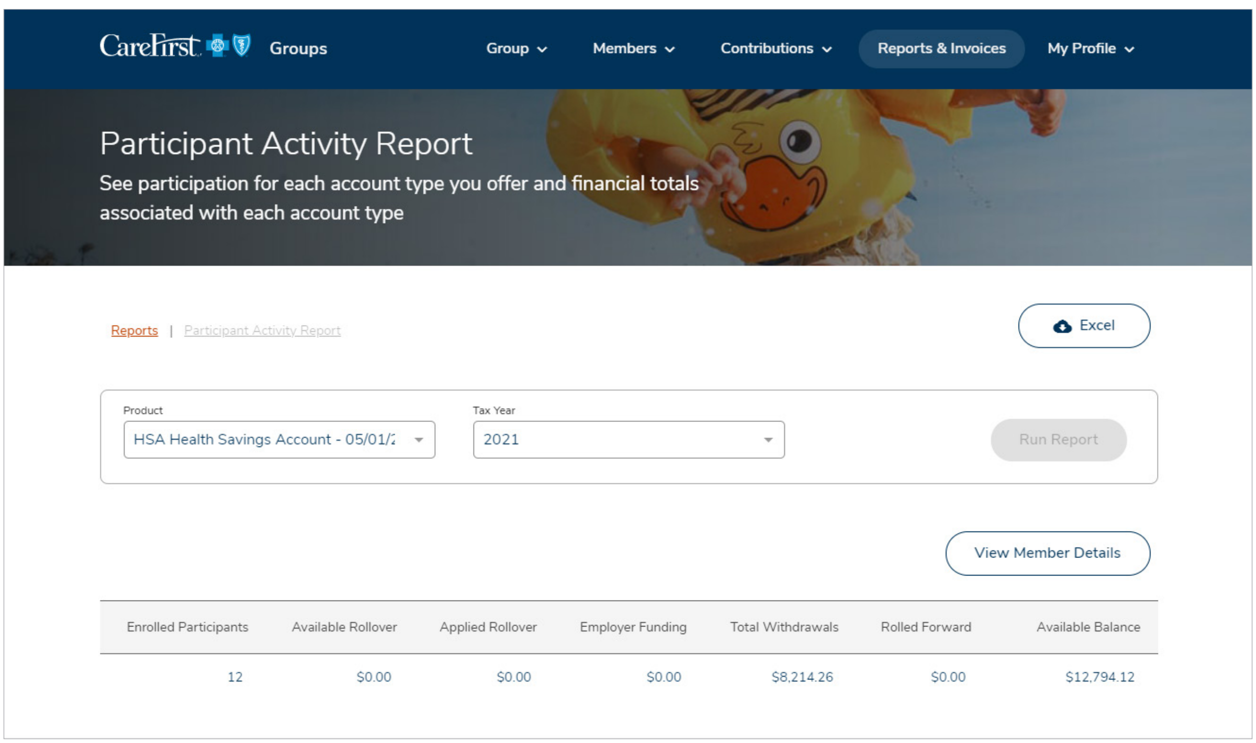


All data shown in report samples are hypothetical examples for purposes of illustration only.

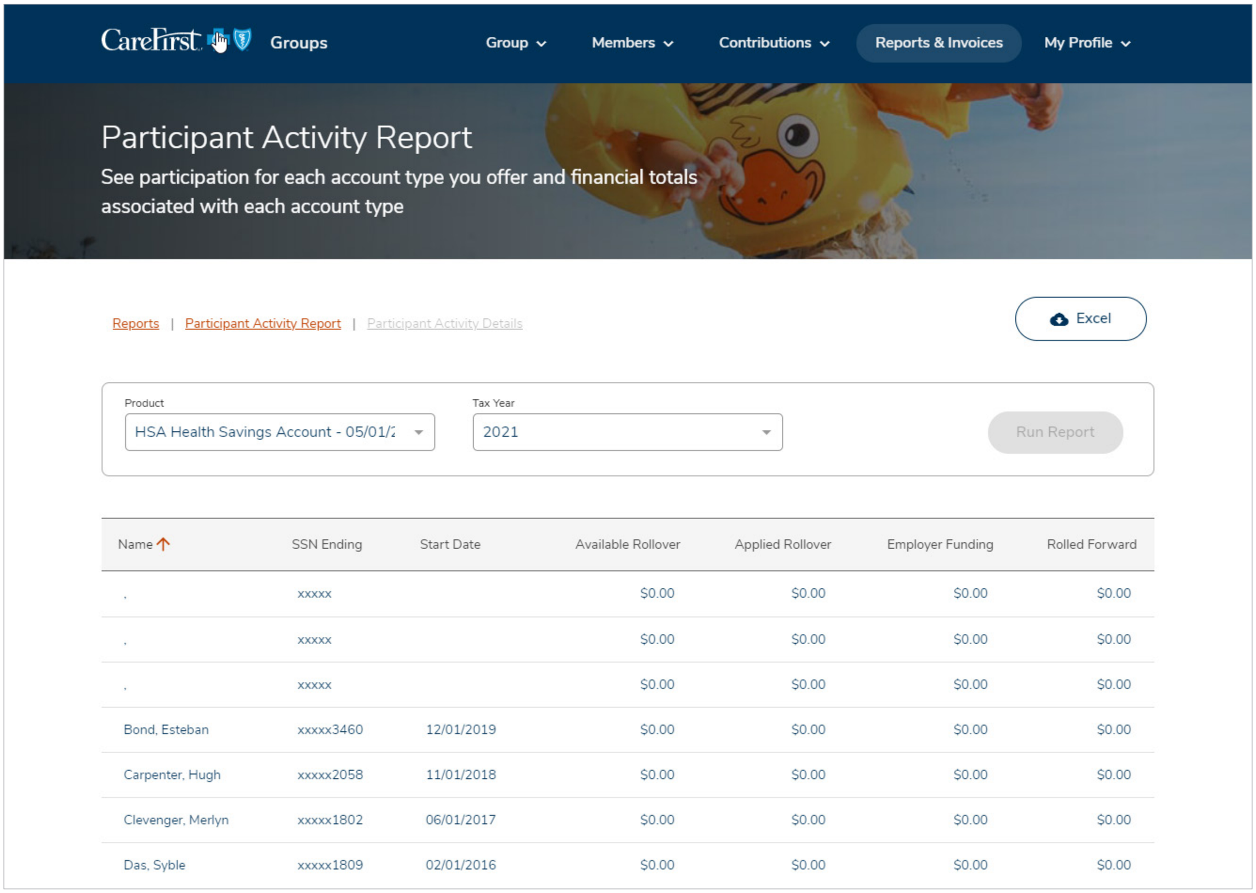
Participant Activity



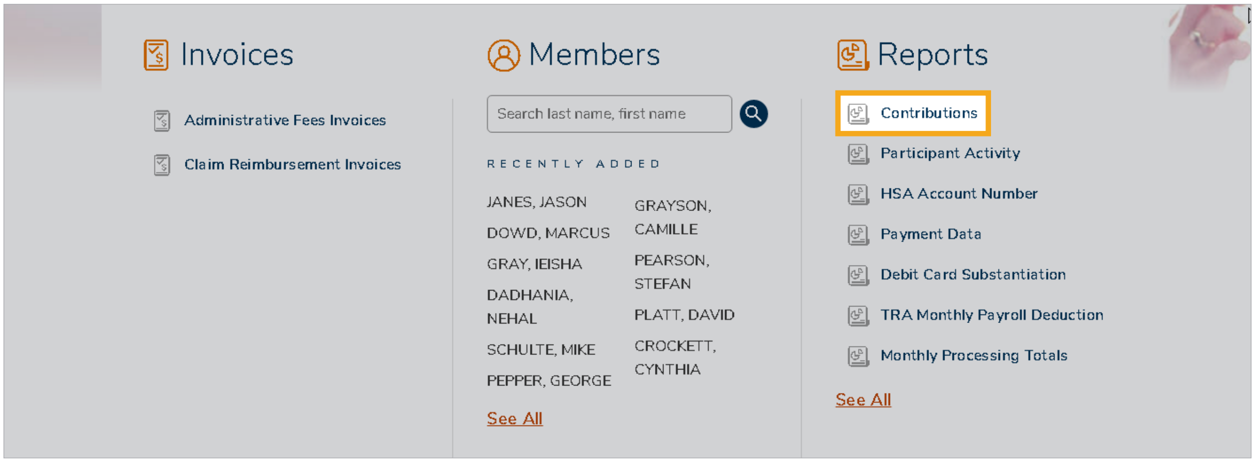
This report is primarily used to verify active enrollment at any point in time. It may also be used to track spending/saving Year-To-Date trends. This includes a group summary page and a detailed report which lists all participants with account summary information. The data includes payroll contributions (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.



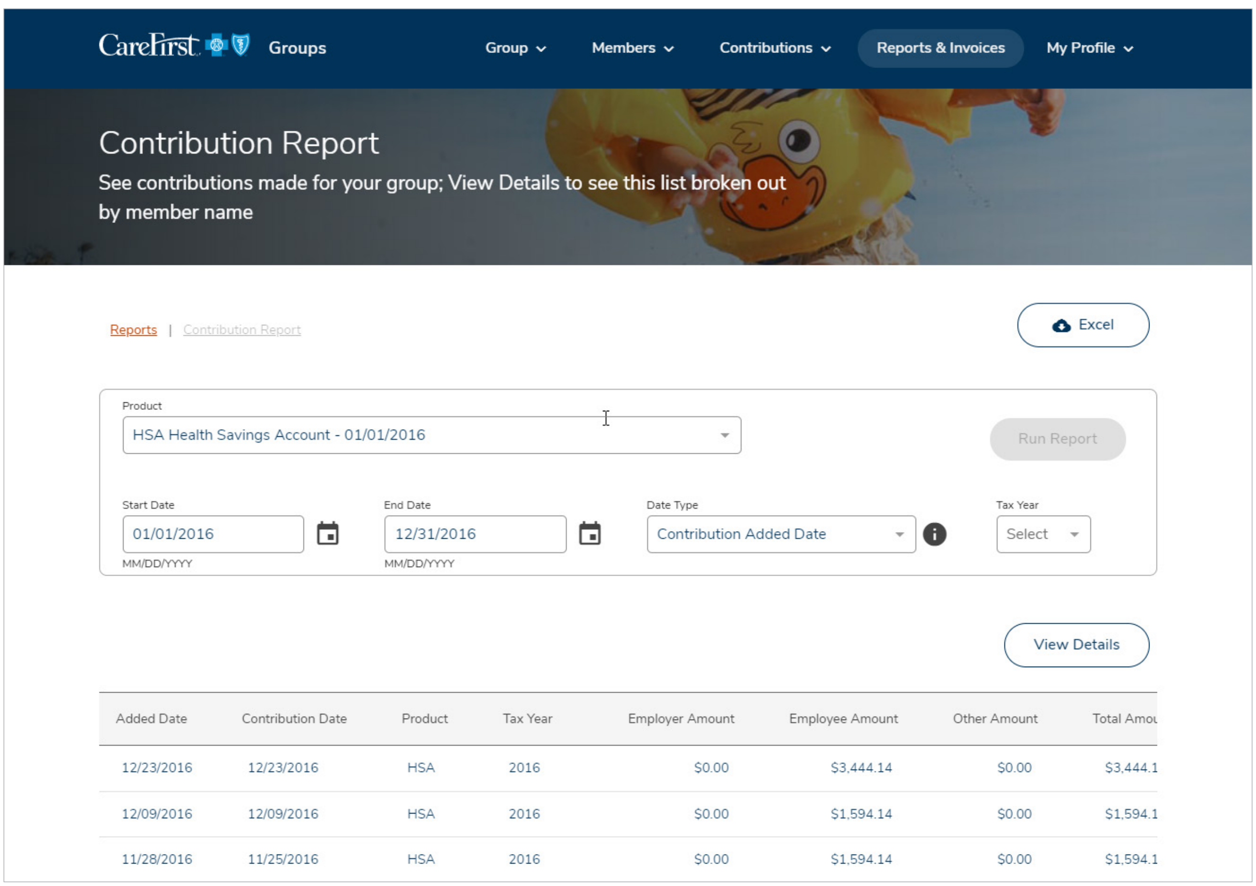
Participant Activity Details



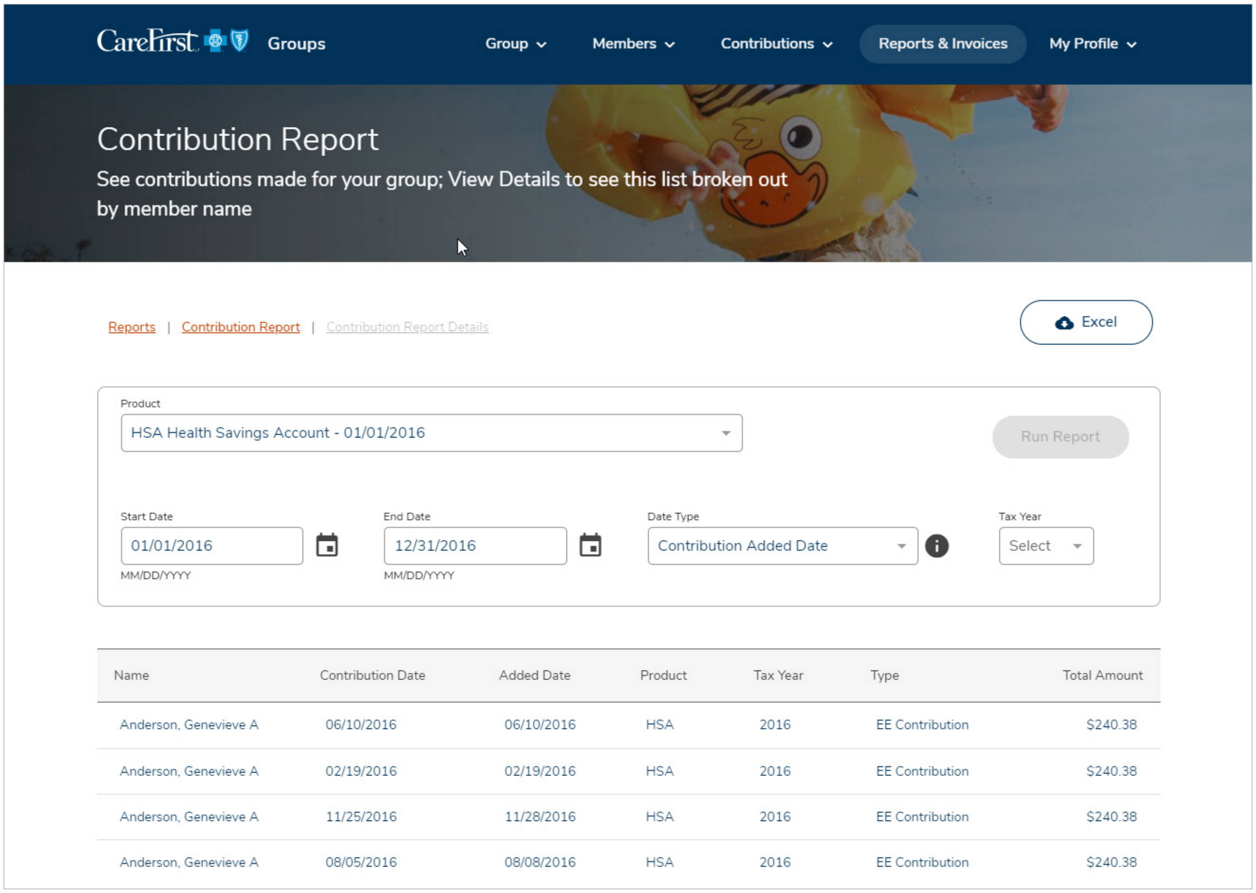
Contributions



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.

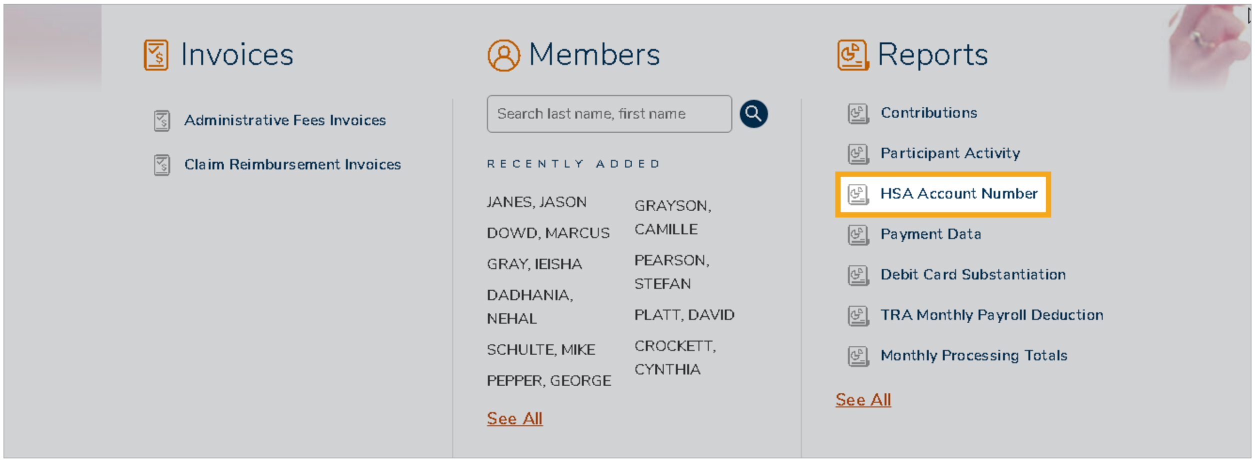


Contributions Report Details



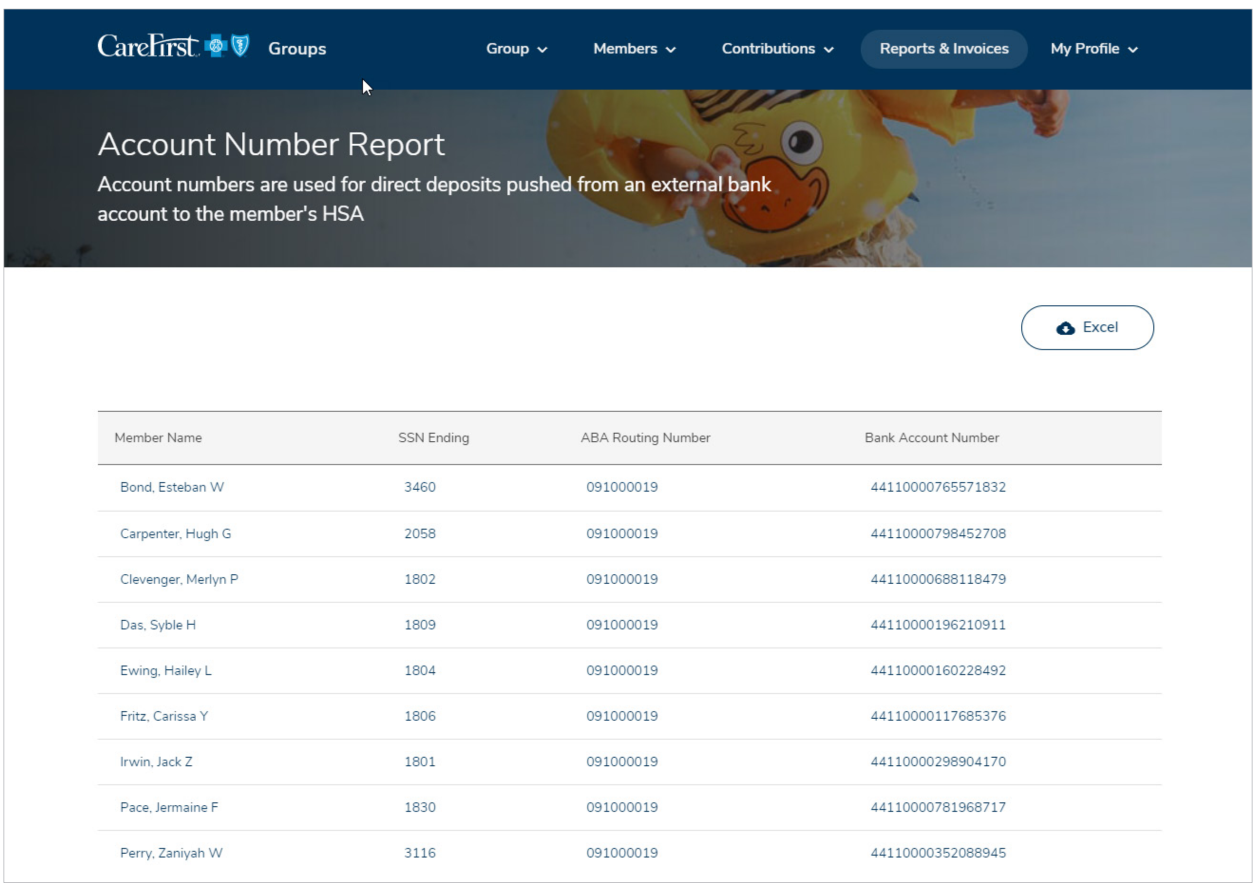
Name	Contribution Date	Added Date	Product	Tax Year	Type	Total Amount
Anderson, Genevieve A	06/10/2016	06/10/2016	HSA	2016	EE Contribution	$240.38
Anderson, Genevieve A	02/19/2016	02/19/2016	HSA	2016	EE Contribution	$240.38
Anderson, Genevieve A	11/25/2016	11/28/2016	HSA	2016	EE Contribution	$240.38
Anderson, Genevieve A	08/05/2016	08/08/2016	HSA	2016	EE Contribution	$240.38

HSA Account Number



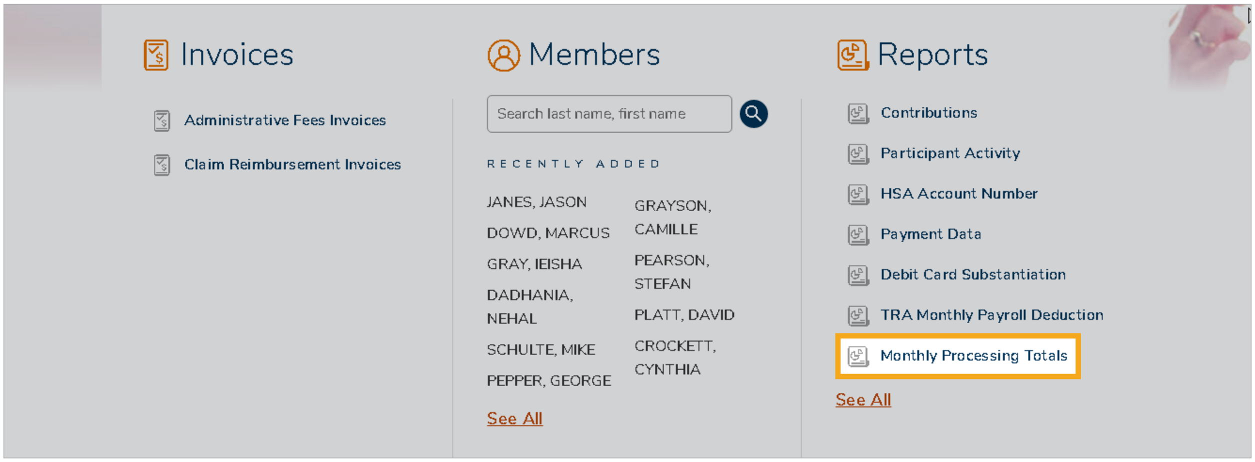
An ACH Push is a transaction in which a group initiates an electronic transfer of funds to each member's account at Further typically via their payroll system. This report provides a detailed list of each member's HSA account information used for direct deposits for this purpose. When the direct deposit/ACH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



Member Name	SSN Ending	ABA Routing Number	Bank Account Number
Bond, Esteban W	3460	091000019	44110000765571832
Carpenter, Hugh G	2058	091000019	44110000798452708
Clevenger, Merlyn P	1802	091000019	44110000688118479
Das, Syble H	1809	091000019	44110000196210911
Ewing, Hailey L	1804	091000019	44110000160228492
Fritz, Carissa Y	1806	091000019	44110000117685376
Irwin, Jack Z	1801	091000019	44110000298904170
Pace, Jermaine F	1830	091000019	44110000781968717
Perry, Zaniyah W	3116	091000019	44110000352088945

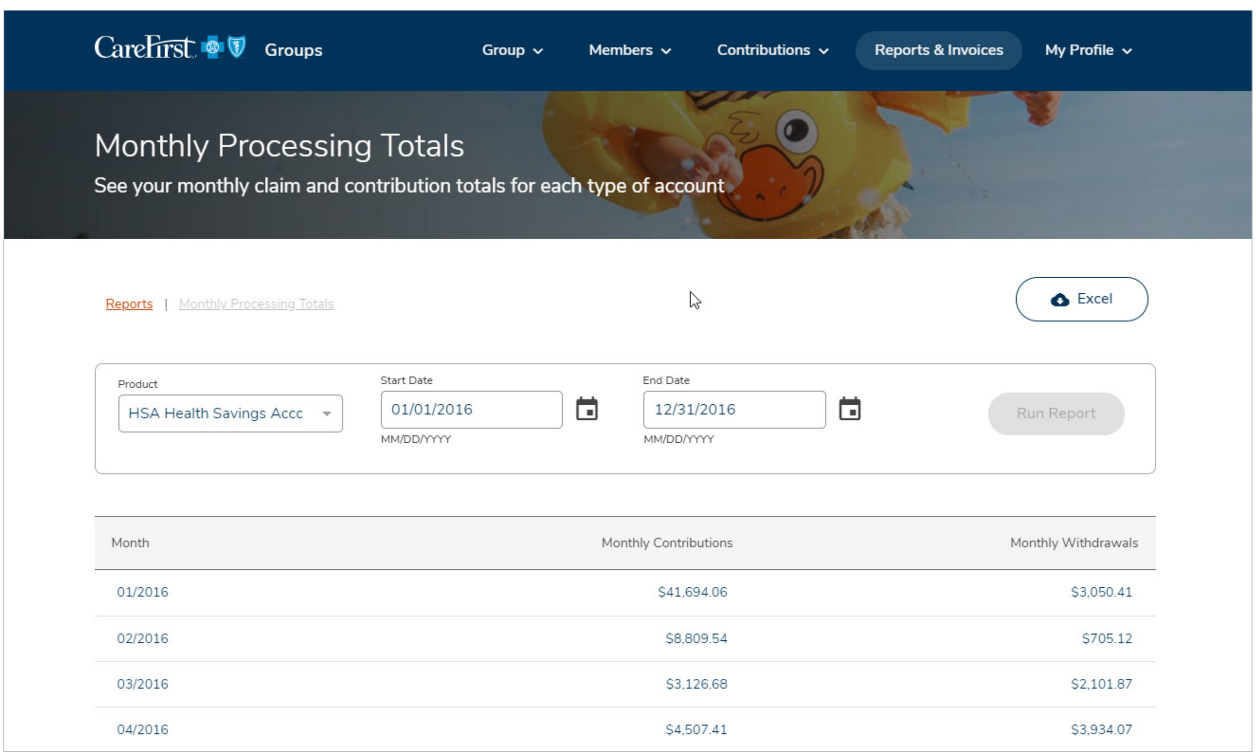
Monthly Processing Tools



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.



HSA Member Reports

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

CareFirst *MyAccount*

Go to **carefirst.com/myaccount**

Verification Form

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

Account Verification Form

JOHN SMITH
123 MAIN STREET
OWING MILLS, MD 21117

SA ID: SA1234567
Date: 05/12/2021

Welcome to CareFirst BlueCross BlueShield, the administrator for your spending account(s). At CareFirst BlueCross BlueShield, 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: 04/01/2021
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 www.carefirst.com/myaccount. 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:

866-758-6119
Monday through Friday, 8 AM to 9 PM Eastern Time; Sat and Sun, 9 AM to 5 PM

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.

CareFirst

Member Account Statement

JOHN DOE
123 MAIN STREET
OWING MILLS, MD 21117

SA ID: SA1234567
Date: 06/09/2021

Employer: SA SAMPLE COMPANY

Thank you for being a valued customer of CareFirst BlueCross BlueShield. This account summary is being provided to reflect all account activity processed on your account from 01/01/2021 through 12/31/2021. Please visit our website at www.carefirst.com/myaccount for detailed account activity throughout the year, including available balance, payments and claim information.

Health Savings Account Summary

Account Effective Date	01/01/2021
Beginning Balance	$0.00
Contributions made for 2021 Tax Year	$2,000.00
Interest Earned	$0.00
Withdrawals	$0.00
Fees	$0.00
Available Base Balance	$2,000.00

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.
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:

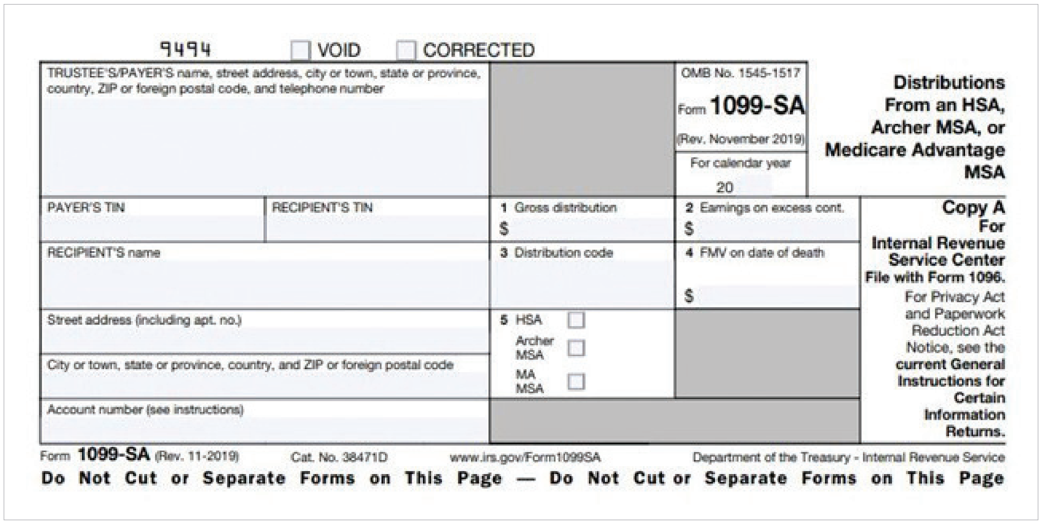
866-758-6119
Monday - Friday 8 a.m. - 9 p.m. ET, Saturday and Sunday 9 a.m. - 5 p.m. ET

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.)
5 HSA / Archer MSA / MA MSA
City or town, state or province, country, and ZIP or foreign postal code
Account number (see instructions)

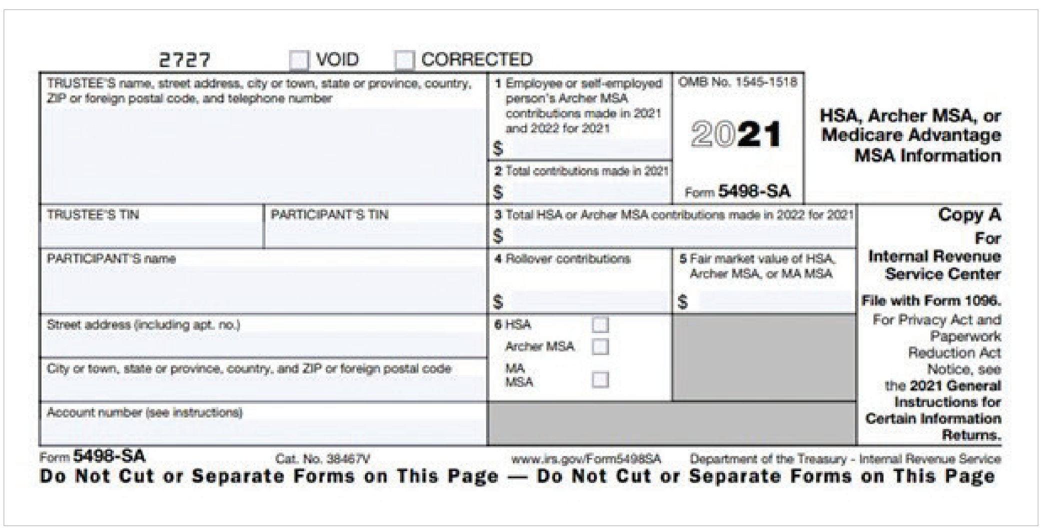
Copy A For Internal Revenue Service Center
File with Form 1096.
For Privacy Act and Paperwork Reduction Act Notice, see the current General Instructions for Certain Information Returns.

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.)
6 HSA / Archer MSA / MA MSA
City or town, state or province, country, and ZIP or foreign postal code
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: Client Solutions Advocate Team at 866-758-6119 or **Carefirstsolutions@HelloFurther.com**

Contributions Management Team at 866-758-6119 or **Contributions@HelloFurther.com**

CareFirst learn site at **learn-carefirst.hellofurther.com**

CareFirst BlueFund

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