

# Quick start guide for employers

Health Savings Account (HSA)

# Welcome

By choosing to offer your employees a Health Savings Account (HSA) from Bank of America, along with an HSA Qualified Health Plan, you're giving them a way to maximize their tax-advantaged savings to pay for eligible health care expenses now and in the future — while lowering your health care costs.

This quick start guide will help you establish your group HSA program, enroll your employees and fund their accounts.

For Flexible Spending Account (FSA) enrollment questions please review the Employer User Guide.

Easy-to-follow instructions will help to alleviate common issues and streamline your experience in an effort to create efficiencies going forward.

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We're here for you

**Business Support Team**

9:00 a.m. to 6:00 p.m. Eastern Mon-Fri

866.791.0251, Option 2

[HSABusinessSupport@bankofamerica.com](mailto:HSABusinessSupport@bankofamerica.com)

# 1. Establish your group HSA program

Before you enroll your employees, the first step is to establish your group HSA program via the online wizard. We've included important tips and notes to help you along the way.

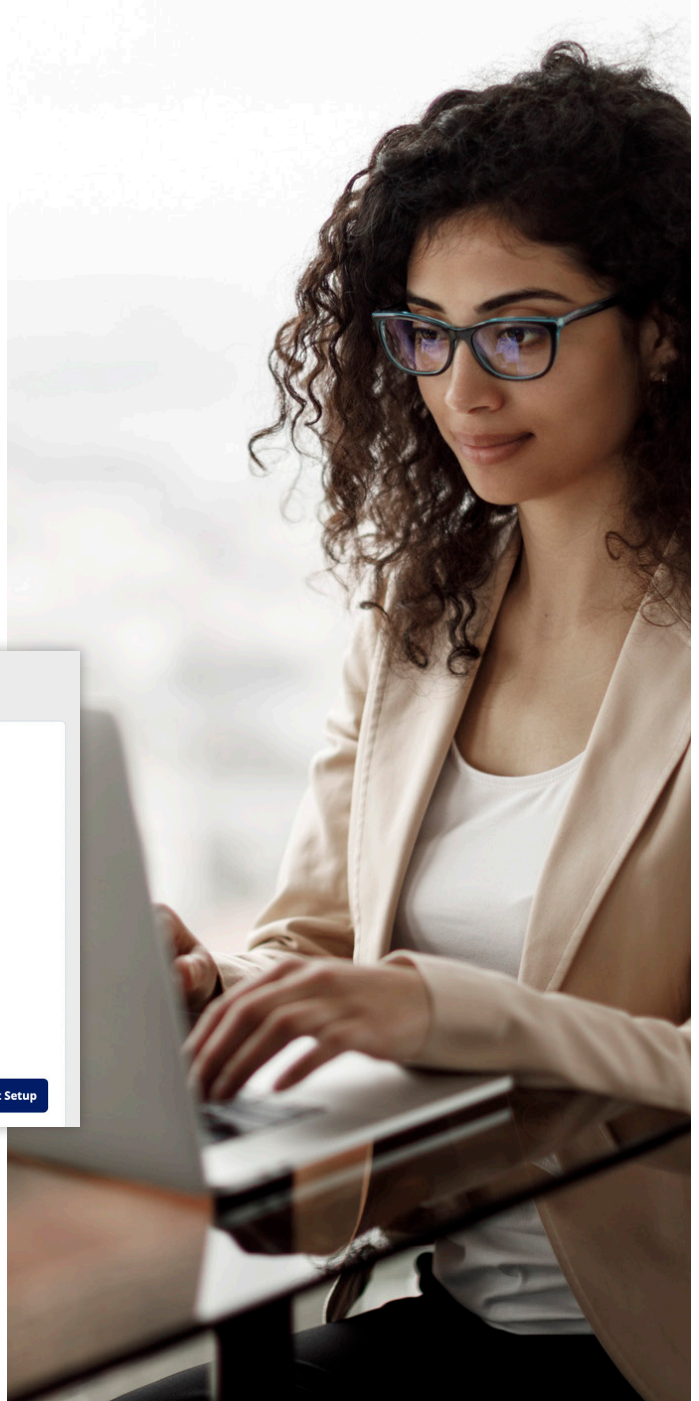
## Getting started checklist

- ✓ Group administrator(s) and contact information
- ✓ Employer Tax Identification (TIN/EIN Number)
- ✓ HSA start date
- ✓ Projected number of HSA participants
- ✓ Bank routing number and account number for contributions and micro-deposit
- ✓ Your company's NAICS code

## Set up using the online wizard

Set up your group using the online wizard, a simple and streamlined process with no documents to sign or complete.

[Access the online wizard](#)



**Employer Enrollment**


**Get Started**

Thank you for selecting Bank of America for your company's Health and Benefit Accounts. Let's get started with your enrollment. It's easy. Before you begin you will need the following to set up your group's Health and Benefit Accounts:

- Employer or Taxpayer Identification Number (EIN or TIN)
- Plan Start Dates
- Total Number of Employees
- NAICS Code
- Bank Routing Number and Account Number for billing
- Primary Contact Information

Once you have collected all the items in the checklist, click Start Setup to begin enrollment. The enrollment process will take about 10 minutes.

[Resume Setup](#) [Start Setup](#)

 **Note:** Establish your group on the online wizard at least 3 days before you are ready to enroll your employees.

# Online wizard tips and important notes

## Employer code


Follow the steps in the group setup wizard to create a custom Employer Code (maximum of 6 alphanumeric characters) which identifies your group.

## Group administrator(s)

Create a username and password to log in to the HSA Employer Portal to manage the group program. Additional group administrators can be set up as well.

## Company bank account information

During the group setup, a company bank ACH routing number and account number are required. This information is used to ACH debit the monthly fee (if the company is paying the fee), as well as for fraud prevention and security purposes.

 **Note:** See “Important next steps for ACH” in the right-hand column of this page

## Service Agreement

Terms and conditions will be displayed for review and acceptance. This is a good time to print a copy of the agreement for your company records.

## Important next steps for ACH

1. Once you have established your group HSA program, your micro-deposit will be made into the company bank account provided during the group setup. You will receive an email from Bank of America with instructions on verifying the micro-deposit amount. Please verify the amount we deposited and removed by logging in to the Employer Portal at [healthbenefits.bankofamerica.com](https://healthbenefits.bankofamerica.com) to input the transaction amount (less than \$1.00).
2. If there are any ACH debit blocks on the bank account, be sure to add a filter which will allow us to ACH debit the account.

**Originator: Bank of America, N.A.**

### Origination Number Filters:

Billing: 6521523496

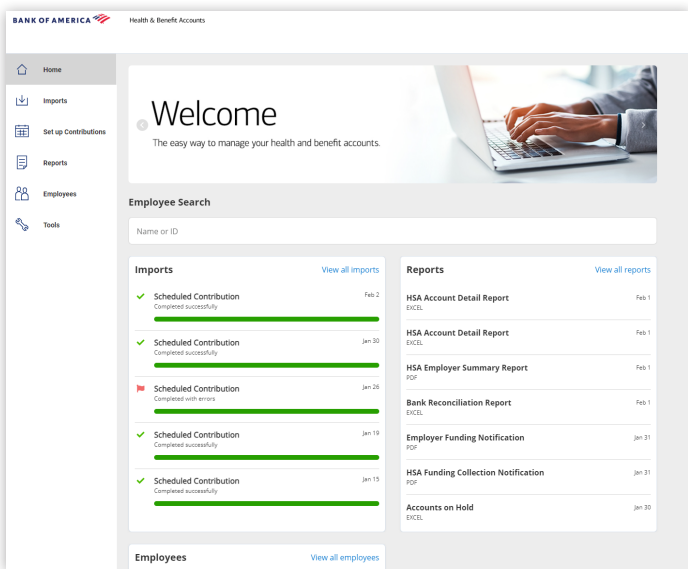
Funding/payments: 1521523496

Any divisional or replacement bank accounts:  
4521523496

Micro-deposit: 3521523496

# Access the Employer Portal

Now that you have established your group HSA, you can view and manage your program through the [Employer Portal](#). Log in using your username and password you created during the group setup process.



**Note:** *Forgot your credentials?*

Employer Portal > “I forgot my password”

*If you have any problems, contact the Business Support Team at 866.791.0251, Option 2 or at [HSABusinessSupport@bankofamerica.com](mailto:HSABusinessSupport@bankofamerica.com)*

# Employer Portal navigation

## Home

From the homepage you can click on the appropriate tab to manage your program.

## Imports

Access file templates, upload enrollment and funding files, set up scheduled contributions, view completed files and fix errors.

## Set up contributions

Allows you to schedule contributions either on a one-time or recurring basis.

## Reports

Recently created reports are displayed and additional reports can be created and accessed here as well.

## Employees

Add a new employee to the program, view and update an employee’s profile, terminate employee status and view all of your employees.

## Tools

Guides, forms and other materials to help you manage your program.

## 2. Enroll your employees

Now that you have established your group HSA, the next step is to enroll your employees.

### Enrollment methods

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## Upload an Excel file

Bank of America provides formatted Excel files for you to input employee demographic and enrollment information. Save the demographic and enrollment templates to your hard drive.

Once you have all employee demographic data entered, you are ready to upload the file via the [Employer Portal](#). The processing time will be about 10 minutes, depending on the number of employees you need to enter.

1	Employer Portal > Imports > New Import
2	Select the type of file you would like to import. Then choose “download template”

 **Note:** Please provide a physical address as PO Boxes cannot be used as an address for enrollment.




## File method steps

1	Employer Portal > Imports > New Import > Select the type of file you would like to import > Open the template and enter your employee's demographic and enrollment data. See <a href="#">file method tips</a> for helpful hints.
2	Under Import > "Browse" to locate the saved file on your hard drive > upload the file > "Import Data" Be sure that your file completes without error. This typically takes a few minutes but could be longer during peak processing periods.
3	Under Import > "Browse" to locate the saved file on your hard drive > upload the file > "Import Data" Be sure that your file completes without error. This typically takes a few minutes but could be longer during peak processing periods.
4	The file import uploads to the system; you'll see an <b>Import Submitted</b> message and will receive an email confirmation.
5	Check the <b>Import Queue</b> to view any errors or exceptions identified. If there are any errors, you'll need to correct them and resubmit for processing.
6	Check <a href="#">employee enrollment status</a> .



You will have to confirm that your file was submitted successfully and that any errors or exceptions are corrected. Please refer to "Troubleshooting file errors" on [page 22](#) of this guide for help.

 **Note:** If your company wants to use the "Division" column, please provide a list of divisions to the Business Support Team prior to uploading the files so they can be loaded in our system. Divisions can be used to allow plan sponsors limited access to only their division's employees, or to split HSA funding and/or fees across multiple bank accounts for different parts of a company.

### Identity Verification Process (IDV)

Once all employees are enrolled, you will need to make sure no employees have IDV holds. See [page 14](#) for more information.

## File method tips

Here are tips for a few of the columns to help you fill out the fields you will need to complete on the file layout. Do not alter the formatting of the file or errors will occur during submission:

A	M	P	Q	AI	AJ	AK
EmployeeIdentifier	EmployerEmployeeID	EmploymentStatus	StatusEffectiveDate	EnrollmentEffectiveDate	ElectionAmountIndicator	HDHPCoverageLevel

**Column A** (Employee Identifier) This is commonly used for the employer to enter the employee ID or payroll number. If you do not use employee IDs, feel free to use any unique number for each employee.

**Column A** (Employee Identifier) and **Column M** (Employer Employee ID) must have the exact same data.

**Column P** (Employee Status) would be “Active” for all employees active under your program.

**Column Q** (Status Effective Date) only required when sending termination dates, add term date in this field.

**Column AI** (Enrollment Effective Date) is the date the employee is eligible for the HSA.

**Column AJ** (Election Amount Indicator) select “PerPay” from the drop-down menu.

**Column AK** (HDHP Coverage Level) specify if the employee has individual or family coverage.



**Note:** Email and phone number are not required but are recommended. This allows us to reach your employees when needed, and enables your employees to receive important notifications about their account, enhancing the employee experience.



Once all employees are enrolled you can submit contributions for your employees. To submit your contributions, go to [page 15](#) of this guide.


## Manual entry

This option allows you to enroll employees one-by-one manually. Begin by logging in to the [Employer Portal](#).

1	Employer Portal > Employees > “New Employee”
2	Enter the employee’s personal information > “Add Employee.” Once you receive the message “Employee Profile Added” > <b>“Add New Enrollment”</b> > “Submit”
3	Select the check box for HSA > enter the “Effective Date” (date the employee’s insurance is effective)
4	Select coverage level > “individual” or “family”
5	Click “Submit/Add Enrollment” > a message will let you know that your employee was successfully enrolled
6	Check <a href="#">employee enrollment status</a>



You will have to confirm that your file was submitted successfully and that any errors or exceptions are corrected. Please refer to “Troubleshooting file errors” on [page 22](#) of this guide for help.

 **Note:** Email and phone number are not required but are recommended. This allows us to reach your employees when needed, and enables your employees to receive important notifications about their account, enhancing the employee experience.

### Identity Verification Process (IDV)

Once all employees are enrolled, you will need to make sure no employees have IDV holds. See [page 14](#) for more information.

## Employee self registration and enrollment

Although we recommend enrolling your employees to ensure accounts are set up so you can fund, you also have the option of having employees register themselves.

- Once your group's enrollment has been completed, you will receive an email confirmation that includes a **link** and special **code** for the employees to self-enroll into the company's HSA program.
- We recommend distributing enrollment instructions to your employees letting them know they can **Enroll Now**. Instructions can be included in the employee's open enrollment packages and added to your company's intranet.

The screenshot displays a user interface for HSA enrollment. It is divided into two main sections: 'Existing Users' and 'New Users'. The 'Existing Users' section includes a 'Username' input field with a 'Forgot Username?' link, a 'Remember Me' checkbox, and a 'Next' button. The 'New Users' section prompts the user to 'Create a new account, or enter a code given to you.' It features a 'Get Started' button, a link for 'I have a code' with a question mark icon, and a red arrow pointing left towards the 'Existing Users' section. Below these sections is a banner for 'First time logging in?' with a 'Learn more' button and an image of a woman using a laptop.

 **Note:** If an employee is not enrolled, contributions cannot be applied to their account.

Under the Reports tab, run an HSA Account Detail Report to determine which employees have enrolled. Then you can submit contributions for these employees. To submit your contributions, go to [page 15](#) of this guide.

### Identity Verification Process (IDV)


Once all employees are enrolled, you will need to make sure no employees have IDV holds. See [page 14](#) for more information.

## Next step: Check employee enrollment status

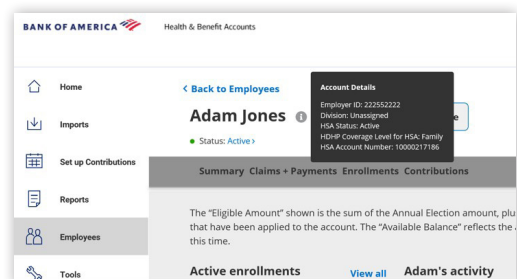
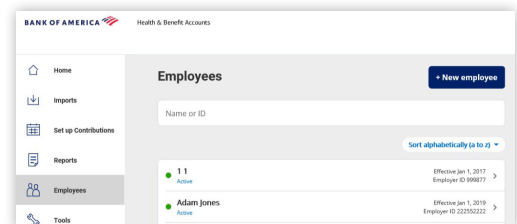
Due to IDV requirements, once an employee or employees have been enrolled, it is important to follow up and check the “Status” of each employee’s approval process, which normally takes 1-2 business days.

1	Employer Portal > Employees	4	Next to the employee’s name the icon will be visible
2	Check the “Status” of each employee to ensure their account is showing “Active”	5	Place your cursor over the icon and the account details will be displayed
3	Click on the employee’s name to display enrollment details	6	Check the “HSA Status” of each employee to ensure their account is showing “active”

Accounts that are showing as “Pending” cannot accept contributions until the account has been approved and active. This means that Bank of America will need additional information for IDV to complete the account opening process.

 **Note:** We will attempt to reach the employee with emails, letters and a phone call. An employee on hold for IDV can contact Customer Care 24/7 at 800.718.6710 to discuss what documentation is needed. Employees can upload documentation on the member website. They can also download the HSA Identity Verification Form to mail or fax documentation.

Member website > Tools & Support > “Account Support & Forms”



Once all employees are enrolled you can submit contributions for your employees. To submit your contributions, go to [page 15](#) of this guide.

## 3. Fund your employees' accounts

Once your employees are successfully enrolled in the Bank of America HSA, you can begin submitting payroll deductions and employer contributions through the [Employer Portal](#).

### Funding methods

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# Option 1 – ACH funding tool

The Employer Portal provides an ACH funding tool that allows you to seamlessly deposit funds into your participants’ HSAs. Plus, you can manage all the aspects of the funds transfer schedule with ease and efficiency.

There are two ways you can fund accounts using the ACH Funding Tool:

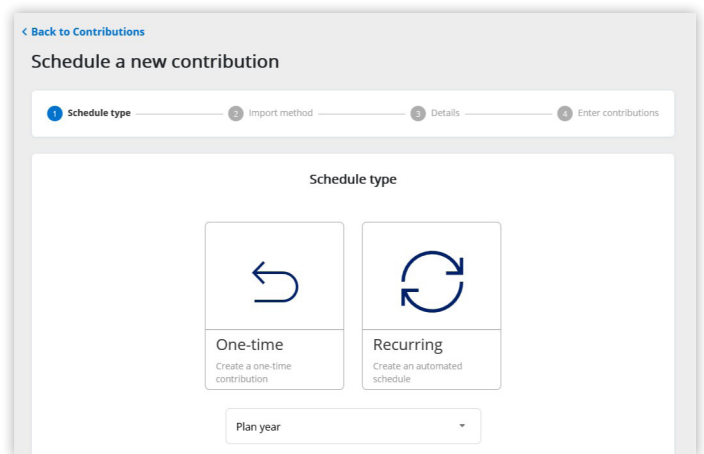
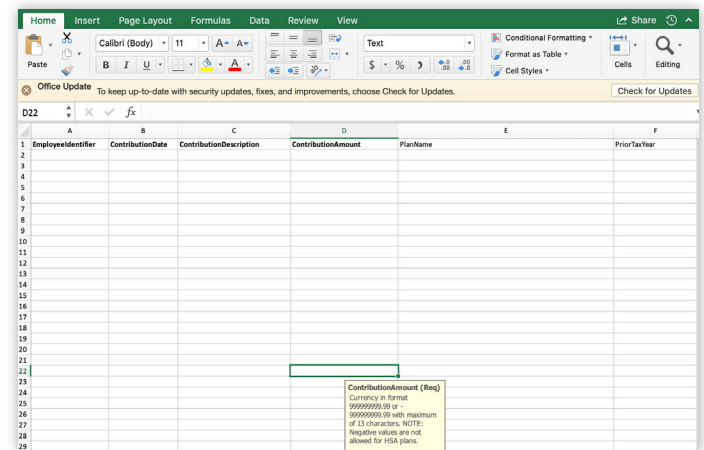
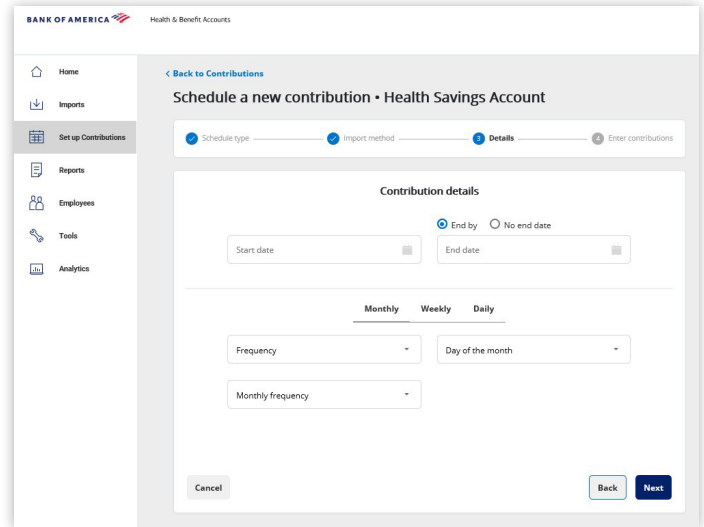
## 1. Contribution File

Bank of America provides a formatted Excel spreadsheet file to input HSA contributions and upload the file on the Employer Portal when setting up a funding schedule.

1	Employer Portal > Set up new contribution > new schedule > recurring
2	From the option list, select “Contribution” > “Open Template”
3	Save the template to your hard drive

## 2. Online Manual Entry

Contributions can be added directly on the Employer Portal as part of setting up a funding schedule. This can be a one-time funding, or you can schedule recurring contributions here.



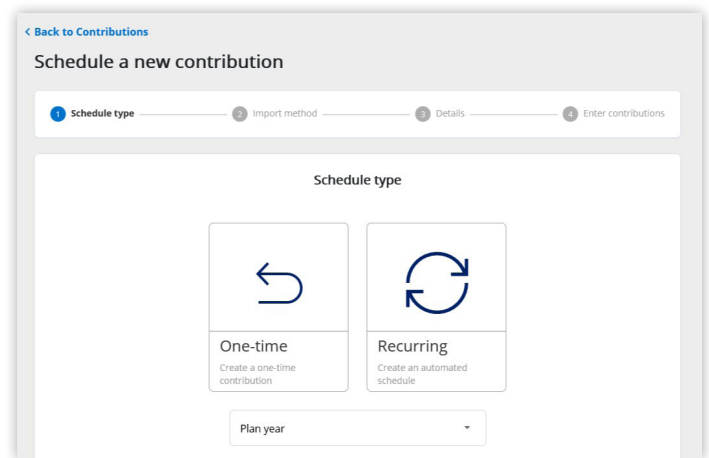


## How to use the ACH funding tool

1	Employer Portal > Set Up Contributions > New Contribution
2	Select “One-Time” or “Recurring”
3	Drop-down menu > “Health Savings Account”
4	Select the Effective Date for the contributions
5	<p>You have two options: “Enter Manually” or “Import a File”</p> <p>a. <b>Manually enter</b> &gt; Enter Contributions &gt; fill in contribution amounts &gt; “Save”</p> <p>b. <b>Import a file</b> &gt; follow on-screen instructions to upload and submit the Excel file</p> <p><b>Note:</b> Be sure that your file completes without error. This typically takes 5 minutes but could be longer during peak processing periods.</p>

Contributions from all sources combined are subject to annual limits. Your employees’ annual limit is based on whether they have individual or family coverage under a High Deductible Health Plan as well as their age in the tax year. Contributions in excess of an employee’s IRS limit may be subject to standard income tax rates plus 6% penalty. [View contribution limits here.](#)

If you are submitting scheduled contributions, you may need to enter an end date to ensure the contributions do not exceed the annual limit.



### **Important notes**

1. Anytime a contribution is submitted, check the Import Queue to view any errors or exceptions identified. Correct the errors and resubmit for processing.
2. Refer to “Troubleshooting file errors” on [page 22](#) of this guide for help.
3. If there are any ACH debit blocks on the bank account, be sure to add a filter which will allow us to ACH debit the account.

**Originator: Bank of America, N.A.**

**Origination Number Filters:**

Billing: 6521523496

Funding/payments: 1521523496

Any divisional or replacement bank accounts:  
4521523496

Micro-deposit: 3521523496

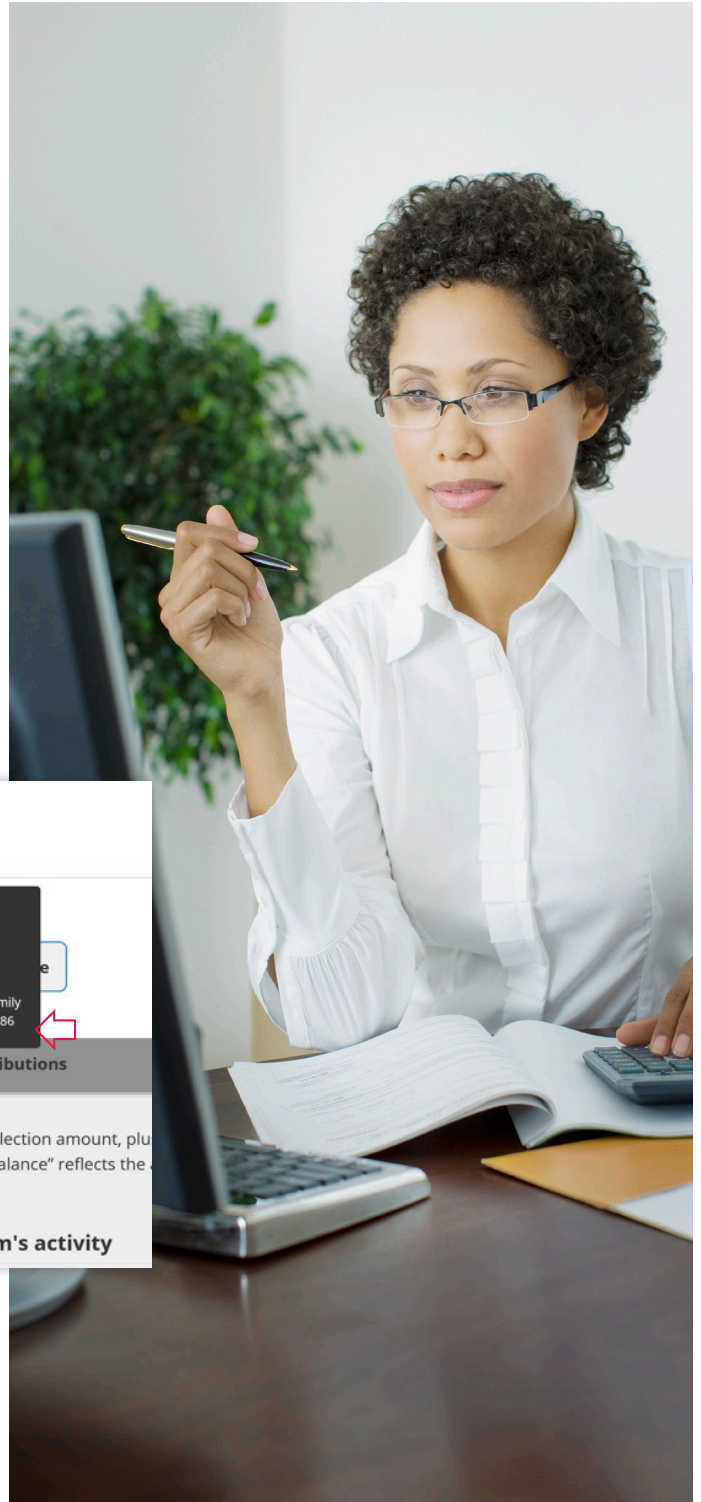
## Option 2 – Direct deposit

If you currently offer direct deposit to your employees for payroll, the HSA accounts can be set up in the payroll system (like a checking account) for HSA contributions.

You will need the following information:

1. Employee's HSA account number
2. **Routing number: 053201610**
3. The amount the employee wants to contribute each pay cycle

Each HSA has a unique account number and can be found on the [Employer Portal](#) under the employee's Profile.



**BANK OF AMERICA** Health & Benefit Accounts

Home < Back to Employees

**Adam Jones** ⓘ

Status: Active >

**Account Details**

- Employer ID: 222552222
- Division: Unassigned
- HSA Status: Active
- HDHP Coverage Level for HSA: Family
- HSA Account Number: 10000217186

Summary Claims + Payments Enrollments Contributions

The "Eligible Amount" shown is the sum of the Annual Election amount, plus any rollovers that have been applied to the account. The "Available Balance" reflects the current balance in the account at this time.

Active enrollments [View all](#) Adam's activity

**Note:** For larger groups, the account numbers can be obtained by contacting the Business Support Team at 866.791.0251 and requesting a spreadsheet.

# Transition tools & support

We're always here to help during any stage of account management. The following topics will assist you in ongoing account management.

## Topics

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## Business Support Team

Your go-to resource to help you manage your company's HSA program.

Your contact for day-to-day operations

- Manages open enrollment activities
- Efficient, streamlined processes

### Contact us

9:00 a.m. to 6:00 p.m. Eastern Mon-Fri

866.791.0251, Option 2

[HSABusinessSupport@bankofamerica.com](mailto:HSABusinessSupport@bankofamerica.com)

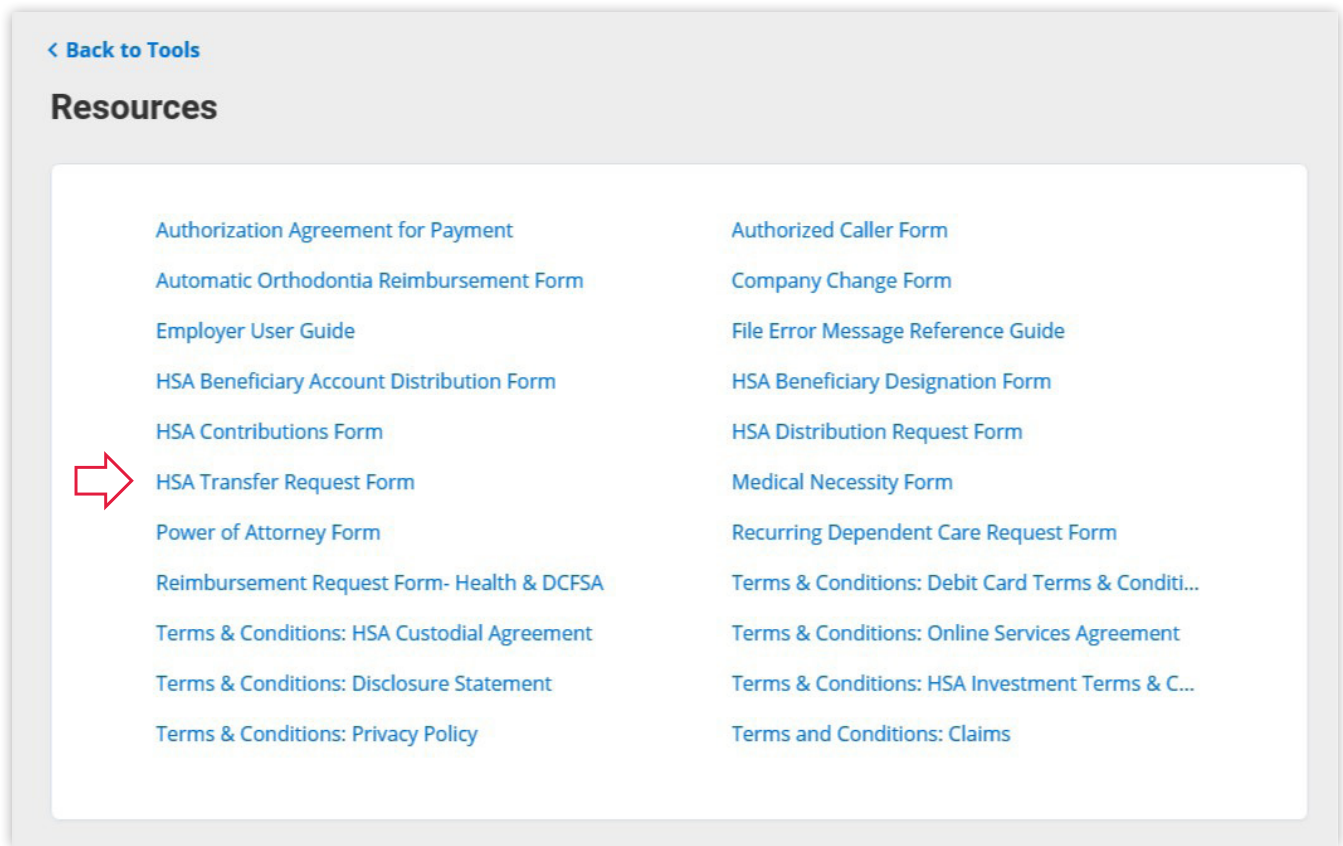


## HSA rollover/trustee transfer process option

### Individual transfer


Employee transfers funds from their current administrator, completes the HSA Transfer Form\* and sends it to their current administrator.

The administrator will mail a check and copy of the Transfer Form directly to Bank of America to be processed and deposited into the new HSA account.



[< Back to Tools](#)

### Resources

<a href="#">Authorization Agreement for Payment</a>	<a href="#">Authorized Caller Form</a>
<a href="#">Automatic Orthodontia Reimbursement Form</a>	<a href="#">Company Change Form</a>
<a href="#">Employer User Guide</a>	<a href="#">File Error Message Reference Guide</a>
<a href="#">HSA Beneficiary Account Distribution Form</a>	<a href="#">HSA Beneficiary Designation Form</a>
<a href="#">HSA Contributions Form</a>	<a href="#">HSA Distribution Request Form</a>
 <a href="#">HSA Transfer Request Form</a>	<a href="#">Medical Necessity Form</a>
<a href="#">Power of Attorney Form</a>	<a href="#">Recurring Dependent Care Request Form</a>
<a href="#">Reimbursement Request Form- Health &amp; DCFSA</a>	<a href="#">Terms &amp; Conditions: Debit Card Terms &amp; Condi...</a>
<a href="#">Terms &amp; Conditions: HSA Custodial Agreement</a>	<a href="#">Terms &amp; Conditions: Online Services Agreement</a>
<a href="#">Terms &amp; Conditions: Disclosure Statement</a>	<a href="#">Terms &amp; Conditions: HSA Investment Terms &amp; C...</a>
<a href="#">Terms &amp; Conditions: Privacy Policy</a>	<a href="#">Terms and Conditions: Claims</a>

\*The HSA Transfer Request Form can be found under Resources on the [Employer Portal](#).

# Troubleshooting file errors

When a file contains errors, the Exception Report will need to be reviewed.

Go to Imports and select the file you would like to review

Record type	Added	Errored	Pending	Unchanged	Updated	Total Records
Enrollment	0	1	0	0	0	1

[Back to Imports](#)

## Review Variable Enrollment Test.txt

**Completed with errors** Version 1

12/30/2020 3:09:51 PM ⓘ

Part of your file has uploaded successfully, but there were some errors and/or warnings that have occurred. You can ignore these or choose an option below.

[Download error exception report](#)

[Download informational exception report](#)

[Show more](#)

Then select the error report

## New HSA participant – username and password setup

Employees can access their HSA for the first time on the member website at [myhealth.bankofamerica.com](https://myhealth.bankofamerica.com)

Create a username and password by selecting “Click here to create your username and password.”

The screenshot shows the Bank of America Health & Benefit Accounts member website. At the top, the Bank of America logo and "Health & Benefit Accounts" are displayed. Below this is a "Welcome to the member website" message with a sub-header "Log in to your account or get started with a new account." A banner image of a woman on a boat promotes the "MyHealth" app with a "Download the app" button. The main content area is divided into two columns: "Existing Users" and "New Users". The "Existing Users" column has a "Username" input field with a "Forgot username?" link, a "Remember me" checkbox, and a "Next" button. The "New Users" column has a "Create a new account to get started." message, a "Get started" button, and a "I have a code" link. Below these columns is a "First time logging in?" section with a "Learn more" button. At the bottom, a "Related links" section contains two links: "Ready to apply for an Individual HSA? Get started" and "Employer website Login". A red dotted line highlights the "Get started" button in the "New Users" section.

**Note:** If your employees need help setting up their username and password they can call one of our Customer Care associates at the number on the back of their debit card. For TDD, call 800.305.5109

# Additional resources and communication tools

## Employer user guide

Once you're up and running, this interactive guide will help you with the ongoing management of your company's HSA program.

## Employer toolkit

Ready-to-use and customizable communications that help increase HSA enrollment and engagement. Specific topics include open enrollment, ongoing account management, and health account optimization. Tools and education include:

- Emails – targeted communications containing time-sensitive or account maximization messages
- Brochures – explaining everything from HSA basics to account optimization
- Lunch and learn sessions – presentations for your employees

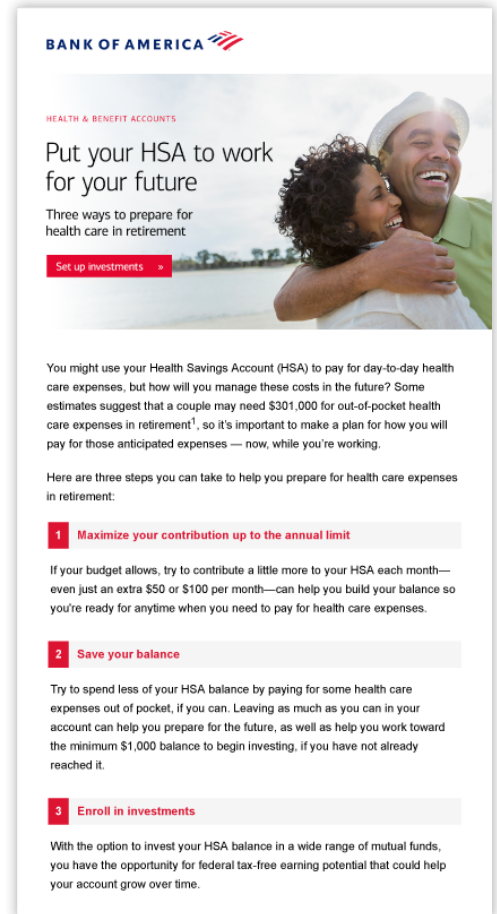
## Saveituseit.com

Our Learn Center has educational content to help employees make informed decisions about their health care accounts including:

- Calculators
- Videos
- FAQs

## Health & benefit accounts user guide

Once your employees are enrolled in the HSA, you can post a copy of the [user guide](#) to your intranet. This is where they will find virtually everything they need to manage their HSA.



**BANK OF AMERICA**

HEALTH & BENEFIT ACCOUNTS

Put your HSA to work for your future

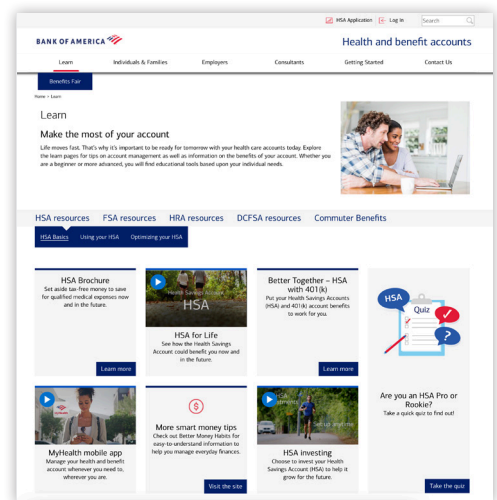
Three ways to prepare for health care in retirement

[Set up investments](#)

You might use your Health Savings Account (HSA) to pay for day-to-day health care expenses, but how will you manage these costs in the future? Some estimates suggest that a couple may need \$301,000 for out-of-pocket health care expenses in retirement<sup>1</sup>, so it's important to make a plan for how you will pay for those anticipated expenses — now, while you're working.

Here are three steps you can take to help you prepare for health care expenses in retirement:

- 1 Maximize your contribution up to the annual limit**  
If your budget allows, try to contribute a little more to your HSA each month—even just an extra \$50 or \$100 per month—can help you build your balance so you're ready for anytime when you need to pay for health care expenses.
- 2 Save your balance**  
Try to spend less of your HSA balance by paying for some health care expenses out of pocket, if you can. Leaving as much as you can in your account can help you prepare for the future, as well as help you work toward the minimum \$1,000 balance to begin investing, if you have not already reached it.
- 3 Enroll in investments**  
With the option to invest your HSA balance in a wide range of mutual funds, you have the opportunity for federal tax-free earning potential that could help your account grow over time.



**BANK OF AMERICA**

Health and benefit accounts

Learn | Individuals & Families | Employers | Consultants | Getting Started | Contact Us

Benefits for:

Learn

Make the most of your account

Life means Test. That's why it's important to be ready for tomorrow with your Health Care accounts today. Explore the learn pages for tips on account management as well as information on the benefits of your account. Whether you are a beginner or more advanced, you will find educational tools based upon your individual needs.

HSA resources | FSA resources | HRA resources | DC/FSAs resources | Commuter Benefits

[HSA Basics](#) | [Using your HSA](#) | [Opening your HSA](#)

HSA Brochure  
Get made tax-free money to save for qualified medical expenses now and in the future.  
[Learn more](#)

HSA for Life  
See how the Health Savings Account could benefit you now and in the future.  
[Learn more](#)

Better Together – HSA with 401(k)  
Put your Health Savings Accounts (HSAs and 401(k) account benefits to work for you.  
[Learn more](#)

MyHealth mobile app  
Manage your health and account information wherever you are.  
[View the app](#)

More smart money tips  
Check out Better Money Habits for easy-to-understand information to help you manage everyday finances.  
[View the site](#)

HSA Investing  
Choose to invest your Health Savings Account (HSA) to help it grow for the future.  
[Take the quiz](#)

Are you an HSA Pro or Rookie?  
Take a quick quiz to find out!  
[Take the quiz](#)



Bank of America, N.A. makes available The HSA for Life® Health Savings Account as a custodian only. The HSA for Life is intended to qualify as a Health Savings Account (HSA) as set forth in Internal Revenue Code section 223. However, the account beneficiary establishing the HSA is solely responsible for ensuring satisfaction of eligibility requirements set forth in IRC sec 223. If an individual/employee establishes a HSA and s/he is not otherwise eligible, s/he will be subject to adverse tax consequences. In addition, an employer making contributions to the HSA of an ineligible individual may also be subject to tax consequences. We recommend that applicants and employers contact qualified tax or legal counsel before establishing a HSA.

Retirement and Personal Wealth Solutions is the institutional retirement business of Bank of America Corporation ("BofA Corp.") operating under the name "Bank of America." Investment advisory and brokerage services are provided by wholly owned non-bank affiliates of BofA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"), a dually registered broker-dealer and investment adviser and Member [SIPC](#). Banking activities may be performed by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A., Member FDIC.

Mutual Fund investment offerings for the Bank of America HSA are provided by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of Bank of America Corp. Investments in mutual funds are held in an omnibus account at MLPF&S in the name of Bank of America, N.A. ("BANA"), for the benefit of all HSA account owners. Recommendations as to HSA investment menu options are provided to BANA by the Chief Investment Office ("CIO"), Global Wealth & Investment Management ("GWIM"), a division of BofA Corp. The CIO, which provides investment strategies, due diligence, portfolio construction guidance and wealth management solutions for GWIM clients, is part of the Investment Solutions Group (ISG) of GWIM.

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