THE hsa SOLUTION

POW!

Payroll On the Web
Health Savings Account – HSA
Employer Payroll
Funding Application

November 2011
V 12.3

ACS | BNY Mellon
the HSA solution

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Introduction

Welcome to *POW!* – the Payroll On the Web Employer Funding Application for Health Savings Accounts. This secure application allows you to easily provide us with contribution information. This contribution information, paired with lump sum funding via wire, check or Automated Clearing House (ACH), provides, the opportunity for communication about payroll contributions for timely and accurate posting to employee accounts.

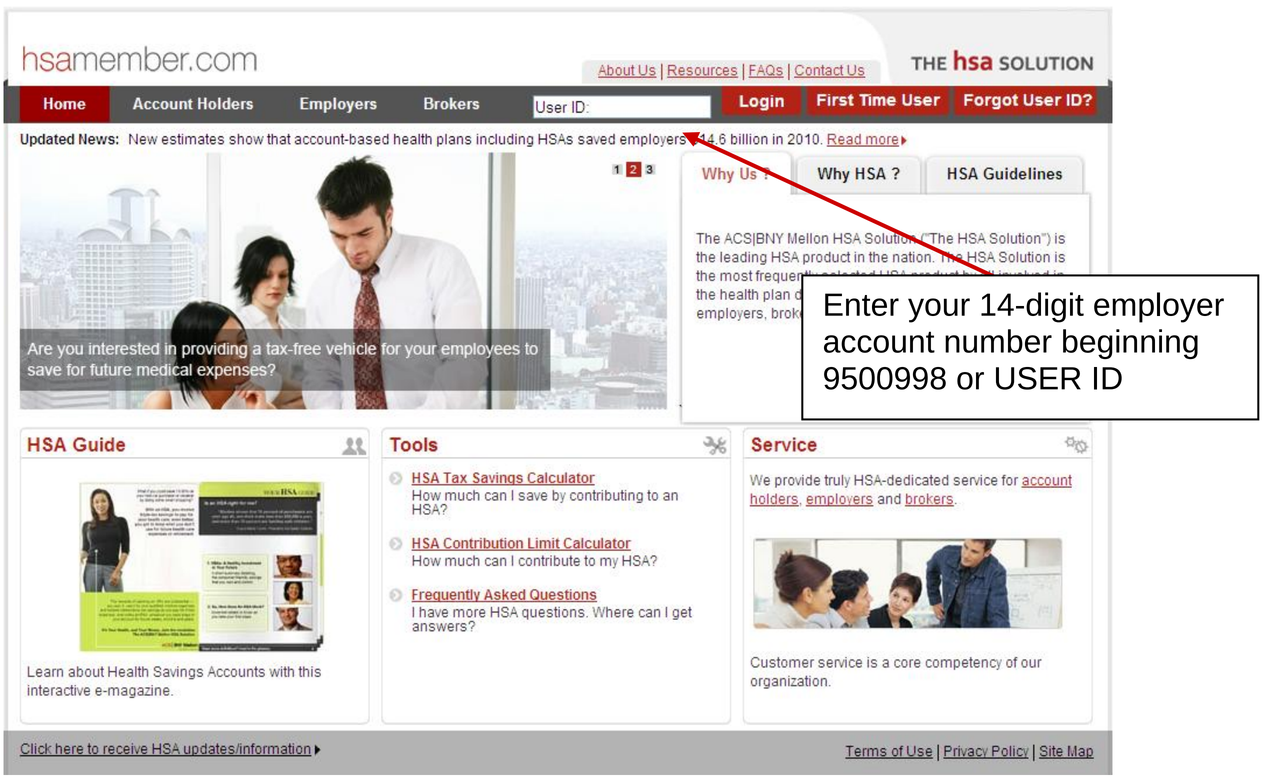
This guide is prepared and distributed as a resource and step-by-step user manual. Note, for security purposes, the Business Contact User ID is provided in a separate notification. If you have a User ID contact your Business Contact for your initial password. See the password management section of the guide for additional information.

We are excited to offer this application and hope it meets your funding needs.

LOGGING ON TO *POW!*

Open your browser and navigate to the url: **www.hsamember.com**. This is also referred to as the "Member website." Follow these logon instructions and reference points:

	Primary Business Contact	Other Assigned Users
User ID	Employer account number beginning 9500998XXXXXX	USER ID provided to you by the Primary Business Contact
Initial Password	999999999	As assigned and provided by the Primary Business Contact



<u>If this is your first time accessing the website, the system will prompt you to change your password after your initial login</u>. Input your password and press "Submit." For information on changing and updating your password please see the Password Management Section of this Guide.

During your first login, you will be required to accept the terms of use for this site. You may review and print these terms and conditions at any time in the future by pressing the "Privacy Policy" and "Terms of Use" references located at the bottom of the screens.

Passwords must be nine characters or less and must contain one numeric value.

✓ For your privacy and protection of the data, this site must operate on a 32-bit operating system (Windows 95, Windows 98, Windows NT 4.0, Windows 2000 or Windows XP); Internet Browser (IE 5.0 or Netscape Navigator 6.1 or higher) with a minimum 28.8KB modem connectivity. The preferred screen display setting is 1024 by 768 pixels.

Security Provisions

Security of accountholders and employers is of paramount concern to ACS and The Bank of New York Mellon. To ensure information is provided to and transactions conducted by accountholders and employers' authentication of contact information is requested during each encounter. Employer authentication is based on the contact listing provided during setup, and as amended, coupled with the responses to selected security challenge questions. Specific web users are authorized by the Primary Business Contact's setup on the Manage Access screens. Such users are also authenticated upon contacting our service center. Only indicated, authorized contacts responding to the recorded responses may discuss employer information.

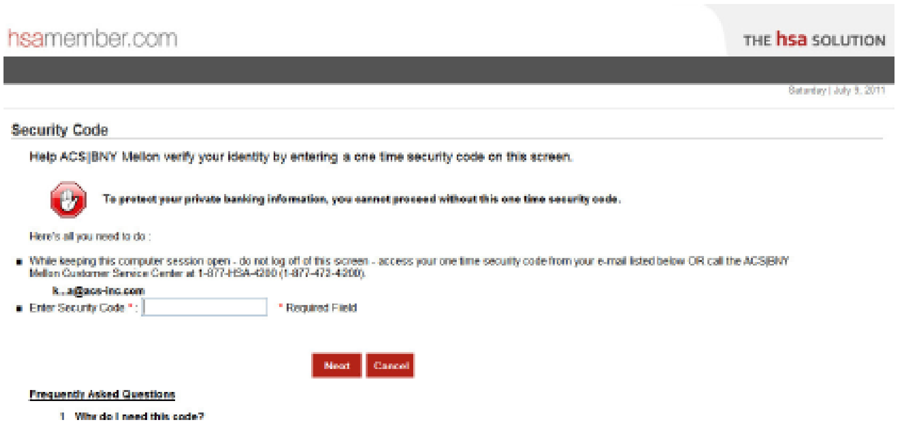
- ✓ An integral part of security concerns email communications/transmissions, submission of data and shipment of materials.
- ✓ Initial enrollment as well as updates should be transmitted via FTP by the health plan/TPA.
- ✓ Payroll submissions should be either via the secure application, Payroll on the Web or through Individual ACH initiated by your bank
- ✓ Excel-to-text files or Payroll files should be submitted over secure FTP connections.

In the rare instance when email communication containing personal information regarding the employer or accountholder (including name, address, zip code, email address, telephone number, dates including date of birth or effective date, account number and Tax ID or Social Security Number) is required, the email should be sent over a secure link (i.e. Tumbleweed, Secure Message) or with a PGP encrypted email. Employers may obtain a PGP encrypted email valid for six weeks from the employer support team.

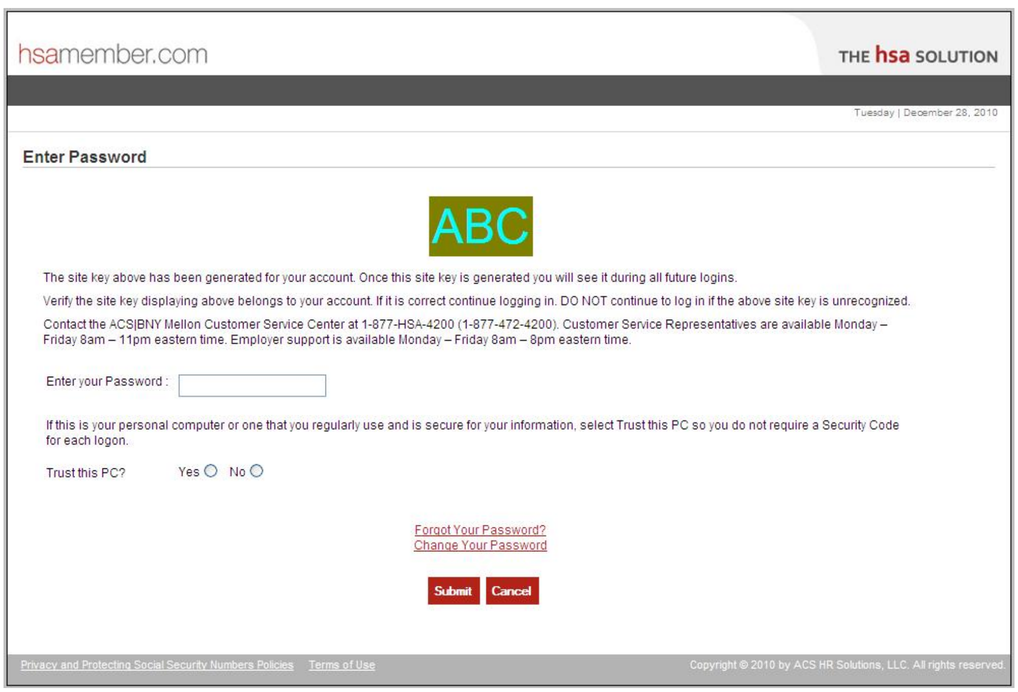
In accordance with security guidelines established by the FFIEC (Federal Financial Institutions Examination Council), HSA web users may be asked to respond to security questions or provide security information during authentication. Notification of such requirements will be displayed on the website to inform users of logon updates. In addition, the web may not display the accountholder's name or account number in full in compliance with these security guidelines. For security reasons, a user id is locked after three unsuccessful attempts to logon to the site, three months after the account's effective date and/or after six months of inactivity. A locked account needs to be unlocked by a service representative. Employer support representatives are available during our hours of operations: Monday- Friday 8am – 8pm Eastern Time; accountholder service representatives are available during our hours of operations: Monday- Friday 8am –11pm Eastern Time.

Accordingly the website will issue a "site key" or cue unique to your employer account. Be certain that authorized users of payroll on the web are (1) included on the security challenge form; (2) advised of the responses to the security challenge questions and/or their SubUser ID and email address; and (3) are familiar with the site key. You may wish to "remember" the computer of authorized payroll on the web users to facilitate processing. Unrecognized computers will need to use a security code as part of the logon. Security codes are available to email addresses as provided on the website as well as through the employer support team. An example of the security code screen, email and a sample site key are displayed on the next page.

When an unrecognized computer is used to access the sub-account, the following screen will display. If an email address has been provided and verified, the security code will be sent to it within a few minutes. Employer Support Team representatives may also assist authorized users with obtaining security codes.

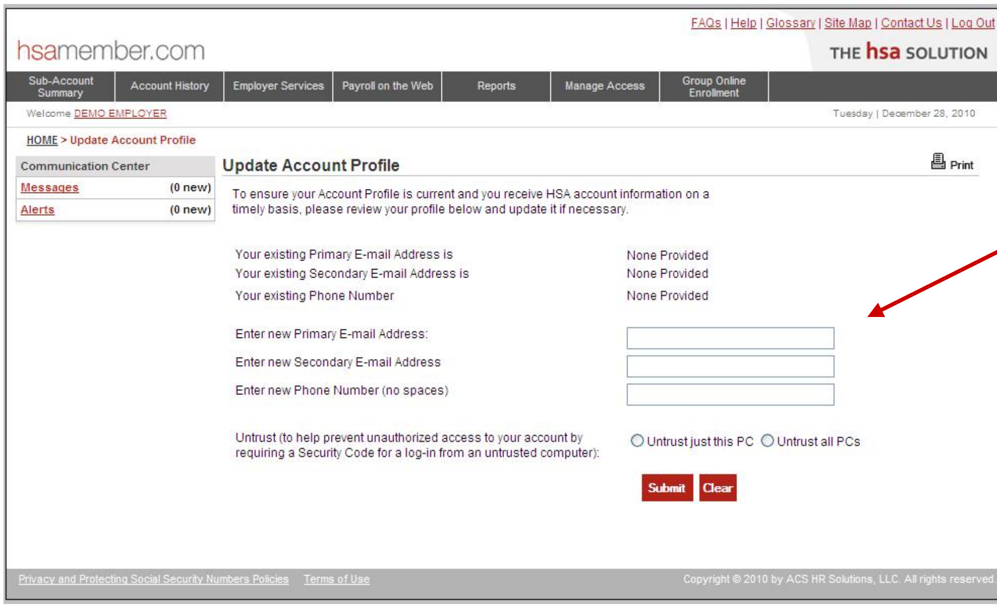


This is a sample site key. A unique one is generated by the system for your sub-account and should be verified as yours at each logon. Do not proceed with a logon if the site key for your sub-account is not displayed. After reviewing the site key, you may input your password. If this is the first logon use the password provided to you. You will be prompted and required to change your password prior to proceeding further. Note the option to “Remember this Computer” – multiple computers may be remembered for an account. A remembered computer does not need a security code to logon. However, the site key will display and should be reviewed.

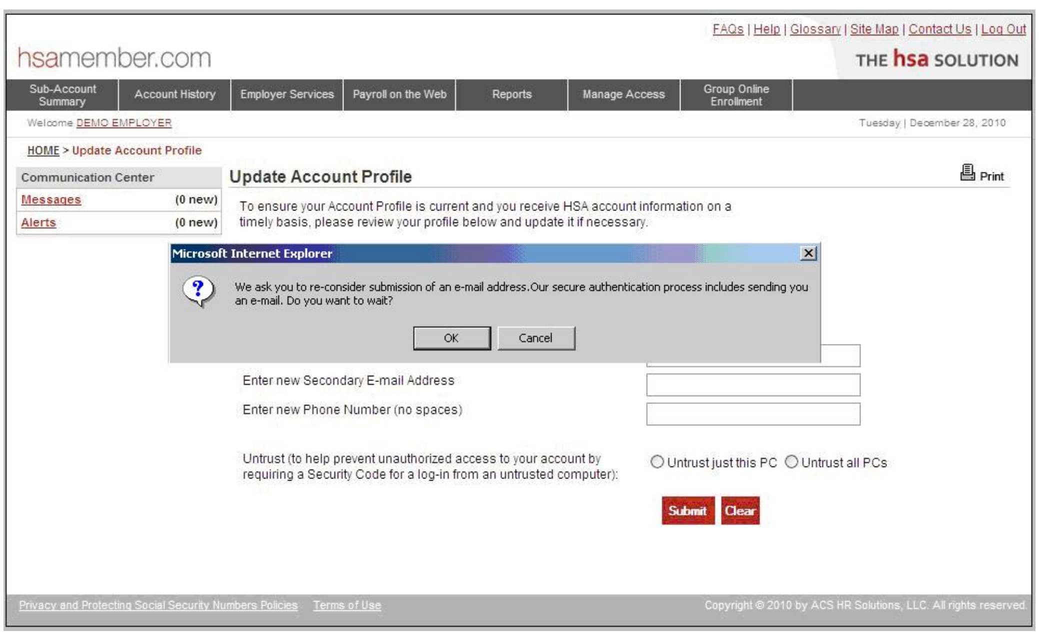


PROVIDING AN EMAIL ADDRESS

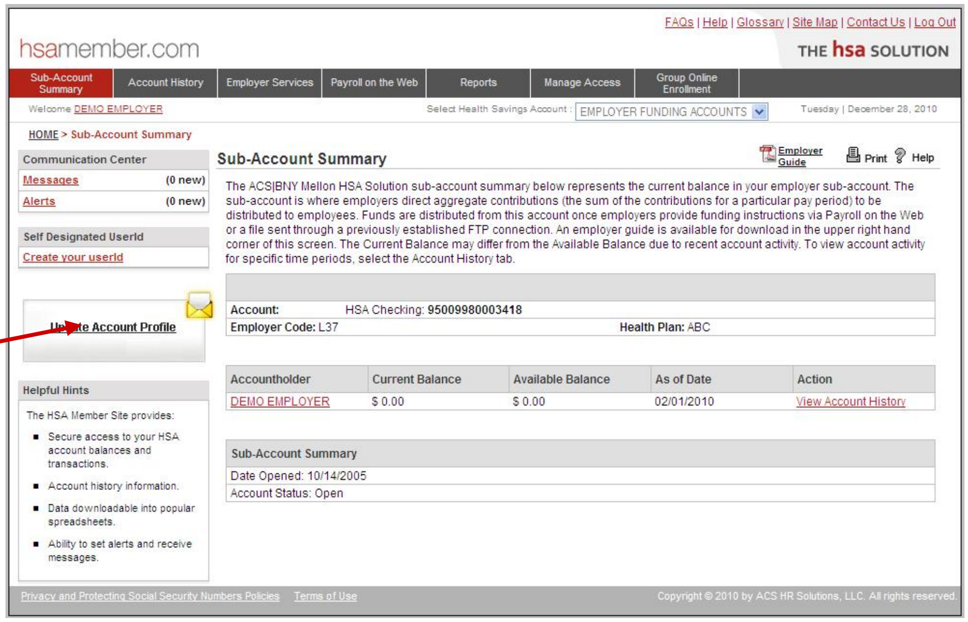
Upon logging into the site, users are prompted to provide a valid email address. Once an email address is on file, email capture screens will not display. Fields are provided for a second email and/or a phone number. Email addresses can be updated going forward (see second screen shot).

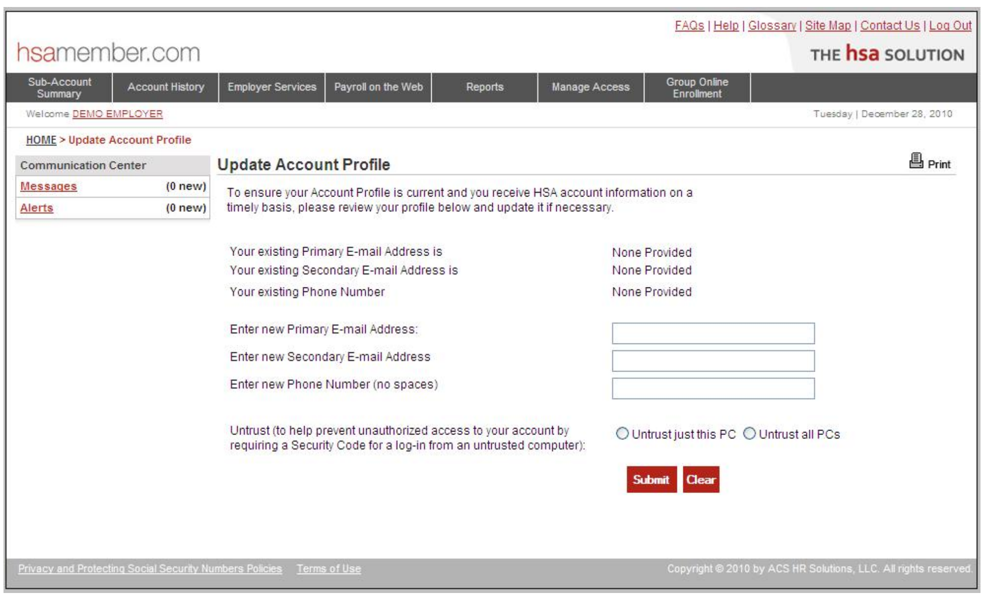


Should you decline to provide the email address at this time you will be requested to provide it at subsequent log-on.



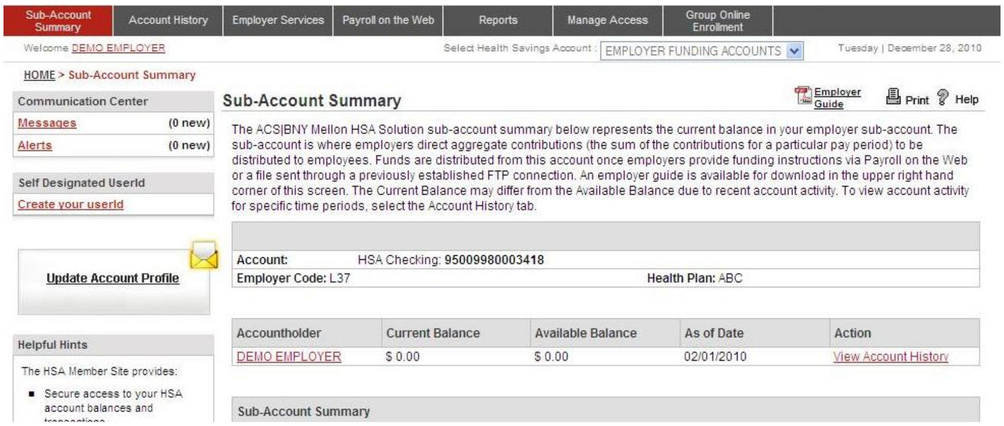
You may update the system email addresses and phone information at any time on the Account Summary screen; select Update Account Profile.





ACCOUNT SUMMARY & APPLICATION OVERVIEW

Upon successful logon to the site, note the tabs “Sub-Account Summary,” “Account History,” “Employer Services,” “Payroll on the Web,” “Reports”. (Displayed from left to right under the logo.) The Primary Business Contact will also view “Manage Access.” A description of the features of each tab is listed below.

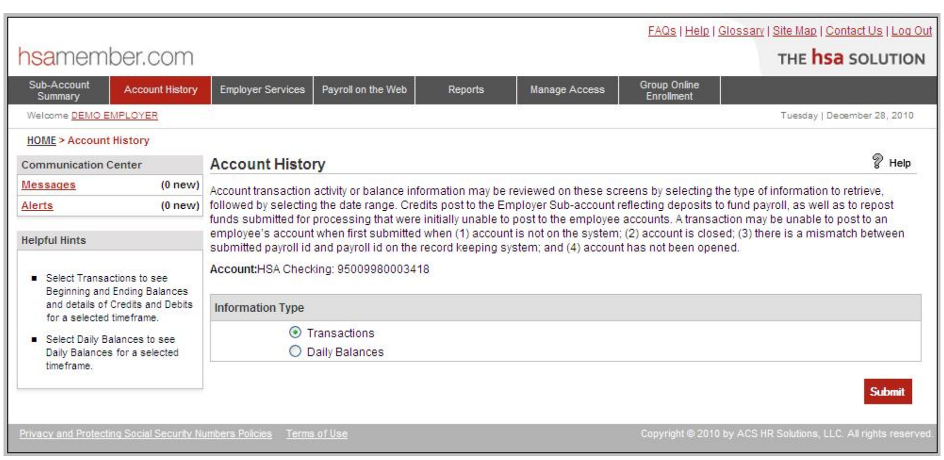


Sub-Account Summary

Displays account number, employer name, current and available balance and provides access to account history. If you select the account name link, the information stored in Checking Account Profile (i.e. current profile and address) for your firm will display. Please contact the Employer Support Team to update this information.

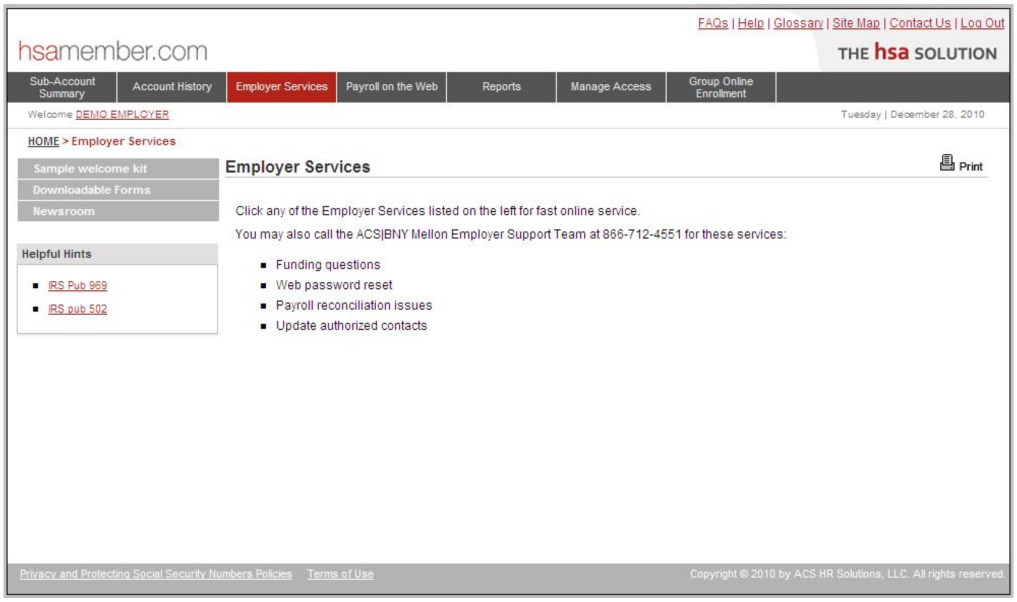
If you select the “View History” button (or the Account History Tab), you can elect to view Transaction or Daily Balance information for the employer account. You can also select to view transactions with a specific dollar value.

The Message and Alerts links indicate if you have information to review. You can also setup a link to provide email notification of account activities. Alerts can keep you informed when funds post to the account as well as when files are processed against the account.



Account History

Select to view Transaction or Daily Balance information for the employer account. You can also select to view transactions with a specific dollar value.



Employer Services

This tab provides a central location for user guides, account holder and employer forms and links to IRS and other web sites.

Forms

USER GUIDES

Payroll on the Web (POW!) Guide - user guide for POW!

Web Reports Guide – user guide for Web Reporting.

Funding Text File – user guide for uploading a funding file.

ACCOUNT HOLDER SERVICES

Close Transfer Form - allows an account holder to close one BNY Mellon HSA account and transfer the balance to another BNY Mellon HSA account.

Deposit Slip - make post-tax contributions and to return any non-qualified disbursements to your HSA.

Excess Contribution Form - request the return of any funds that were deposited in excess of your annual health savings account maximum limit.

IRA Transfer Form - completed form should be provided to the account holder's current IRA trustee/custodian to initiate an IRA transfer. Only one IRA transfer is allowed during the lifetime of an individual.

Reopen Account Form - must be submitted with a completed Master Signature Card.

Trustee to Trustee Transfer - move money from an existing HSA into an ACS|BNY Mellon HSA.

EMPLOYER SERVICES

Lump Sum Funding Instructions - make lump sum deposits for pre-tax funding of employees' HSA account.

Deposit Slip - make lump sum deposits for pre-tax funding of employees' HSA account.

Security Challenge Form - add/update authorized contacts to receive information from the Employer Support Team.

TAX REPORTING

Contribution Limits - the annual contribution limits allowed by the IRS.

1099SA Sample - issued only when a distribution posts from your HSA account during the reported tax year.

5498SA Sample - reports contributions to the HSA during and for the reported tax year as well as the Fair Market Value of the account as of the end of reported tax year.

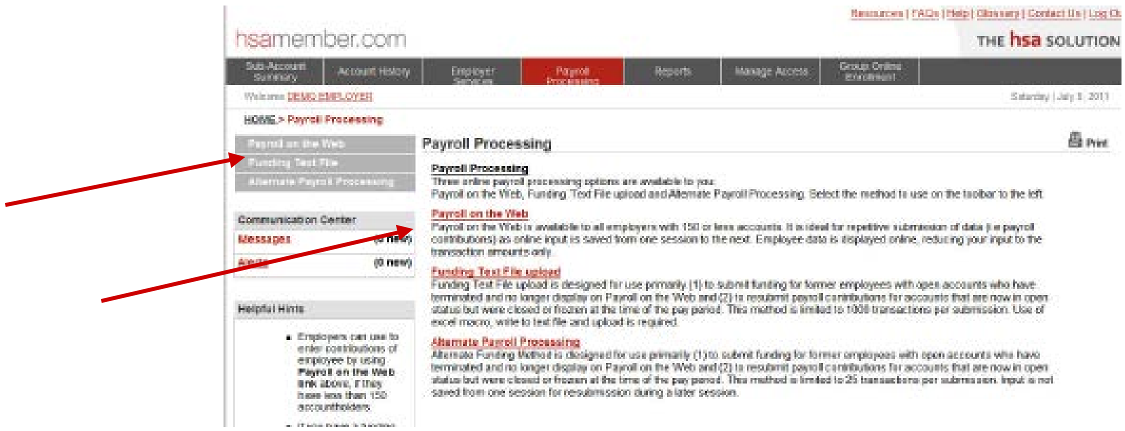
Form 8889 - HSA participants may need to submit Form 8889 as part of their 2009 tax filing.

Instructions for Form 8889

Publication 969 - IRS Health Savings Account publication.

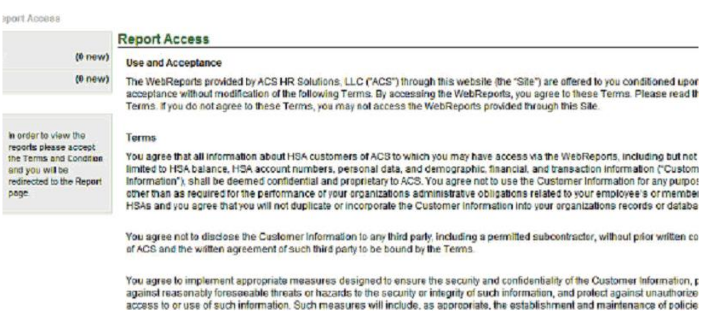
Payroll

This tab houses the three online Payroll applications: Payroll on the Web; Funding Text File and Alternate Payroll Processing. Payroll on the Web application. Select Payroll application to use from the link on the left side of the screen or within the text. Please see next section of this guide for details regarding its display and use.



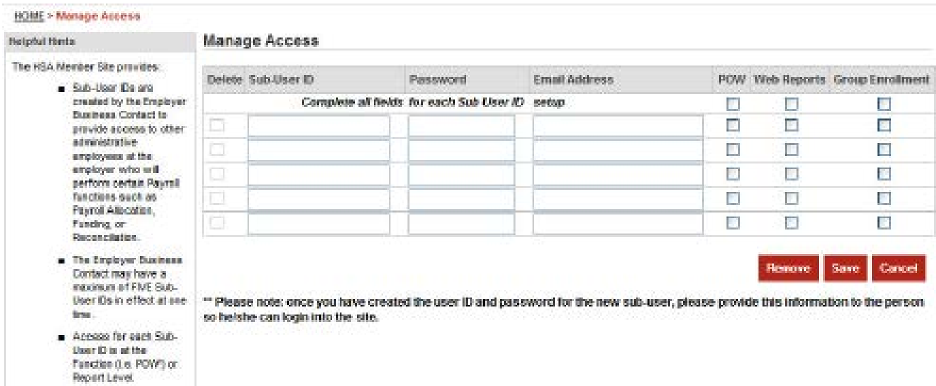
Reports

This tab houses the Web Reporting suite providing information and details regarding Payroll files (including Payroll on the Web), Account Profile (including YTD payroll posting as well as current account status) and Monthly Summary reports for the employer. See Web Reporting user guide for additional detail.



Manage Access

This tab is viewed only by the Primary Business Contact logon and facilitates the setup and modification of web user access. See Web Reporting user guide for additional detail.



PAYROLL ON THE WEB

Introduction

Through logon to the secure site, employee information (name, payroll id number and account status) for employees currently on the ACS/Mellon HSA Solution recordkeeping system with your employer id will display. This application is available to employers with less than 150 accounts on the recordkeeping system. If your firm has 150 or more *accounts* on the system, a message will notify you that you cannot use the payroll application. In this instance, contact the Employer Support Team at 866-712-4551 Monday – Friday, 8am-8pm, EST or HSAEmployerSetup@acs-inc.com to discuss alternatives.

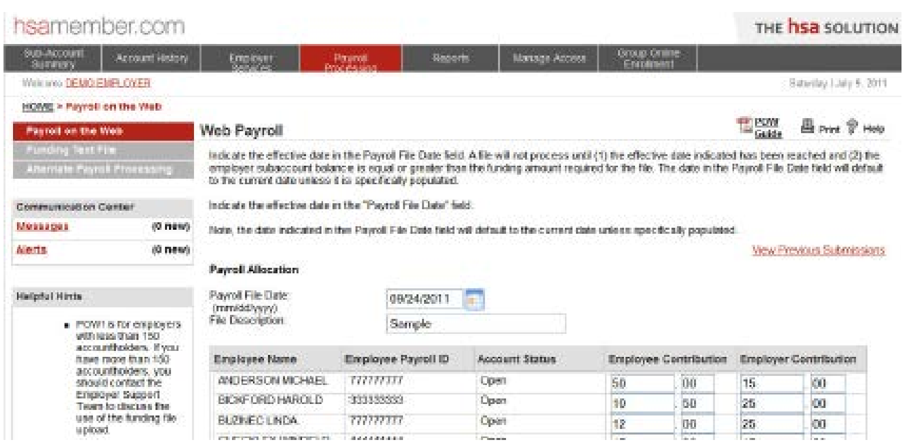
Display

The Payroll on the Web display is alphabetical by Last Name, First Name for all accountholder's currently on our system with an employer code consistent with your code. The employee's Payroll id and account status are also displayed. **Note, you may only input contribution information for accounts in an *open* status.**

Accounts are in frozen status when they are processed onto the recordkeeping system but the signature process is incomplete. You are not able to input contribution information for an account when it is in a frozen status.

Accounts not yet processed on our system do not display.
Accounts for individuals who have a status of "Inactive" or a different employer code than that of your firm do not display.

A maximum of 150 accounts will display. You may navigate through the listing using the "arrow bar" to the right of the contribution input fields. The total number of accounts on the system is indicated at the bottom of the screen to the left of the "Update" indicator.



Input Payroll Contribution Detail

Input of payroll effective date, file description and contribution breakdown information is readily accomplished in this section of the website. If you need additional information while you are using Payroll on the Web, press the "Help with this Page" link. The following information will display.

After you have reviewed this information, you may return to the application by pressing "Return to Previous Page" link found at the bottom of the "Help with this page" information.

Payroll File Date

At the top of the screen, indicate the effective payroll processing date for this submission. The default is today's date. Note, contributions will not post to the accounts unless (1) the effective date has been reached, and (2) sufficient funds are available in the employer account.

Indicate the effective date for the file to process. The default is today's date. The format is MM/DD/YYYY. If the date entered is not a business processing date, the file will process on business processing date following that date. For example, September 24, 2011 is a Saturday. Input with that effective date will process on Monday, September 26, 2011.

Input a file description in the field below "Date." This may be your employer name, the file date, etc. Each submission should have a unique submission for identification purposes.

Both the effective date and description are required inputs. If you do not complete information in these fields, the update feature will not process. A popup will remind you to complete these sections.

Contribution Information: Employee and Employer

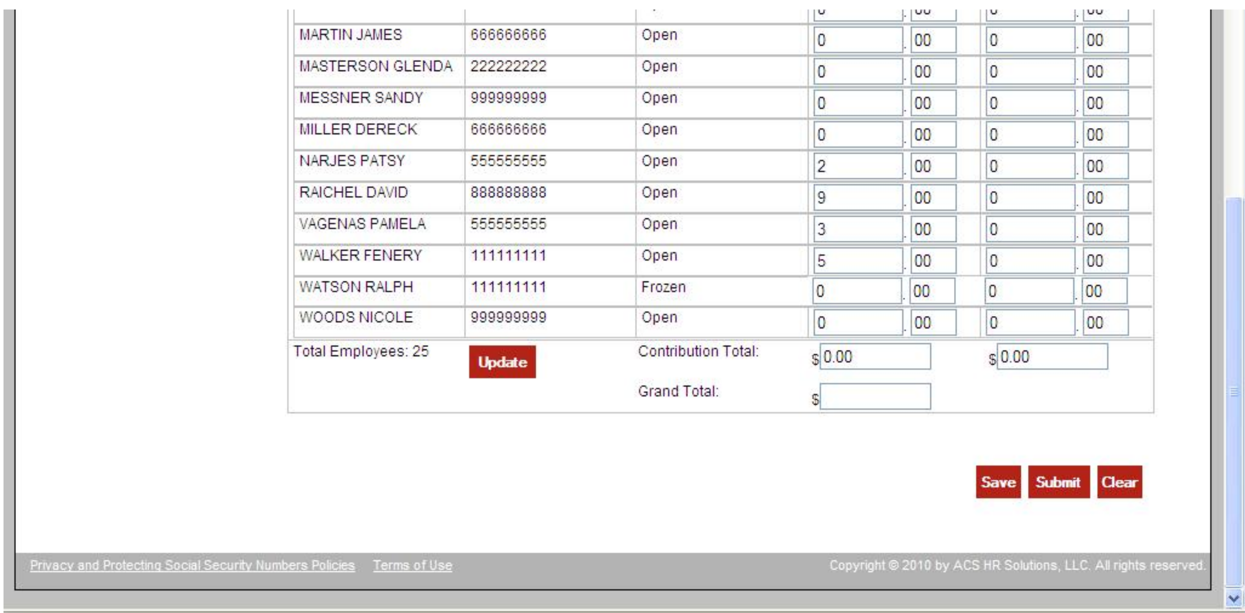
You may enter contribution information for *open* employee accounts only. This is accomplished by entering a dollar and cent value in the Employee Contribution and/or Employer Contribution columns next to the employee name and payroll id number. **Only numeric values will process.** Dollar amounts up to the annual maximum contribution may be input into each individual's row. The default is 00. Only the dollar amount of the contribution to post should be input into the dollar field. Cents are to be indicated in the cents field to the right of the dollar field. The cents field must be populated with two numeric values. The default is 00. Input of alphabetical characters, symbols and spaces will result in a popup requiring adjustment to numeric values only.

Note: system restriction will advise and require adjustment to any single entry for an accountholder in excess of the current IRS maximum annual contribution.

Review the input for the open accounts in the screen print below. No contributions are input for the frozen accounts, as input cannot be made for frozen accounts (see next to last account in listing).

By pressing the "Update" button at the bottom of the screen, subtotals for the Employee Contributions and Employer Contributions, as well as an overall total will calculate.

Note: a Contribution Total for Employee and Employer contributions as well as Grand Total display.



MARTIN JAMES	666666666	Open	0	00	0	00
MASTERSON GLENDA	222222222	Open	0	00	0	00
MESSNER SANDY	999999999	Open	0	00	0	00
MILLER DERECK	666666666	Open	0	00	0	00
NARJES PATSY	555555555	Open	2	00	0	00
RAICHEL DAVID	888888888	Open	9	00	0	00
VAGENAS PAMELA	555555555	Open	3	00	0	00
WALKER FENERY	111111111	Open	5	00	0	00
WATSON RALPH	111111111	Frozen	0	00	0	00
WOODS NICOLE	999999999	Open	0	00	0	00
Total Employees: 25	Update	Contribution Total:	$ 0.00		$ 0.00	
		Grand Total:	$			

Save Submit Clear

Privacy and Protecting Social Security Numbers Policies Terms of Use

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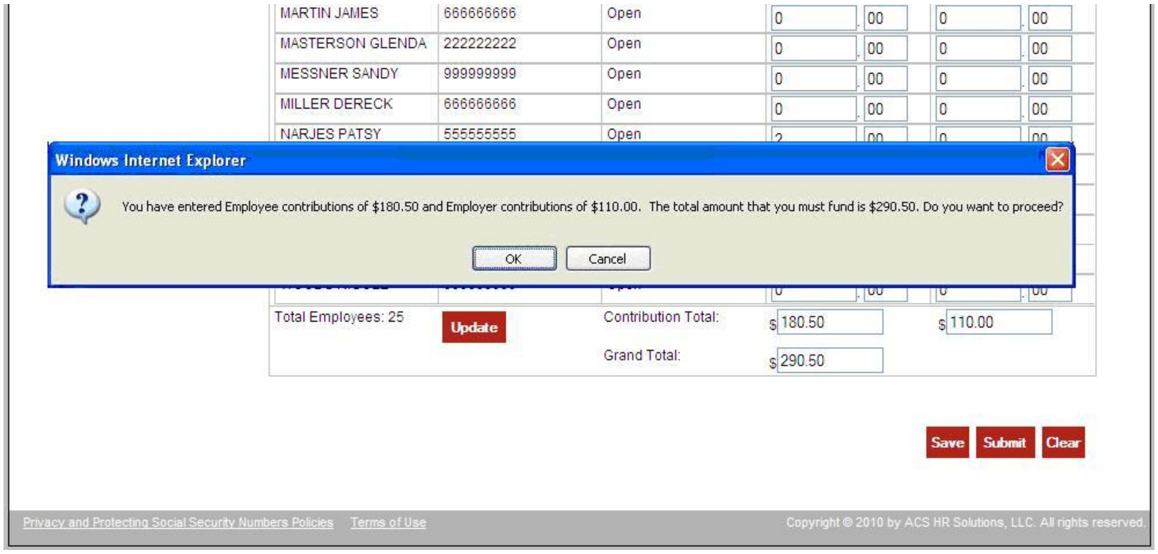
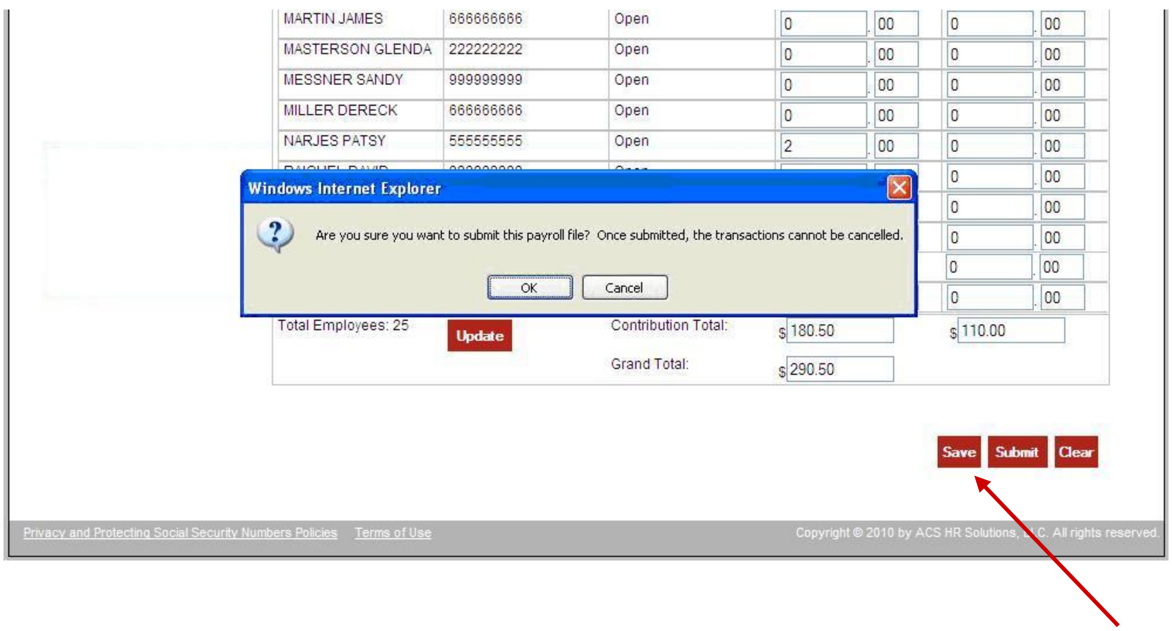
To submit funds you will confirm the total of the payroll allocation that must be contributed t the employer account. It is presented in total and with a breakdown between employee and employer contribution amounts. Notice the contribution and grand totals as presented on the screen and popup.



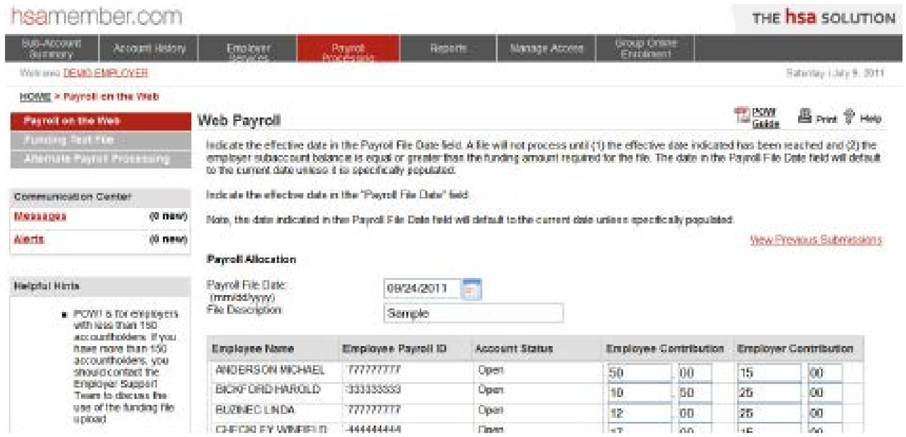
You will reconfirm this submission. The file is not submitted for processing until you have reconfirmed it and receive the confirmation.



As you are inputting, you may select to "Save" your work. By pressing "Save" (located at the bottom right hand side of the screen next to submit as displayed in the screen shot above) the dollar amounts input for each participant will be saved. You need to *input a description* and *select update* to calculate totals to "save."

It is possible to save and not yet submit the payroll allocation. A reminder will advise you of the need to submit in order to post funds.

To submit the most recently saved input – logon to the application, select Payroll on the Web tab – you will note the most recent input is displayed. (1) Enter a description; (2) select Update; and (3) press Submit to submit this input for processing.

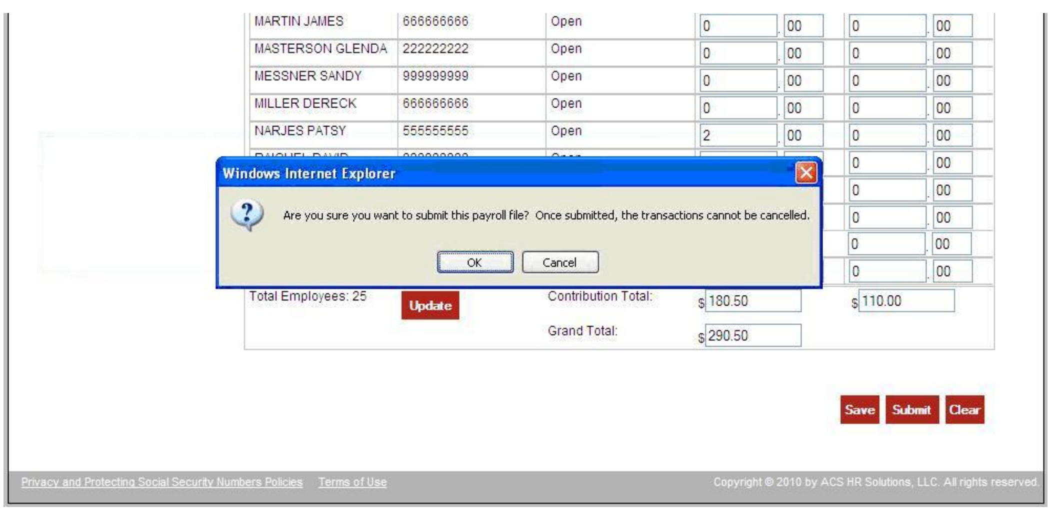


Submitting Payroll Information for Processing

After you have input the contribution information, press the "Submit" button at the lower right-hand of the screen. During processing an "hourglass" will display; the Payroll on the Web tab will *not* display. Do not attempt to press the submit button again or to resubmit during the processing activity. Upon submitting a file, the dollar amounts will be saved for subsequent submission. **It is imperative to review the individual and total dollar amounts of each submission as the previous submission record is retained.**

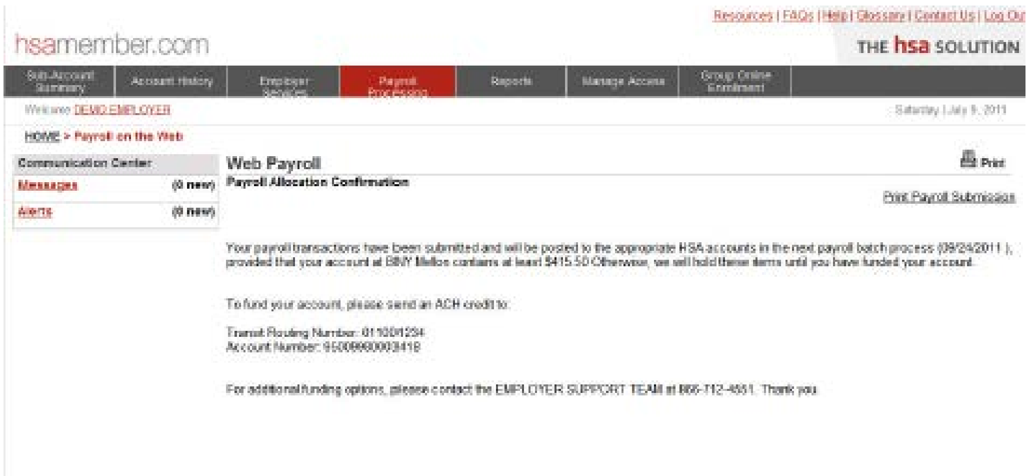
A summary total of the transactions input will display. You are asked to verify that you wish to proceed. You have the option to select "OK" to proceed or "Cancel" to return to the screen as completed for any modifications. If the input you have made is inaccurate you may elect to "Clear" at the bottom of the employee account listing. For a saved or previously submitted file, selecting "Clear" will only clear new inputs. To remove saved or previously submitted dollar amounts you need to re-enter a "0" or a new value.

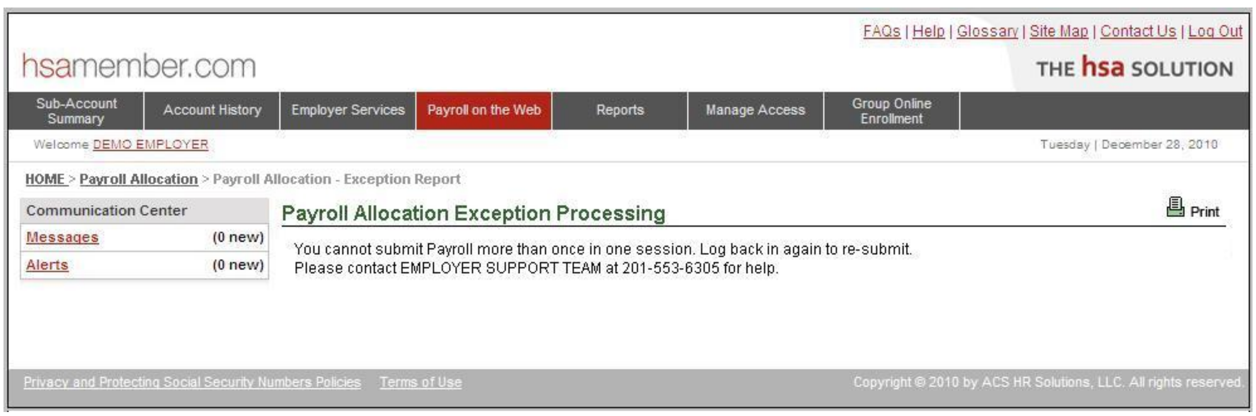
Upon indicating that you wish to proceed, you are reminded that ***"Once submitted, the transactions cannot be cancelled."***



Confirmation and Exceptions

A confirmation will display for your records and information. **<u>If you do not receive a confirmation your file has not been received for processing.</u>** An exception processing screen (see second screen below) will display in this instance. Note, only ONE payroll allocation may be submitted per logon. If you wish to complete more than one payroll you need to logout and re-logon.





Printing Detail

Once submitted, you may elect to print a record of this submission. To do so, click Print this Page in the upper right hand corner of the screen.

Print this page | Close Window

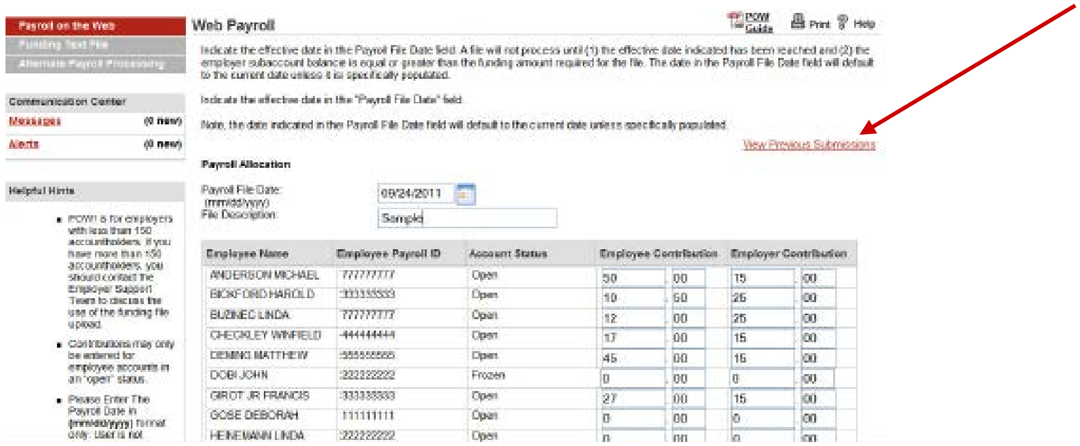
Employer Account No.: 95000980003418
Effective Date: 07/09/2011

Employee Name	Payroll ID	Account Status	Employee Contribution	Employer Contribution
ANDERSON MICHAEL	777777777	Open	50.00	15.00
BICKFORD HAROLD	333333333	Open	10.50	25.00
BUZINEC LINDA	777777777	Open	12.00	25.00
CHECKLEY WINFIELD	444444444	Open	17.00	15.00
DEMING MATTHEW	555555555	Open	45.00	15.00
DOBI JOHN	222222222	Frozen	0.00	0.00
GIROT JR FRANCIS	333333333	Open	27.00	15.00
GOSE DEBORAH	111111111	Open	0.00	0.00
HEINEMANN LINDA	222222222	Open	0.00	0.00
HUMPHREY ANTHONY	777777777	Open	0.00	0.00
IADISERNIA JEFFREY	444444444	Open	0.00	0.00
JESTER BARBARA	333333333	Frozen	0.00	0.00
KERR LYNN	666666666	Open	0.00	0.00
LANDON ROLAND	888888888	Open	50.00	0.00
MARSHALL ERIC	444444444	Open	0.00	0.00
MARTIN JAMES	666666666	Open	0.00	75.00
MASTERSON GLENDA	222222222	Open	0.00	0.00
MESSNER SANDY	999999999	Open	0.00	0.00
MILLER DERECK	666666666	Open	0.00	0.00
NARLIES PATSY	555555555	Open	2.00	0.00
RACHEL DAVID	888888888	Open	9.00	0.00
VAGENAS PAMELA	555555555	Open	3.00	0.00
WALKER FENERY	111111111	Open	5.00	0.00
WATSON RALPH	111111111	Frozen	0.00	0.00
WOODS NICOLE	999999999	Open	0.00	0.00
Total Employees: 25		Contribution Total	$230.50	$185.00
		Grand Total	$415.50	

You may save the file as a web page, web archive or text file. Complete this by selecting "File" and "Save As". You may also print the file through this menu option.

View Previous Submissions

Upon using Payroll on the Web at least one time, the previous dollar amount submitted are retained *and* a maximum of <u>*five*</u> previous submissions are inventoried and may be displayed. See images below.



Select "Previous Submissions" in the upper right hand corner of the screen to view the inventory of prior submissions. In addition, you can reopen the file to view the details. The Payroll File Date, Description and total employee and employer contribution amounts will display in the inventory listing.

By selecting a file (click on the payroll file date) the details of the file will display. You may then elect to print the details. Note: processed files will also present within the REPORTS tab/File Status.

Logout

Do not forget to logoff the Payroll on the Web application. Verification that you are logged out of the application will display.

Note, for your security you will be logged out after 28 minutes of inactivity. Any input you have made to that point will be lost. You will need to re-input this information.

You need to logout and re-login if you wish to submit multiple payroll files in a single day.

Funding Your Payroll Contribution

The information submitted via Payroll On the Web will process only when (1) the effective date has been reached, and (2) sufficient funds are available in the employer account. *File input will not post to accounts until funding equal to or greater than its total posts to the employer account.*

A lump sum transfer of funds sufficient to cover the Employee Contributions and the Employer Contributions should be remitted to Bank of New York Mellon via ACH or check.

ACH Origination

Employers should direct ACH funding to:

Receiving Bank:	Bank of New York Mellon
Receiving Bank Address:	PO Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Receiving Bank Account:	Bank of New York Mellon HSA Custodial Account
Receiving Bank Account Number:	9500998XXXXXXX
Addendum Information:	(Provide Employer Name)

ACH credits must be received one day before payroll effective date and should be directed to a checking (not savings) account.

Check

Employers should mail a check, payable to Bank of New York Mellon a/c 9500998XXXXXXX. Checks may be mailed to:

ACS|BNY Mellon HSA Solution	HSA Operations
PO Box 535416	500 Ross Street Suite 154-0510
Pittsburgh, PA 15253	Pittsburgh, PA 15262

Checks must be received one day before payroll effective date. If you like, you may include an Employer Deposit Slip with your check. You may download one online under Employer Services/Downloadable Forms.

Wire transfer

Employers should wire funds directly to their HSA payroll sub-account as follows:

Receiving Bank:	Bank of New York Mellon
Receiving Bank Address:	PO Box 535416 Pittsburgh, PA 15253
Bank Transit Routing Number:	011001234
Beneficiary Name:	Employer Name (as established for HSA)
Beneficiary Account Number:	(INSERT 14 digit Employer Sub-Account number)
Reference Information:	N/A

Wires must be received by 5:00 PM EST one day before payroll effective date for employers transmitting files.

Contacts

Employer Support Team (**employer contacts only**)

Phone:	866-712-4551
E-Mail:	HSAEmployerSetup@ACS-inc.com
Hours of Operation:	8:00 am – 8:00 pm Eastern Time, Monday - Friday

HSA Member Customer Service Numbers

Phone:	1-877-472-4200
TDD:	1-800-833-8334
Hours of Operation:	8:00 am – 11:00 pm Eastern Time, Monday – Friday

Holiday Schedule

Employer Support and Customer Service will have the following schedules in 2011 and 2012:

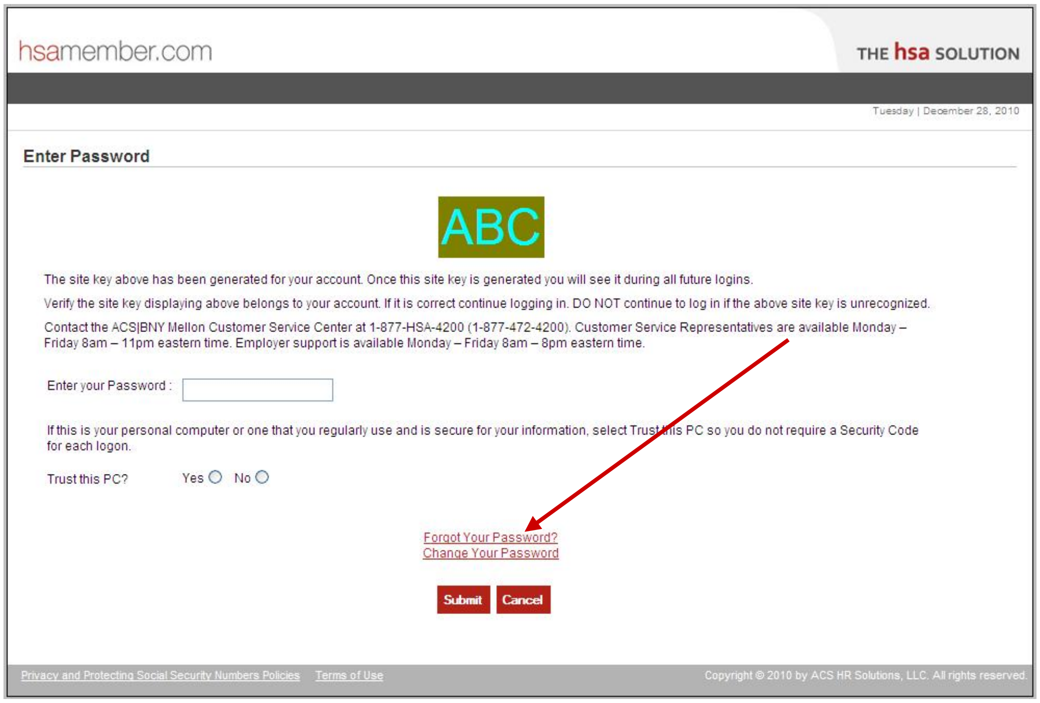
Thursday, November 24, 2011 – Closed, Thanksgiving Day
Monday, December 26, 2011- Closed, Christmas Observed
Monday, January 2, 2012 – Closed, New Year's Day Observed
Monday, May 28, 2012 – Closed, Memorial Day
Wednesday, July 4, 2012 – Closed, Fourth of July
Monday, September 3, 2012 – Closed, Labor Day
Thursday, November 22, 2012 – Closed, Thanksgiving Day
Monday, December 24, 2012 – Closed
Tuesday, December 24, 2012 – Closed, Christmas Day

The following are Bank and/or Market Holidays for 2011 and 2012. For a bank holiday, no payroll will post on these days. For a market holiday, no investment transaction (Investment, Redemption) will post on these days. For both bank and market holiday, neither payroll nor investment transactions will post.

Day	Date	Holiday	Bank Holiday	Market Holiday
Friday	11/11/2011	Veteran's Day	X	X
Thursday	11/24/2011	Thanksgiving Day	X	X
Friday	11/25/2011	Day After Thanksgiving		market closes 1pm
Monday	12/26/2011	Christmas	X	X
Monday	1/2/2012	New Year's Day	X	X
Monday	1/16/2012	Martin Luther King Day	X	X
Monday	2/20/2012	President's Day	X	X
Monday	5/28/2012	Memorial Day	X	X
Tuesday	7/3/2012	Day before Fourth of July		market closes 1pm
Wednesday	7/4/2012	Fourth of July	X	X
Monday	9/3/2012	Labor Day	X	X
Monday	10/8/2012	Columbus Day	X	
Thursday	11/22/2012	Thanksgiving Day	X	X
Friday	11/23/2012	Day After Thanksgiving		market closes 1pm
Monday	12/24/2012	Christmas Eve		market closes 1pm
Tuesday	12/25/2012	Christmas	X	X

PASSWORD MANAGEMENT

An initial password is provided to you as part of setup. During your first logon, you are required to change the password. Ongoing, you may change the password at any time by selecting “Change Password” at the site key verification screen.



Forgotten or Expired Password?

Please contact the ACS/Mellon HSA Employer Support Team at 866-712-4551 for assistance with password reset. You will need to provide your user id. Only authorized employer contacts will be able to obtain this information as related to their logon id. You can also self-manage this using the “Forgot Password” link when an email address is on file.

Security Code

Security Codes are needed when logging on from an unremembered, new or changed computer or network. They are emailed to the email address on file. You may also contact the ACS/Mellon HSA Employer Support Team at 866-712-4551 to obtain the security code. Only authorized employer contacts will be able to obtain this information as related to their logon id. You can also self-manage this using the “Forgot Password” link when an email address is on file.

Authorized Contacts

To ensure the security of the employer setup and sub-account, callers to the Employer Support Team will need to authenticate using the security challenge questions on file for your company. Authorized contacts and responses to the questions may be amended by the designated business contact for your firm. Multiple contacts (i.e. payroll, HR/benefits, broker, health plan service representative) may be indicated for your firm. Identifying the contacts responsible for the day-to-day operations of the HSA and providing them with the security challenge information will facilitate our assisting your staff.

Web users are designated by the Primary Business Contact online under the Manage Access tab. Such users authenticate with the assigned SubUser ID and email address. Access setup and modification is effective real-time and may be assigned by functionality (Payroll and/or Reporting).

Amendments and updates to the authorized contacts are accomplished through the completion and submission of an updated security challenge form.

Please complete responses to at least five of the six questions listed below. Employer callers will need to accurately respond to up to three of these questions to authenticate identity and to protect your information.

Keep your authorized contact listing current so that we may assist your staff. You may download the Security Challenge Form online under Employer Services/Downloadable Forms and submit updated information.

FAQs

What is my user id?

Your employer user id is the employer sub-account which begins 9500998 or is one created for you by your primary business contact. The user id cannot be changed. If you are the primary business contact and have not received a user id or employer sub-account contact the Employer Support Team at 866-712-4551.

How do I obtain my user id?

Emails from the Employer Support Team or your Client Service Manager provide the user id to the primary business contact. For security purposes, this is emailed independently of the user guide. This information is provided to the business contact information provided at the time of employer setup, or other specified contact. User IDs as setup by the primary business contact are provided to you by your colleague.

What if I have forgotten my user id?

Contact the Employer Support Team at 866-712-4551. For security purposes we will only provide this information to contact names of record.

What is my initial password?

The initial password for the primary business contact user id is 999999999. Initial passwords for other users will be provided by the primary business contact. Upon first logon you must change the password. Passwords must be nine characters or less and must contain one numeric value

What do I do if I am locked out of the application? Cannot remember my password?

Contact the Employer Support Team at 866-712-4551and request a password reset. For security purposes we will only reset passwords to the contact names of record.

What if I need a security code?

Security Codes are provided via email to the email address associated with the account. You can obtain the Security Code without support assistance by indicating an email address on the email collection page when presented. You may update online under Accountholder Services/Update Personal Information. Otherwise you may contact the Employer Support Team at 866-712-4551.

Why do I need a Security Code when I am logging on again?

If you are logging on from a different computer or network you may need a new Security Code. In addition, if system settings have changed you may need this. Security Codes are part of our security systems designed to protect your information.

How come one of my employee's is not displaying on the *POW!* screen?

Only employees currently on the ACS/Mellon HSA Solution recordkeeping system with your employer id will display. If an enrollment has not been received or successfully processed, the name and payroll information will not display. If we have been advised an employee has terminated (either employment or coverage under the HDHP) the employer code associated to that account has been changed. As it is no longer the employer code assigned to your company, the information will not display.

What steps should I take regarding employees who are not displaying on the *POW!* screen?

- ✓ Check that the individual is currently employed by your firm and participating in the HDHP plan.
- ✓ Check that enrollment has been submitted, typically by your health plan or debit card vendor, and that it processed successfully. (Edit of successful processing would have been received by enrollment file submitter.)
- ✓ After verifying both of these events, contact the employer support team. For research purposes, we will need the social security number and name of the person.

Why is an account "frozen"?

Accounts designated as frozen have processed successfully onto the recordkeeping system. However the accountholder has not completed signature processing (either electronic or master signature card).

What actions should be taken regarding the frozen accounts?

Employees can open their frozen accounts by completing the signature process. Electronic signature (e-sig) can be completed by logging onto the member website. The url is www.hsamember.com. The user id for an accountholder is their account number. Their initial logon password is their social security number.

What is the employer code and how do I use it?

Each employer is assigned a three-character employer code. This is used to uniquely identify your accountholders. It is submitted for each accountholder. In addition, funds from your employer sub-account can only post to accounts that are listed in your employer code. When an account/employee terminates the employer code is changed to XXX. The employee will no longer display on your Payroll on the Web. Funds from your employer sub-account cannot post to an account with an employer code different from yours.

What do I do with funds withheld for a former employee (no longer displaying on *POW!)*?

If the account is in open status you may use the Funding Text File link on the Payroll on the Web tab to submit these transactions and distribute the funds to the HSA account. If the account has not been opened or is closed, you may distribute the funds to the employee as taxable wages. The accountholder may then contribute the funds to the account on an after-tax basis using the deposit slip found in the back of the checkbook or available on the member website under "downloadable forms".

Why are the dollar amounts from previous submissions displayed?

The *POW!* application is designed to automatically save prior contribution information. This way, an employer does not have to re-input the same information. Employers should check the contribution amounts and verify these are the amounts to again post to the accounts. A file description is required to update and submit saved information.

How do I submit information previously saved?

Logon to *POW!; e*nter a file description, press update and submit the saved and retained information. You will have opportunity to verify the employee and employer subtotals as well as the total contribution prior to resubmitting.

What are the maximum contribution limits for 2011? For 2012?

On May 16, 2011 the Internal Revenue Service announced the 2012 inflation adjusted deduction limitations for annual contributions made to Health Savings Accounts (HSAs) under section 223.

Below is a recap of those limitations:

IRS HSA Limits	2011	2012	Change from 2011
HSA Contribution Limits:			
Individual Coverage	$3,050	$3,100*	+ $50
Family Coverage	$6,150	$6,250*	+ $100
HDHP Minimum Required Deductibles:			
Individual Coverage	$1,200	$1,200	Same
Family Coverage	$2,400	$2,400	Same
HDHP Out-of-Pocket Maximum:			
Individual Coverage	$5,950	$6,050	+ $100
Family Coverage	$11,900	$12,100	+ $200

* Persons age 55 or older may make additional "catch-up" contributions of up to $1,000 in 2012 (the same amount as in 2011).