



# 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



# HSA Employer Reports

## 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:

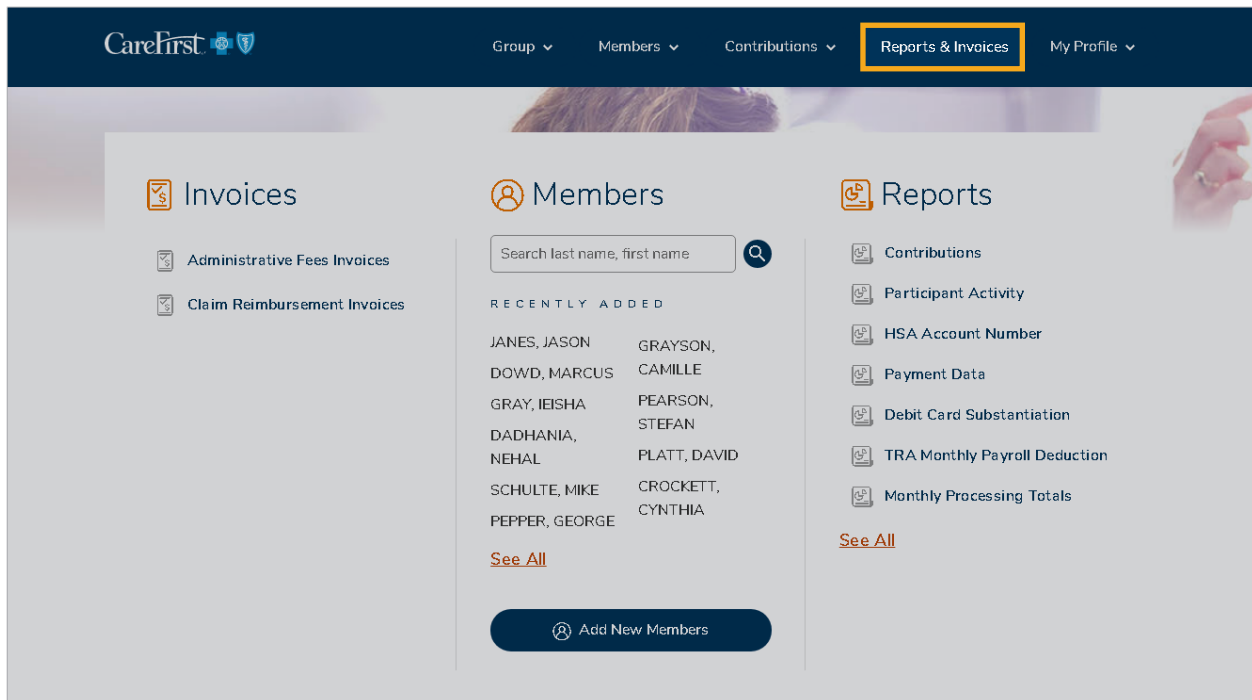
- Available on demand
- Viewable for specific time periods
- Sortable and filterable for specific information
- Able to be exported to Excel spreadsheets (and some to PDFs)

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.

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](https://carefirst.com), then click *For Employers > login*.
- Once logged in, click *Coverage > BlueFund Administration*.

**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.



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

## Participant Activity

The screenshot shows a dashboard with three main sections: Invoices, Members, and Reports. The Reports section is highlighted with a yellow box, and 'Participant Activity' is selected within it. The Members section shows a search bar and a list of recently added members.


Section	Item
Invoices	Administrative Fees Invoices
	Claim Reimbursement Invoices
Members	Search last name, first name
	RECENTLY ADDED
	JANES, JASON
	GRAYSON, CAMILLE
	DOWD, MARCUS
	GRAY, IEISHA
	PEARSON, STEFAN
	DADHANIA, NEHAL
	PLATT, DAVID
	SCHULTE, MIKE
CROCKETT, CYNTHIA	
PEPPER, GEORGE	
Reports	Contributions
	Participant Activity
	HSA Account Number
	Payment Data
	Debit Card Substantiation
	TRA Monthly Payroll Deduction
	Monthly Processing Totals
See All	

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.

The screenshot shows the 'Participant Activity Report' page. It includes a navigation bar with 'Carefirst' and 'Groups' logos, and a main header with the report title and description. Below the header are filters for 'Product' and 'Tax Year', a 'Run Report' button, and a 'View Member Details' button. At the bottom, there is a summary table with the following data:

Enrolled Participants	Available Rollover	Applied Rollover	Employer Funding	Total Withdrawals	Rolled Forward	Available Balance
12	\$0.00	\$0.00	\$0.00	\$8,214.26	\$0.00	\$12,794.12

## Participant Activity Details

CareFirst  Groups 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:  Tax Year:  Run Report

Name ↑	SSN Ending	Start Date	Available Rollover	Applied Rollover	Employer Funding	Rolled Forward
.	xxxxx		\$0.00	\$0.00	\$0.00	\$0.00
.	xxxxx		\$0.00	\$0.00	\$0.00	\$0.00
.	xxxxx		\$0.00	\$0.00	\$0.00	\$0.00
Bond, Esteban	xxxxx3460	12/01/2019	\$0.00	\$0.00	\$0.00	\$0.00
Carpenter, Hugh	xxxxx2058	11/01/2018	\$0.00	\$0.00	\$0.00	\$0.00
Clevenger, Marilyn	xxxxx1802	06/01/2017	\$0.00	\$0.00	\$0.00	\$0.00
Das, Syble	xxxxx1809	02/01/2016	\$0.00	\$0.00	\$0.00	\$0.00



## Contributions

The dashboard is divided into three main sections: Invoices, Members, and Reports. The Reports section is highlighted with an orange box and contains a list of report types: Contributions, Participant Activity, HSA Account Number, Payment Data, Debit Card Substantiation, TRA Monthly Payroll Deduction, and Monthly Processing Totals. A 'See All' link is located below the list.

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 is a navigation bar with 'Carefirst' logo and tabs for 'Groups', 'Members', 'Contributions', 'Reports & Invoices', and 'My Profile'. Below the navigation bar, the page title 'Contribution Report' is displayed, followed by the instruction: 'See contributions made for your group; View Details to see this list broken out by member name'. There is an 'Excel' download button in the top right corner.

The main content area contains a form for generating the report. The 'Product' dropdown is set to 'HSA Health Savings Account - 01/01/2016'. The 'Start Date' is '01/01/2016' and the 'End Date' is '12/31/2016'. The 'Date Type' is 'Contribution Added Date' and the 'Tax Year' is 'Select'. A 'Run Report' button is located to the right of the form.

Below the form, there is a 'View Details' button. At the bottom of the page, a table displays the contribution data:

Added Date	Contribution Date	Product	Tax Year	Employer Amount	Employee Amount	Other Amount	Total Amo
12/23/2016	12/23/2016	HSA	2016	\$0.00	\$3,444.14	\$0.00	\$3,444.1
12/09/2016	12/09/2016	HSA	2016	\$0.00	\$1,594.14	\$0.00	\$1,594.1
11/28/2016	11/25/2016	HSA	2016	\$0.00	\$1,594.14	\$0.00	\$1,594.1

## Contributions Report Details




CareFirst  Groups 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](#) | [Contribution Report](#) | [Contribution Report Details](#) Excel

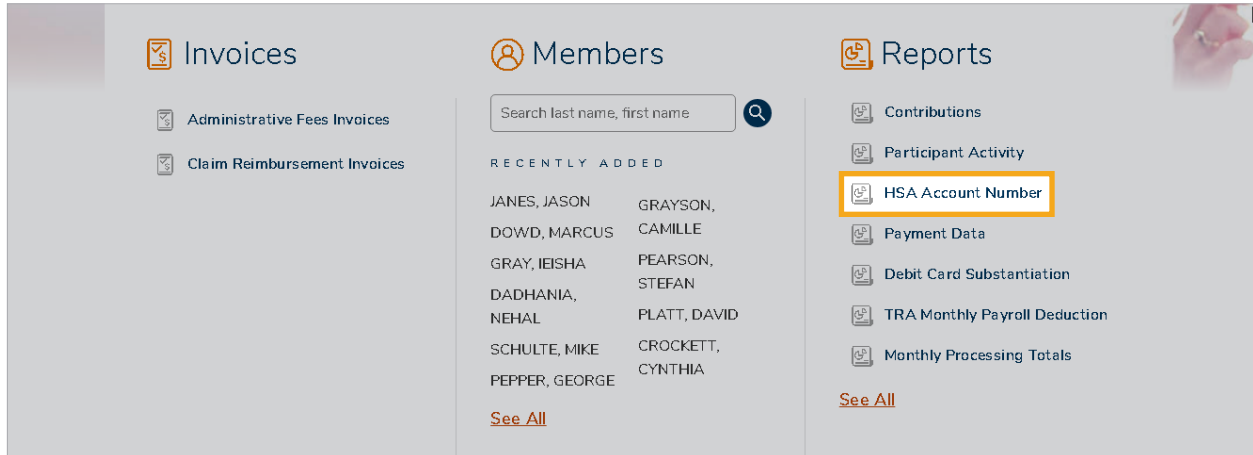
Product:  Run Report

Start Date:   End Date:   Date Type:   Tax Year:  MM/DD/YYYY MM/DD/YYYY

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

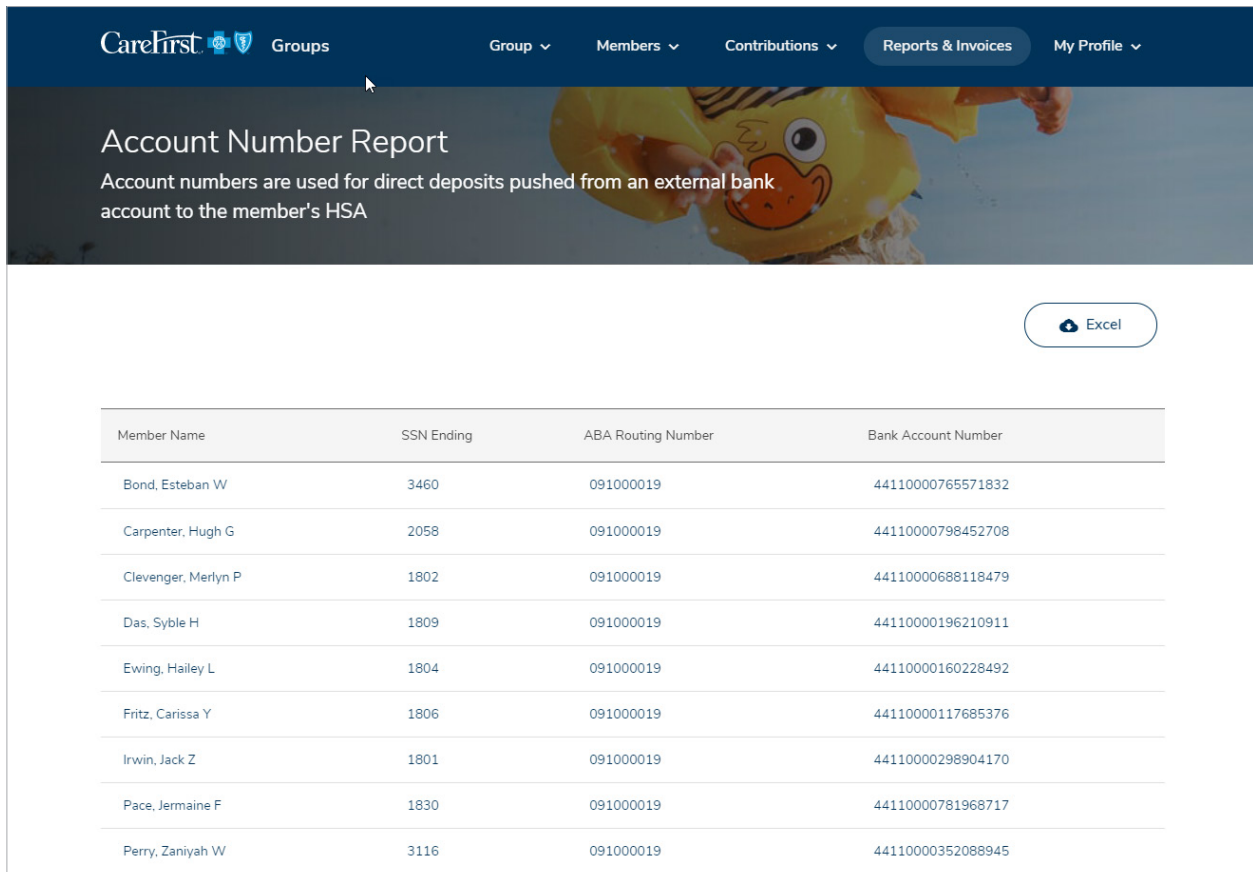


## HSA Account Number



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.



## Monthly Processing Tools

The dashboard is divided into three main sections: Invoices, Members, and Reports. The Invoices section includes links for Administrative Fees Invoices and Claim Reimbursement Invoices. The Members section features a search bar for last name and first name, a list of recently added members, and a 'See All' link. The Reports section lists various report types, with 'Monthly Processing Totals' highlighted in an orange box. Other reports include Contributions, Participant Activity, HSA Account Number, Payment Data, Debit Card Substantiation, and TRA Monthly Payroll Deduction.

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 report page features a navigation bar with 'Carefirst Groups' and dropdown menus 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'. A 'Reports | Monthly Processing Totals' breadcrumb is visible. An 'Excel' download button is in the top right. The report filters are set to 'Product: HSA Health Savings Accc', 'Start Date: 01/01/2016', and 'End Date: 12/31/2016'. A 'Run Report' button is located to the right of the filters. The data is presented in a table with columns for Month, Monthly Contributions, and Monthly Withdrawals.

Month	Monthly Contributions	Monthly Withdrawals
01/2016	\$41,694.06	\$3,050.41
02/2016	\$8,809.54	\$705.12
03/2016	\$3,126.68	\$2,101.87
04/2016	\$4,507.41	\$3,934.07

# 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](https://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](https://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.



### 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](http://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**

Further is an independent company that provides administrative services for CareFirst BlueCross BlueShield consumer directed health care plans and incentive cards. Further does not sell BlueCross or BlueShield products

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# HSA Member Reports

## 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	
TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number			Form <b>1099-SA</b> (Rev. November 2019)		<b>Distributions From an HSA, Archer MSA, or Medicare Advantage MSA</b>
			For calendar year 20		
PAYER'S TIN	RECIPIENT'S TIN	1 Gross distribution \$	2 Earnings on excess cont. \$		<b>Copy A For Internal Revenue Service Center File with Form 1096.</b> For Privacy Act and Paperwork Reduction Act Notice, see the <b>current General Instructions for Certain Information Returns.</b>
RECIPIENT'S name		3 Distribution code	4 FMV on date of death \$		
Street address (including apt. no.)		5 HSA <input type="checkbox"/>		<b>Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page</b>	
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"/>			
		MA MSA <input type="checkbox"/>			
Form <b>1099-SA</b> (Rev. 11-2019) Cat. No. 38471D www.irs.gov/Form1099SA Department of the Treasury - Internal Revenue Service					

### 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	
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 \$		<b>2021</b> Form <b>5498-SA</b>
			2 Total contributions made in 2021 \$		
TRUSTEE'S TIN	PARTICIPANT'S TIN	3 Total HSA or Archer MSA contributions made in 2022 for 2021 \$		<b>HSA, Archer MSA, or Medicare Advantage MSA Information</b>	
PARTICIPANT'S name		4 Rollover contributions \$	5 Fair market value of HSA, Archer MSA, or MA MSA \$		<b>Copy A For Internal Revenue Service Center File with Form 1096.</b> For Privacy Act and Paperwork Reduction Act Notice, see the <b>2021 General Instructions for Certain Information Returns.</b>
Street address (including apt. no.)		6 HSA <input type="checkbox"/>		<b>Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page</b>	
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"/>			
		MA MSA <input type="checkbox"/>			
Form <b>5498-SA</b> Cat. No. 38467V www.irs.gov/Form5498SA Department of the Treasury - Internal Revenue Service					

# Frequently Asked Questions

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**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](mailto:Carefirstsolutions@HelloFurther.com)  
Contributions Management Team at 866-758-6119 or [Contributions@HelloFurther.com](mailto:Contributions@HelloFurther.com)  
CareFirst learn site at [learn-carefirst.hellofurther.com](http://learn-carefirst.hellofurther.com)





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