Bank of America Consumer Data Exchange for Employers

Integration Guide for Version 2.0

October 2022

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1. About Consumer Data Exchange

Consumer Data Exchange (CDEx) accepts and processes electronic data files containing consumer demographic (participant), enrollment, and contribution data. Consumer Data Exchange supports the receipt of both full population data sets and files containing changes only.

2. Sending Files Using SFTP

Files may be submitted via SFTP. Your Implementation Manager or Client Service Manager will communicate the location of this folder, the security information required to access the folder, and instructions once your file testing is complete.

3. HSA Funding Methods and Timing

HSA Contributions via Wire

Wire Scenario (using Friday as payday): File to be received 2 days prior to pay date and Wire to be received 1 day prior to pay date.

Regular Scenario:
- File submitted Wednesday prior to 11:59pm EST with Friday as contribution date on file
- Wire sent on Thursday
- Apply funds to employees' accounts Friday no later than Noon EST

Holiday on Friday payday scenario:
- File submitted Tuesday prior to 11:59pm EST with Thursday as contribution date on file
- Wire sent on Wednesday
- Apply funds to employees' accounts Thursday no later than Noon EST

If Company needs to send file prior to Wednesday:
- File submitted on Monday or Tuesday prior to 11:59pm EST with Friday as contribution date on file
- Wire sent on Thursday
- Apply funds to employees' accounts Friday morning no later than Noon

HSA Contributions via ACH Pull

HSA Pull scenarios (using Friday as payday):
Regular Scenario:
- File submitted Wednesday prior to 11:59pm EST with Wednesday as contribution date on file
- HSA Funding Collection Notification generates Thursday
- Pull funds from company bank account Friday morning
- Apply funds to employees' accounts Friday no later than Noon EST

Holiday on Friday payday scenario:
- File submitted Tuesday prior to 11:59pm EST with Wednesday as contribution date on file
- HSA Funding Collection Notification generates Wednesday
- Pull funds from company bank account Thursday morning
- Apply funds to employees' accounts Thursday morning

If Company needs to send file prior to Wednesday
- File submitted on Monday or Tuesday prior to 11:59pm EST with Thursday as contribution date on file
- HSA Funding Collection Notification generates Thursday
- Pull funds from company bank account Friday morning
- Apply funds to employees' accounts Friday morning

HSA Contributions via ACH Push

HSA Push Scenario (using Friday as payday): File to be received 2 days prior to pay date and ACH to be received 1 day prior to pay date
Regular Scenario:
File submitted Wednesday prior to 11:59pm EST with Friday as contribution date on file
- ACH push Wednesday with Thursday date
- Apply funds to employees' accounts Friday no later than Noon EST
Holiday on Friday payday scenario:
- File submitted Tuesday prior to 11:59pm EST with Thursday as contribution date on file
- ACH push Tuesday with Wednesday date
- Apply funds to employees' accounts Thursday no later than Noon EST

If Company needs to send file prior to Wednesday:
- File submitted on Monday or Tuesday prior to 11:59pm EST with Friday's contribution date on file
- ACH push Monday with Thursday date
- Apply funds to employees' accounts Friday morning no later than Noon

4. Testing Files

The following best practices are recommended when testing files:

- On your initial test, ensure that the file layout is correct
- The test files should contain dummy data, not real consumer data
- Recommended: Participant (PT) and Enrollment (EN) Records provided on the same file
- The participants used on the Test Contribution File will need to be the same participants that were provided on the Test Enrollment File
- Do not submit a file with a large number of records during your testing. 15-20 participants recommended.
- Your Implementation Manager will work closely with you during file testing
- All test files should be sent via the test SFTP site during the test period
- **Do not** send test files to the live SFTP site
- Test results will be communicated to you via secure email

Test file naming convention format suggestions: Please use this naming convention to ensure a test file is not inadvertently processed as a production file

- Combined Participant (PT) and Enrollment (EN) Records
    - Test_Current Date_Employer Code_Employer Name_Eligibility.txt
- Contribution Records (CT)
    - Test_Current Date_Employer Code_Employer Name_Payroll.txt

5. Standard File Specification

File Formatting Basics:

- Consumer Data Exchange files are sent via the Secured File Transmission Protocol (SFTP).
- The file must be a pipe delimited ASCII (|) file. Fields within each record are delimited by the (|) character
- The file must have the extension .txt
- Each section type contains one row per record. Each is terminated with a Carriage Return/Line Feed—**Including the last record on the file, the File Footer Record.**
- In the record layout, all dates are in the format of MMDDYYYY
- Files may contain full data populations or changes only
- Files may contain different combinations of record types (Participant Record and Enrollment Record, or Contribution Records only, etc.)
- Fields have specified maximum lengths as indicted in the specifications
- No zero padding or space padding is necessary unless specified
- Negative values are allowed for all plans **except** Health Savings Accounts. Negative amounts are specified using a minus sign (-) (for example, -50.00). Contact your Client Service Manager if you have a Health Savings Account file correction.

- Dollar signs ($) and commas are not supported for currency fields
- All fields within a record will be updated in the Bank of America platform regardless of the change if at least one field on the record is changed from the previous file submission
- Field names are not specified within the file
- The field's positions are indicated based on the pipe-delimiter
- The first record of any file must be the Header. The last record of any file must be the Footer.

Required Records	Valid Values
File Header	FH
File Footer	FF

- A "Default" value indicates the value populated by the Bank of America platform if a value is not specified in the file for the field
- "Valid Values" are the available valid values for the field. Only these values will be accepted for processing of the file
- Debit cards will not be mailed outside of the US
- The file name is limited to 100 characters
- The suggested production file naming convention format is:
  Today'sDate_EmployerCode_EmployerName_Enroll.txt
- It is recommended that that records within the file follow the order below for ease of identifying records. The contribution data is typically provided on a separate file based on payroll schedules

Optional Records	Valid Values
Participant Record	PT
Enrollment Record	EN
Contribution Record	CT

Production file naming convention format suggestions: Please use this naming convention to ensure a test file is not inadvertently processed as a production file

- Combined Participant (PT) and Enrollment (EN) Records
  - Current Date_Employer Code_Employer Name_Eligibility.txt
- Contribution Records (CT)
  - Current Date_Employer Code_Employer Name_Payroll.txt

6. File Import ID Options

Consumer Data Exchange uses the Participant File Import ID field as the key indicator to uniquely identify a participant when creating or updating records in the Bank of America platform. There are two options to populate the Participant File Import ID:

- Employer Employee ID (Default)
- Social Security Number (SSN)

The Participant File Import ID may be configured per employer.

Each time a record is sent using Consumer Data Exchange the Participant File Import ID will be used to determine if the participant exists in the Bank of America platform.

- If the Participant File Import ID is not found by looking up the same value for the field used for the Participant File Import ID, then the participant will be added as a new participant to the system.
- If an existing participant record is found that matches the value provided in the Participant File Import ID, then the participant record will be updated with the data fields provided on the file.

Note: Selection of which value to use as your File Import IDs, and then correctly using this value going forward, is critical to your ability to successfully process data using Consumer Data Exchange. If the ID provided matches an existing record in the Bank of America platform the record is updated. If no match is found, a new record is inserted. **Incorrect usage may result in duplicate records of the same participant.**

7. Participant Updates Enabled Via File

Certain fields are disabled for update via the Consumer Portal for existing participants in the Bank of America platform. The following fields are **only** available for update via file or through the Employer Portal unless specifically requested otherwise.

- First name
- Middle Initial
- Last Name
- Address
- Date of Birth

Note: Participants will be able to update their email address on the Consumer Portal. If you would prefer your participants to be able to make any additional updates, contact your Implementation Manger or Client Service Manager for assistance.

8. File Import Review

Once a file has successfully imported, it is the responsibility of the employer and/or vendor to review the file import results and correct any necessary errors*. If an error appears on the Results Report, this means the line did not process/import into the system and will require corrections and for the data to be resent. Note, only the line(s) that have an error message were impacted, not the entire file.

*During file testing, you will be assisted with file errors by a technical resource from Bank of America.

9. Header Record Layout (FH)

Header Record (FH) is required for each file that is sent via SFTP. The Header record must be the first record in the file. The purpose of this record is to identify the file for processing, the administrator sending the file, the employer, and the date with which the file is associated.

Below are the complete FH specifications.

Field Name	Header Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record.	Alpha	2	FH	String	Y
Admin Code	Bank of America code. This will be assigned during Implementation	Alpha	3	BOA, BSB	String	Y
Employer Code	Unique code assigned to each employer. Bank of America will assign during implementation.	Alphanumeric	6		String	Y
Synchronize Flag	Synchronization loads all data within the file, not just changes. This value should be 'N' unless otherwise indicated.	Alpha	1	Y, N	String	Y
Submitted Date	The date the file was submitted for processing.	MMDDYYYY	8		Date	Y
Submitted Time	The time of day the file was submitted for processing.	HHMMSS	6		Time	Y
File Version	Version of the file format being used	Alphanumeric	6	2.0	String	Y

Example: FH|BOA|ABC123|N|01012016|081210|2.0

10. Participant Record Layout (PT)

Following is the complete Participant record showing the layout of all information maintained by the Bank of America platform. The PT record is used to communicate the employees' demographic information to build their profile within the Bank of America platform. We recommend only sending data for participants that will also be included on the Enrollment File.

Field Name	Participant Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Record Type	Two-letter code that uniquely identifies the record	Alphanumeric	2	PT	String	Y
Participant File Import ID	Unique identifier used to identify participants when data about them is supplied through the import file. Typically, Employer Employee ID is used	Alphanumeric	50		String	Y
Employer Employee ID	Unique identifier for the participant assigned by the employer	Alphanumeric	20		String	Y
Filler	Leave blank	Alphanumeric	15		String	N
Last Name	Last name of the participant	Alphanumeric	30		String	Y
First Name	First name of the participant	Alphanumeric	30		String	Y
Middle Initial	Middle initial of the participant	Alphanumeric	1		String	N
Gender	Gender of the participant	Alphanumeric	1	F, M	String	N
Marital Status	Marital status of the participant	Alphanumeric	1	M, S	String	N
Filler	Leave Blank	Alphanumeric	50		String	N
Date of Birth	Birth date of the participant	MMDDYYYY	8		Date	Y
SSN	Social Security Number of the Participant; **no dashes**	Numeric	9		String	Y
Address Line 1	Participant's Address Line 1	Alphanumeric	40		String	Y
Address Line 2	Participant's Address Line 2	Alphanumeric	40		String	N*
Address Line 3	Participant's Address Line 3	Alphanumeric	40		String	N
Address Line 4	**Note:** Address Line 4 is not currently supported by the Bank of America platform	Alphanumeric	40		String	N
City	Name of the city of the participant's address	Alphanumeric	30		String	Y
State	State code of the participant's address	Alphanumeric	2		String	Y
Zip Code	Zip code of the participant's address **Note:** Can be 5 digit zip or 9 digits (zip + 4) or 10 digits (zip + dash + 4)	Alphanumeric	10		String	Y
Country	Country code of the participant's address	Alphanumeric	2	US	String	Y
Home Phone	Home phone number of the participant, no dashes.	Numeric	10		String	Recommended

Field Name	Participant Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Work Phone	Work phone number of the participant, no dashes	Numeric	10		String	Recommended
Work Phone Extension	Extension for the work phone number of the participant	Numeric	6		String	N
Email Address	Email address for the participant that will be used for electronic communications	Alphanumeric	125		String	Recommended
Filler	Leave Blank	Alphanumeric	100		String	N
Filler	Leave Blank	Alphanumeric	100		String	N
Hire Date	Date the participant was hired by the Employer. This should be the original hire date and should not change.	MMDDYYYY	8		Date	Y
Division	Division name must match a defined division name within the Bank of America platform. **Division is required if employer group has divisions in the system.	Alphanumeric	100	Must match a Division Name in Bank of America platform	String	N*
Hours Per Week	Participant's number of hours per week worked. Data is used to determine eligibility in benefit plan.	Numeric	2		Integer	N
Employee Class	Participant's class which they are assigned to in the Bank of America platform.	Alphanumeric	100	Class	String	Y*
Payroll Frequency	Identifies the participant's pay cycle. This field must match the Payroll Frequency Name assigned in Bank of America platform.	Alphanumeric	50	Must match a Payroll Frequency in Bank of America platform	String	Y
Payroll Frequency Effective Date	A payroll frequency change can be scheduled to occur at a future date or a past date. The Payroll Frequency Effective Date specifies when the change should occur.	MMDDYYYY	8		Date	N*

Field Name	Participant Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Participant Status	Identifies the employment status of the participant Note: LOA status should only be used for notional accounts. If LOA status then Hold Payroll Deductions, Hold Employer Contributions and Incur Services fields are required.	Alphanumeric	20	Active, LOA, Terminated	String	Y
Status Effective Date	The effective date of the employment status. An employment status change can be scheduled to occur at a future date as well as a past date. The Status Effective Date specifies when the change should occur.	MMDDYYYY	8		Date	Y
Hold Payroll Deductions	When a status of LOA (Leave of Absence) has been submitted for a participant, this field indicates whether or not to Hold Payroll Deductions while the participant is in an LOA status. **Note:** If blank, system will default to **Y** and participant will not have contributions posted to the account. *** Required if status is LOA**	Alphanumeric	1	Y, N	String	N*
Hold Employer Contributions	When a status of **LOA** (Leave of Absence) is submitted, this field indicates whether or not to Hold Employer Contributions while the participant is in an **LOA** status. **Note:** If blank, system will default to **Y** and participant will not have contributions posted to the account. *** Required if status is LOA**	Alphanumeric	1	Y, N	String	N*
Incur Services	When a status of **LOA** (Leave of Absence) is submitted, this field indicates whether or not to approve claims for expenses incurred while the participant is in an **LOA** status. **Note:** If blank, system will default to **N** and the participant will not be able to incur services. *** Required if status is LOA**	Alphanumeric	1	Y, N	String	N*

Field Name	Participant Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Final Payroll Process Date	This value will determine the last payroll deduction date to be posted for the participant. This date must be equal to or after the hire date and should reflect the final **_FUNDING_** date. **Note: Payroll contributions received via a file after this date will be rejected.** ***If terminating employee field is required. Not required for Active Employees**	MMDDYYYY	8		Date	Y*
Final Contribution Process Date	This value will determine the last employer contribution date to be posted for the participant. This date must be equal to or after the hire date and should reflect the final **_FUNDING_** date. **Note: Employer contributions received via a file after this date will be rejected.** ***If terminating employee field is required. Not required for Active Employees**	MMDDYYYY	8		Date	Y*

Example:
PT|0012345|0012345||Sample|Joe|||||11151965|111222333|100 Main St||||Anytown|MN|55555|US|5553334444|4444444444|||jsample@sampleemail.com|||08161996|||Class|Payroll||Active|11161996|||||

11.   Enrollment Record Layout (EN)

Following is the complete Enrollment record showing the layout of all information maintained by the Bank of America platform. The Enrollment record is used to communicate enrollments for each participant. If a participant has multiple enrollments, an enrollment record row will be sent for each enrollment.

Field Name	Enrollment Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record	Alphanumeric	2	EN	String	Y
Participant File Import Id	Unique identifier used to identify participants via file	Alphanumeric	50		String	Y
Plan Name	The name of the plan the enrollment record is for. **The plan name provided in this field must match a Plan Name in the Bank of America platform. Ex:** Health Savings Account; Health FSA; Limited Purpose FSA; Dependent Care FSA; Health Reimbursement Account; Commuter - Mass Transit; Commuter - Parking; Smart Commute - Mass Transit; Smart Commute - Parking; Lifestyle Spending Account	Alphanumeric	50		String	Y
Enrollment Effective Date	Effective date of the participant's enrollment; represents either the initial effective date of the enrollment or the change effective date if for a mid-year election change.	MMDDYYYY	8		Date	Y
Participant Election Amount	The total dollar amount of the Participant's election for the plan. *Decimals are not assumed and must be populated*. *****Must include a value for all plans that require a participant election. **Should be blank for HRA and LSA plans. HSA = Must be 0.00 for HSA plans.**	Currency 999999999.99	12		Currency	N*

Field Name	Enrollment Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Enrollment Termination Date	If the participant is terminating his enrollment in a benefit plan, this field identifies the effective date of the participant's termination in the plan. **Note:** This field should only be populated if terminating the election not for termination of employment (employment termination is represented in the Participant Status field). The enrollment termination date may not be equal to the enrollment effective date. ****Not used for HSAs**	MMDDYYYY	8		Date	N*
Employer Contribution Level	HRA and LSA only. Used to enter the employer contribution amount associated with plan level setup. The employer contribution level will align to an employer defined contribution amount. ****Not used for HSAs**	Alphanumeric	10	Ind, IndSpouse, IndChild, Family	String	N
Employer Contribution Amount	FSA, HRA, & LSA only. The total dollar amount of the Employer's contribution to the benefit plan. This should represent an annual contribution amount. **Note:** Decimals are not assumed and must be populated. ****Not used for HSAs**	Currency 999999999.99	12		Currency	N*
Filler	Leave Blank	Alphanumeric	30		String	N
Filler	Leave Blank	Alphanumeric	30		String	N
Enrolled In Claims Exchange	Indicates if the participant should be enrolled in Claims Exchange. Do not use unless instructed otherwise.	Alphanumeric	1		String	N
ElectionAmount Indicator	Indicate PerPay for HSA plans. ****Required for HSA plans.**	Alphanumeric	8	PerPay	String	N*
HDHP Coverage Level	The participant's enrollment level in a qualified HDHP health plan. This field is used to determine HSA eligibility. This field can only have a value for HSA plans. ****Required for HSA Plans**	Alphanumeric	6	Single, Family	String	N*

Field Name	Enrollment Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Filler	Leave Blank	MMDDYYYY	8		Date	N
Filler	Leave Blank	Alpha	1		String	N
Filler	Leave Blank	Numeric	1			N
Filler	Leave Blank	Numeric	1			N
Filler	Leave Blank	Numeric	1			N
Spend Down	Indicates whether the consumer is eligible for spend down. 'Y' for Health FSA or Limited Purpose FSA 'N' for HRA plans and LSA	Alpha	1	Y, N	String	N

Example:
EN|0012345|Health Savings Account|07012013|0.00|||||||PerPay|Family|||||

12. Contribution Record Layout (CT)

Following is the complete Contribution record showing the layout of all information communicated to the Bank of America platform. The Contribution record is used to communicate contributions made by either the participant or the employer that need to be posted to a specific benefit plan account. Participant payroll deductions and employer contributions must be sent as two separate contribution records.

Note: FSA & HRA Plans - No employer contributions should be sent for plan configured to fund the participant's account 100% on the plan year start date as those funds will be automatically credited to the account when the plan year initializes. Employer Contributions should be sent on the file for any other schedule configuration (Ex. Monthly, Custom, Pay Frequency based).

Field Name	Contribution Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record	Alphanumeric	2	CT	String	Y

Field Name	Contribution Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Participant File Import Id	Unique identifier used to identify participants via file	Alphanumeric	50		String	Y
Plan Name	The name of the plan the contribution record is for. The name provided in this field must match the Plan Name in the Bank of America platform. Ex: Health Savings Account; Dependent Care FSA; Health Reimbursement Account; Lifestyle Spending Commuter - Mass Transit; Commuter - Parking; Smart Commute - Mass Transit; Smart Commute - Parking	Alphanumeric	50		String	Y
Contribution Date	Identifies the date the contribution is for. For FSA/HRA/LSA the date provided must match a payroll deduction date or an employer contribution date in the Bank of America platform.	MMDDYYYY	8		Date	Y
Contribution Description	Identifies the type of contribution the record is for.	Alphanumeric	30	Payroll Deduction, Employer Contribution	String	Y
Contribution Amount	Specific payroll amount for transaction. **Dollar, decimals and cents must be included. No negative contribution for HSAs.**	Currency 99999999.99 or -99999999.99	12		Currency	Y
Amount Type	Identifies whether the Contribution Amount is a single *actual* contribution amount or a *year to date* collected contribution amount. **Note:** HSA can only be Actual.	Alphanumeric	6	Actual, YTD	String	Y
Tax Year	Identifies the tax year for HSA contributions. **Note:** This field is not required. If you do not use this field, you do not need to include the delimiter, unless you are told to include a customized contribution label in the last field.	Alphanumeric	7	Current, Prior	String	N

Field Name	Contribution Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Notes	Information displays in the "Notes" column on the Cash Account Details pages (for HSAs) and the Account Activity pages (for all other plans) on the Administrator and Consumer portals. **Note:** This field is not required. If you do not use this field, you do not need to include the delimiter unless you are told to include a customized contribution label in the last field.	Alphanumeric	500		String	N
Filler	Leave blank	Alphanumeric	15		String	N
Filler	Leave blank	Alphanumeric	15		String	N
Filler	Leave blank	Alphanumeric	15		String	N
Filler	Leave blank	Alphanumeric	15		String	N
Contribution Label	The value specified in the 'Contribution Label' field must match the active contribution label assigned to the Employer. Do not include unless instructed by your Implementation Manager.	Alphanumeric	35		String	N

Examples:
CT|0012345|Health Savings Account|01012016|Payroll Deduction|150.00|Actual|||||||| Contribution Label
CT|0012345|Health Savings Account|01012016|Employer Contribution|100.00|Actual|||||||Contribution Label
CT|0012345|Health Savings Account|01012016|Employer Contribution|100.00|Actual|

Note: Negative amounts are not allowed for Health Savings Accounts. Contact your Client Service Manager if you have a Health Savings Account file correction.

13.   Footer Record Layout (FF)

Footer records are required for each file that is sent. The footer record must be the last record in the file. The purpose of this record is to identify the type of record being sent, the client sending the file, the record count, and the date with which the file is associated.
Below are the complete FF specifications.

Field Name	Footer Record Description	Format	Max Length	Valid Value(s)	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record	Alphanumeric	2	FF	String	Y
Record Count	Total number of records. **Do not count the File Header and File Footer records**	Numeric	20		String	Y
Administrator Code	Bank of America code. This will be assigned during Implementation	Alphanumeric	3	BOA, BSB	String	Y
Employer Code	Unique code assigned to each employer. Bank of America will assign during implementation.	Alphanumeric	6		String	Y
Submitted Date	The date the file was submitted for processing	MMDDYYYY	8		Date	N
Submitted Time	The time of day the file was submitted for processing	HHMMSS	6		Time	N

Example: FF|4|BOA|ABC123|01012016|102450

14. Appendix – Examples

The following examples illustrate common participant changes sent via Consumer Data Exchange.

A.1 Payroll Frequency Change

Participant A is changing from a Bi-Weekly (B26) payroll frequency to a Monthly (M) payroll frequency effective 5/1/2016.

PT|123456|123456||Sample|Joe|||||08121968|854215632|123 1ˢᵗ Ave S |Anytown|MN|55441|US|||||||01012004|||Class|Monthly|05012016|Active|01012011|||||

A.2 Leave of Absence

Participant A is starting a leave of absence on 6/1/2016. Payroll deductions will be held while Participant A is on LOA, but he will still be eligible for employer contributions. Additionally, Participant A will be eligible for claims incurred while he is on LOA.

PT|123456|123456||Example|File|||||08121968|854215632|13 1st Ave S||||Fargo|ND|58102|US|||||||01012004|Division||Class|Monthly|05012011|LOA|06012016|Y|N|Y||

A.3 Participant Termination

Participant B has terminated her employment as of 3/1/2016. Her final payroll deduction was on 2/25/2016, and her final employer contribution was on 2/1/2016.

PT|123456|123456||Sample|Participant|||||06151978|954215632|13 31st Ave S||||Fargo|ND|58103|US|||||||01012008|Division||Class|Bi-Weekly||Terminated|03012016||||02252016|02012016

A.4 Enrollment Termination

Participant C is terming her Health FSA election as of 6/1/2016.

EN|123456|Health FSA|01012016|5000.00|06012016|||||||||||||

Note: If a participant was enrolled in error, please contact your Client Service Manager to have the election removed.

A.5 Status/Election Change

Participant A is increasing his Health FSA election to $2000.00 effective 8/1/2016 due to a status change.

EN|123456|Health FSA|08012016|2000.00||Family|1200.00|||||||||||

A.6 Voiding Enrollments

If a participant needs to be removed from the system entirely, please work with your Implementation Manager or CSM.