



## IMPORTANT REMINDER AND UPDATE ON BLACK-OUT PERIOD FOR ALL PRE-TAX ACCOUNTS, AND IDENTITY VERIFICATION INFORMATION FOR HSA's

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### BLACK-OUT PERIOD

**ACCESS TO FILE REIMBURSEMENT CLAIMS AND REQUEST DISTRIBUTIONS FROM HSA's ON THE CONSUMER PORTAL IS DISCONTINUED AS OF END-OF-DAY DECEMBER 3<sup>rd</sup>.** We will still accept reimbursement claims that come in the mail or via fax until Monday, December 7<sup>th</sup>, and debit cards will remain open until Monday as well for the FSA's.

**DEBIT CARDS WERE INADVERTENTLY DISABLED ON DECEMBER 3<sup>rd</sup> WHEN WE BEGAN THE ACCOUNT CLOSURE AND TRANSFER PROCEDURES.** Note that if a participant contacts our office, we can re-open the card for Friday, December 4<sup>th</sup> to allow its use. We apologize for any inconvenience.

**SPECIAL NOTE REGARDING CONTRIBUTIONS AND ELECTION CHANGES (including new enrollments)** Although this was not addressed in our detailed time-line, we must will **discontinue processing contributions and election changes after FRIDAY, DECEMBER 4<sup>th</sup>.** Certain contributions post on a slightly delayed schedule, so we need to allow enough time before the official blackout period since they take a day or two to officially "settle" through the system.

**See below for information on the ongoing methods for contribution and election change processing.** As in our previous communication, we have addressed below the three ways that clients submit this information. Please refer to the appropriate section and let us know if you have any questions.

- **[If you submit files from your Payroll/HRIS system](#)**  
Please continue to do so. HOWEVER, note that we will HOLD all files that come in after December 4<sup>th</sup> and load them on December 15<sup>th</sup> GO-LIVE for the enhanced platform.
- **[If you submit information using a spreadsheet or enter on the employer portal](#)**  
**PLEASE NOTE that no contributions should be entered after December 4<sup>th</sup>. You will be able to load contribution files and process any elections changes on December 15<sup>th</sup> GO-LIVE for the enhanced platform.** Just like the Demographic / Enrollment information, there is a new template that we would like you to use. We will provide the template, the Contribution Manager Guide, and short video tutorials next week, along with credentials for logging into the new employer portal. We will also include additional information on the Enrollment Manager at that time.
- **[If your plans are set up to automatically post deposits on specified pay dates](#)**  
We have set up the same process on the enhanced platform. HOWEVER, please note that we will HOLD posting between December 7<sup>th</sup> and December 15<sup>th</sup> and make up any missed postings on December 15<sup>th</sup> GO-LIVE.



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## IDENTITY VERIFICATION FOR HSA PARTICIPANTS

With the change to the new bank custodian for our HSA's, all account-holders had to be re-validated through the identity verification process. Some of your participants may receive a request for information such as proof of name or address on Friday, December 4<sup>th</sup>. This is standard procedure, and they should not be alarmed if they do get a request.

The new process for IDV is a bit different than with our prior custodian. If a participant is pending IDV for additional information, contributions will not pull from your account to our distribution account. The contributions will be reported as pending, but no \$\$ will actually change hands. The bank will allow 60 days for receipt of the information necessary to officially open the account.