Setting up your HSA with a WealthCare Saver account

Use this checklist while helping your large group clients set up HSAs with a WealthCare Saver account to ensure you're covering essential tasks like HSA funding, document submission, and online portal access.

HSA funding preparation

Provide the client with both the HSA Funding Guide for Employers and the HSA Reporting Guide for Employers.

Note client's preferred contribution method(s).

Document submission

Complete the spending account application.

- Obtain sub-account numbers and medical BPIDs associated with the HSA.
- Ensure client demographic information is complete and accurate.
- Ensure sub-account numbers and medical BPIDs associated with the HSA are complete and accurate.
- Add, delete, or edit information, as needed, for the plan year, including plan details and authorized contacts and users.

Complete the ACH Origination Agreement and HSA Banking Authorization form. *(Required for any client making standard ACH contributions*)*

Submit application, origination agreement, and HSA Banking Authorization form

Submit all documents to spendingacctalegeusclientsetup@ibx.com.

Online group portal access form for spending account access

Actions required:

Add, delete, or edit the client's authorized contacts and authorized users accountable for managing spending accounts in the new plan year.

Annually review all individuals with authorized access to spending accounts. *(Individuals who are no longer authorized to access spending account information should be deleted.)*

Visit the **sales portal** or **Marcomm Central (internally)** to access necessary spending account documents.

Spending account reimbursement agreement (funding type-specific)

Complete the appropriate self-funded or fully insured template (documents and processes vary slightly by funding type).

Provide documents to the client and store as appropriate.

Medical plan enrollment (determines HSA enrollment)

Ensure medical plan enrollments for the plan year are completed by the 10th of the month prior to the start of the plan year to ensure debit cards are in hand by first day of plan year.

Notify spendingacctalegeusclientsetup@ibx.com when medical enrollments through the group portal are complete. *(Not applicable for EDI enrollment)*

The following actions should be completed at the beginning of the plan year.

Monitor client's ability to successfully access and fund HSAs using the group portal. *(Payroll direct ACH contributions are not made through the portal.)*

Advise the client to monitor account openings through the group portal using WCA reporting (CIP).

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* With standard ACH, funds are pulled from a client-owned bank account after contributions are entered.

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