**HealthSecure HRA®**

# Paperless Contribution Instructions

You're about to use our paperless contribution process. Pick from three convenient options that are faster and more secure than submitting your employees' private information by mail.

From your online employer portal, you can securely:

- Upload Contribution Spreadsheets;
- Update prior reports; or
- Build new reports.

Sending funds electronically is recommended and preferred.

## Getting started

These quick and easy instructions are divided into just two sections:

Section 1: **Uploading Contribution Data**

Section 2: **Sending Funds**

1. **Enroll all eligible employees before making contributions.** You can easily enroll new participants by uploading an **Enrollment Spreadsheet** or by entering their enrollment data directly into our system. If you need more detailed instructions, log in at **HealthSecureHRA.com** and click **Resources**, or click **Participants** to view your **Participant Roster**.
2. **Proper Division Codes are required.** Each of your divisions or plans has an assigned Division Code. If you are unsure about what Division Code to use, please contact our Customer Care Center for assistance.
3. **When sending funds, make sure the amount you send matches the total amount on your report.** If the amounts don't match, we can't process your contribution until the discrepancy is resolved.
4. **Mistakes happen sometimes, and we're here to help.** If an administrative error or mistake of fact occurs that results in funds being posted to a participant's account in error, we may need you to complete a Mistake of Fact form to request the return or reallocation of those funds. Please contact our Customer Care Center for assistance.
5. **Contributions are not tax reportable.** Form W-2 reporting is not required. You should not report contributions on Form 1099.

IMPORTANT NOTE: It is the responsibility of Employers when submitting data and information to the Plan to ensure it is correct. The Plan and its agents may rely upon any data or information submitted from a Participant or Employer to be true and correct. The Plan and its agents are not responsible for any errors made by an Employer with regard to the data or information submitted to the Plan, nor are the Plan and its agents responsible for further errors that result from incorrect data or information submitted by an Employer. If an Employer discovers that incorrect information or data has been submitted to the Plan, the Employer should contact the Plan in writing to correct the inaccurate information or data.

# Section 1: Uploading Contribution Data

## Option A: Contribution Spreadsheet template

Most employers use our **Contribution Spreadsheet** template when making contributions. All you have to do is populate, save, and upload. It's that easy!

### Template tips and tricks

1. **Use our Contribution Spreadsheet template for secure upload.** It's a simple Excel Workbook you can download from your online employer portal. To get the current version, log in at **HealthSecureHRA.com** and click **Resources.**
2. **Make sure all data is accurate (names, SSNs, birthdates, etc.).** If copying and pasting data from another file, make sure the data remains aligned with the right participants. Submitting incorrect or misaligned data often results in administrative errors that are difficult to fix. Contributions are posted to participant accounts based solely on the SSNs and/or account numbers you provide.
3. **Avoid upload errors.** Don't change tab names, column titles, or preset cell formatting. If pasting data copied from another file, use the **Paste Special** function and select **Values** (V) only. This will paste only the copied data (values) without changing the preset cell formats. Delete any blank rows and rows with zero or negative dollar amounts. Don't use password protection.
4. **Populate only one row per participant account on the ContributionData Tab.** If you need to make multiple contributions to a single participant account, combine the amounts into just one row, or upload separate Contribution Spreadsheets. Keep in mind that you can list the same participant more than once if you are contributing the amounts to separate accounts (divisions) for that participant.
5. **Remove any blank rows and rows with zero-dollar or negative contribution amounts.** Make sure there are no breaks in data.

### Step 1: POPULATE EmployerInfo and ContributionData

- ☐ **Read the instructions contained in the Instructions tab.**
- ☐ **Enter all information requested in the EmployerInfo tab, including your Employer ID Number and Contribution Report Total.** Your Employer ID Number is assigned by us and is available upon request from our Customer Care Center.
- ☐ **Populate the ContributionData Tab.** If copying and pasting data from another file, use the **Paste Special** function and select **Values** (V) only. This will paste only the copied data (values) without changing the original cell formats in the template. Upload errors will occur if preset cell formatting is changed.

  The following data is required for each employee:
  - Division Code
  - Account Number (if not providing SSN)
  - SSN (if not provided AccountNumber)
  - Amount

  The following data is not required but may be included:
  - First Name
  - Last Name

See **Data Validations & Formatting Requirements** in the template's **Instructions** tab for detailed information about each field.

### Step 2: SAVE

- ☐ **Save your Contribution Spreadsheet as an Excel Workbook (.xlsx).** Include your Employer ID Number in the file name.

### Step 3: UPLOAD

- ☐ **Upload your Contribution Spreadsheet.** Log in to your online employer portal and click **Contributions**. Click the **Upload Contribution Spreadsheet** button and follow the prompts. If there's a problem, you'll get a message with further instructions.

## Option B: Update a prior report

This option lets you copy a previously processed report and make updates. For example, you can edit, add, or delete participant line items before submitting the report. This option is used most often by employers that make recurring contributions (monthly, quarterly, etc.) for the same group of employees.

1. Log in at **HealthSecureHRA.com** and click **Contributions** on the menu bar.
2. Click the **Create a Contribution Report** button.
3. Enter the **Report Description** and **Report Total**.
4. Select **Copy a Previous Report** from the **Create Report From** drop down list.
5. Choose the report you want to copy from the **Select Report** drop down list.
6. Click **Create**.
7. You can make edits by clicking **Add Line Items, Edit,** or **Delete.**
8. Once your report is final, click **Submit.** If you click **Done,** your report will be saved for you to come back to later, but it will not be submitted.

## Option C: Build a new report

This option is helpful when submitting one-time contributions for just a few participants. Simply select one or more participants from your roster, and enter the appropriate dollar amount for each.

1. Login at **HealthSecureHRA.com** and click **Contributions** on the menu bar.
2. Click the **Create a Contribution Report** button.
3. Enter the **Report Description** and **Report Total**.
4. Select **Build From Participant Roster** from the **Create Report From** drop down list.
5. Click **Create.**
6. Click the **Add Line Items** button.
7. Search for existing enrolled participants.
8. Enter the contribution amount in the **Amount** column for your participant(s). Be sure to enter the amount in the correct plan (division) for each participant. Divisions will be listed in separate rows.
9. Click the **Add Items** button to add the contributions to your report.
10. Once your report is final, click **Submit.** If you click **Done,** your report will be saved for you to come back to later, but it will not be submitted.

If you cannot use our secure upload options and must send a paper report, mail to: **HealthSecure HRA, PO Box 4389, Clinton, IA 52733-4389**. Paper reports are subject to mail delivery delays and must be processed manually. Manual processing takes longer to post to your participants' accounts.

## Section 2: Sending Funds

After submitting your contribution data, you will need to send funds. Electronic funds transfer (EFT) is recommended and preferred. Paper checks are not recommended.

### Option A: Automated Clearing House (ACH)

Use the following information to send an EFT by ACH.

| | |
|---|---|
| Bank: | Washington Trust Bank |
| Routing Number: | 125100089 |
| Account Number: | 1000075754 |
| Address: | PO Box 2127<br>Spokane, WA 99210 |

### Option B. Wire Transfer

Use the following information to send an EFT by wire transfer. Your bank may charge a fee for this service.

| | |
|---|---|
| Bank: | Washington Trust Bank |
| Address: | 717 W Sprague Ave<br>Spokane, WA 99201 |
| Routing Number: | 125100089 |
| Account Number: | 1000075754 |
| FBO: | HealthSecure HRA Trust |

If you cannot send funds electronically and must use paper checks, make payable to: **HealthSecure HRA Trust.** Make sure your **Employer ID Number** shows on the memo line. Your Employer ID Number is assigned by us and is available upon request from our Customer Care Center. Mail to: **HealthSecure HRA Trust Contributions, PO Box 1043, Spokane, WA 99210.** This address is for PAPER CHECKS ONLY. DO NOT enclose original or duplicate contribution reports with your paper checks. Your reports contain protected health information (PHI) that should not be made available to banking personnel. DO NOT mail paper checks to the plan administration address in Iowa. Paper checks may be held for one business day before being released for posting.