

Humana®

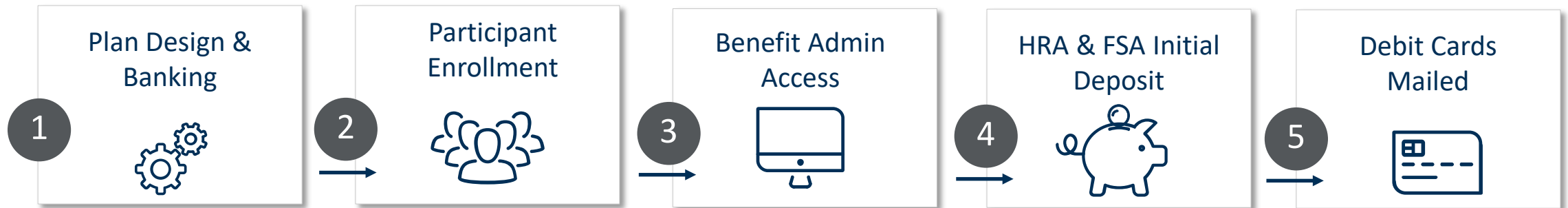
Humana Access Spending Accounts Installation & Administration Guide

About this document: This is an internal reference guide that provides step-by-step installation instructions for small and large groups, information about the ongoing administration of spending accounts, and helpful resources including an installation checklist.

Spending Account Installation & Administration Menu

The 5-step setup process for group installation is shown below. To learn more about a setup step, **simply click the box**. You can also learn about ongoing administration and access additional resources by clicking below.

Group installation (begin 4 weeks before plan start date*)



Ongoing administration

Automatic Funding True-Up (weekly)

Payroll Contributions

Resources

Installation Checklist

Get Help

Appendix Learn More

*To implement a new group within 4 weeks, all necessary documentation must be completed in full and data must be accurate.

Plan Design and Banking Arrangements



Enroll the group

- [Employer Election Form \(EEF\)](#) is completed by/for Employer to set up HSA, HRA, FSA and/or DCFSA
- Carefully review the options available for each type of spending account and be sure to provide bank account information
- Follow instructions on form to submit
- Initial deposit required for HRA & FSA

Note: EEF can be completed through Launch my Group for 2-99 groups

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Participant (Subscriber) Enrollment Methods

Spending account enrollment is typically passed to Humana in the same manner as the medical plan enrollment.

For questions about enrollment, contact your enrollment support resource.

Web enrollment

Enrollment for **any size group** through our Human Resources Benefits Administration (HRBA) web portal.

Humana Sales: **Hi! > Workday & Apps > Humana Self Service > Billing and Enrollment > e-Administration – HRBA**

HRBA questions: 888-666-5733

Electronic data interface

Ongoing enrollment method for **groups with 100+ actively enrolled unique participants**. Implementation takes 6+ weeks.

Humana Sales: [Go/NewEDI](#)

1-time spreadsheet

(aka Enrollment Spreadsheet)

Submit new and renewal enrollment, changes or terminations for **25 or more participants** at one time using our Enrollment Spreadsheet Processing Center.

Humana Sales: [Go/1xSS](#)

List enrollment

Enrollment for **small groups with 2 to 99 participants**.

<https://www.humana.com/agent/group-insurance/forms>

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Benefits Administrator Access



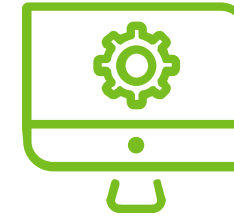
Welcome Email

Humana Access Spending Account Team (aka SPAA Ops) contacts the group's benefits administrator (BA), confirming plan details and requesting completion of HIPAA privacy form.



Privacy Form

Group's BA returns completed privacy form, indicating who should have access to the Wealthcare Administration Employer Portal.



Employer Portal

SPAA Ops sends secure email to BA with their login credentials for the Employer Portal along with additional info about the group's spending account plan(s) and helpful resources for using the portal.

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HRA & FSA Initial Deposit

- HRAs & FSAs need to be pre-funded - amount is based on participant enrollment
- Initial deposit is a percentage calculated based on the payment cycle and total annual elections (daily, weekly or monthly) – see EEF for more details
- Deposit should be received prior to the plan effective date

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Debit Cards

- Humana Access Debit Cards mailed to spending account participants 10-14 days after enrollment is passed into Wealthcare Administration (WCA) portal and accounts are opened
- No activation required for card
- Single card for all spending accounts including dependent care FSA
- Instructions on how to login to participant portal at www.HumanaAccess.com
- Some types of HRAs will automatically pay providers or reimburse participants; debit cards not sent to participants



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Funding True-Up (HRA & FSA only)

- Participants use HRA/FSA funds for eligible expenses during the week
- Each Monday, Humana Access reviews utilization of funds and emails client with amount to be drafted from client's bank account
- For FSA and HRA, Report Notifications are sent by the system every Tuesday to designated contacts letting them know their Claims Based Funding and Enrollee Account Balances reports are available to access in their Employer Portal under Reports > Results.
- On Wednesday, Humana Access pulls funds per email sent on Monday
- If no usage during week, there's no bank draft
- At year-end, if groups allow rollover, unused funds carry over to next plan year (upon group termination, unused funds are refunded to client)



HRAs and FSAs are notional accounts, meaning the participant must incur a qualified expense before any funds are paid out.

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Payroll Contribution Methods (HSA & FSA only)

Contribution method	HSA	FSA	HRA
<p>Web portal (self service) https://www.wealthcareadmin.com Each pay period, group's designated benefits administrator inputs payroll contribution amounts into the web interface or uploads Excel spreadsheet.</p>	Available	Available	Not Available Groups don't make contributions to participant accounts for HRA.
<p>Direct Deposit Group sets up contributions through their payroll vendor.</p>	Available (preferred) Humana provides HSA account numbers	Not Available	
<p>File Transfer Protocol (FTP) Group sets up a predefined text file format which is uploaded to Humana's Electronic Transmission (ET) site every pay period. This method is only for groups with 500+ enrolled participant. Allow 2 weeks for set up.</p>	Available	Available	

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Installation Checklist

Elections - Launch My group or Employer Election Form (EEF)

- Selected the correct account options based on group's plan design
- Provided group's banking account information
- Indicated how payroll contributions will be submitted (HSA & FSA only)

Initial Deposit

- Explained initial deposit (HRA & FSA only) and weekly funding true-up to the group?

Enrollment

- Completed Enrollment process for all elected benefits (Medical, Specialty, Spending Account)
- Does the group know their ongoing enrollment method (EDI / Web)? ([see slide 4](#))
- (Large Group) Does my group know their Humana Single Point of Contact (SPOC)?
- (Small Group) Is my group comfortable navigating Web Enrollment?

Forms

- WCA access requires HIPAA Privacy Form, sent with welcome email from Spending Account Operations*

Heads Up!

***SPAA Ops will communicate directly with group's benefits administrator**

1. Welcome email detailing additional spending account specific information
2. Email containing Initial Deposit Invoice (FSA/HRA) and banking filters (authorization code with bank in order to pull funds)
3. Email containing WCA login info

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Get Help

- Product subject matter expert: Cammie Evans, CEvans34@humana.com
- Spending Account Operations: SPAAGOps@humana.com
- Documents:
 - [Go/FUSE](#) – Under Products and Solutions > Spending Accounts (installation and member guides, marketing materials, training content, general questions)
 - [Employer Election Form](#)
 - [Getting Started](#) participant flyer

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Learn more about Humana Access Spending Accounts

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Humana Access: Available Accounts

Help employers save on their payroll taxes while giving employees an easy way to pay for their out-of-pocket healthcare expenses.

Health Savings Accounts (HSA)

HSAs can only be offered with a Humana Savings HSA, an IRS-qualified high-deductible health plan, and allow employees to save for eligible healthcare costs through a pre-tax payroll deduction, while earning interest on funds saved.

Health Reimbursement Arrangements (HRA)

HRAs are funded by the employer, are not taxable, and help employees pay for eligible healthcare costs when they enroll in the medical plan paired with the HRA. HRAs can be offered with any Humana medical plan. If offered with a Humana Savings HSA health plan and HSA, the HRA must be post-deductible.

Healthcare Flexible Spending Accounts (FSA)

FSAs can be offered with any medical plan and the annual contribution is available the first day of the plan year for eligible healthcare expenses. Contributions are a pre-tax payroll deduction.

Limited Purpose FSA

Can be offered with any medical plan and extend pre-tax savings for preventive care, dental and vision eligible expenses. Combine with HSAs or HRAs to help employees save specifically for vision and dental expenses. Contributions are a pre-tax payroll deduction.

Dependent Care FSA (DCFSA)

The DCFSA allows employees to save for eligible dependent care expenses so they can work. Contributions are a pre-tax payroll deduction. Available to groups with any Humana medical plan.



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Humana Access: At-A-Glance

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Benefits	HSA	HRA	FSA	LFSA	DCFSA
Available with any medical plan	Only available with high-deductible health plans	Yes	Yes	Yes (often paired with HSA and HRA)	Yes
<u>Annual contribution limits</u> for 2022: Increased for 2023 plan year to:	\$3650 self / \$7300 family \$3850 self / \$7750 family	See EEF for limit	\$2850 \$3050	\$2850 \$3050	\$5000
Contributions are tax-free	Yes	Yes	Yes	Yes	Yes
Employer contributions allowed	Yes	Yes	Yes	Yes	Yes
Funds accessed with Humana Access debit card	Yes	Yes (autopay available)	Yes	Yes	Yes
Funds are available first day of plan year	Funds available as contributions are added	Determined by employer	Yes	Yes	Funds available as contributions are added
Unused funds may carry over year to year	Yes	Determined by employer	Up to \$610 (determined by employer)	Up to \$610 (determined by employer)	No
Funds belong to employee if they leave or retire	Yes	No	No	No	No
Employees can change their election at any time during the year	Yes	Funded by employer	No	No	No
IRS requires administrators to verify all claims, so participants must save receipts	Participant Responsibility	Yes	Yes	Yes	Yes
Participants can invest funds for growth	Yes	No	No	No	No

Humana Access: Rates

Per participant /subscriber per month rate (PPPM)

Health Savings Account	\$3 PPPM
Health Reimbursement Arrangement	\$4 PPPM
Flexible Spending Account	\$4 PPPM (includes both healthcare & dependent care FSA)
Bundled Spending Accounts	
HSA + any combination of accounts	\$3 PPPM (If the employer chooses to have employees pay their HSA fee, the HSA bundle rate would not apply. The employer would only be charged individual HRA and FSA rate stated above or bundled HRA+FSA rate below, depending on the participants elections.)
HRA + FSA	\$4 PPPM (includes both healthcare & dependent care FSA)

Requirements:

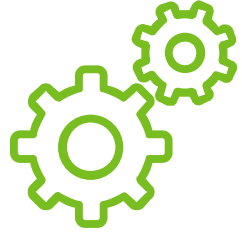
All Humana Access Spending Accounts are available to all group sizes when sold with a Humana medical plan.

Participant must be enrolled in the Humana Savings HSA, an IRS-qualified high-deductible health plan in order to enroll in a Health Savings Account.

*Humana Access Spending Accounts are not an insurance product.
Rates listed above are current for 2023 plan years. Rates are effective for a 12-month contract.*

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Why Groups Love Humana Access



Health plan and spending account integration

- One trusted source to turn to for support
- Integrated claims processing
- Improved auto-substantiation
- Cohesive experience for the group and their employees



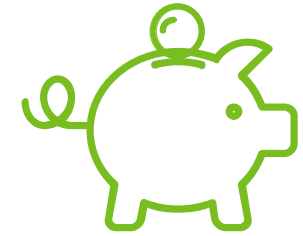
Simple administration saves you time

- Consolidated billing
- Flexible funding options in a real-time environment
- Integrated enrollment and eligibility
- Easy-to-navigate employer portal



Educational resources to drive enrollment & usage

- Protects their investment
- Engages employees
- Helps employees understand how to use their accounts
- Helps employees make informed decisions



Competitively priced

- Flat rate pricing
- Low cost addition to medical benefits package
- Economical bundling options—only pay for the first account

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Humana Access: Participant Experience

Humana Access spending accounts reduce the effort required of our participants through integration to provide a better participant experience than traditional TPAs

Debit card simplifies use

- One card for all accounts

Educational resources help participants understand and maximize spending account benefits

- Multimedia account tutorials and videos
- Interactive contribution and estimated tax saving calculators

Online access makes managing funds easy

- Account information
- Tools & education
- Marketplace for eligible expenses
- Critical updates
- Self-service functions
- Mobile friendly

Integrated process makes using funds more convenient

- Integrated claims payment processing
- High rate of auto-substantiation
- Streamlined overpayment process
- Ability to pay providers

Messaging tools keep participants informed

- Real-time text notifications to alert employees about claim status or actions they need to take



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Humana Access: Online Marketplace

Convenience for participants

- Takes the guesswork out of purchases by identifying HSA and FSA-eligible goods and services
- Self-service allows participants to easily browse and shop marketplace partners
- Auto substantiation across marketplace partners for all purchases made with Humana Access debit card
- Partners:
 - Humana Pharmacy
 - Doctor On Demand (virtual visits)
 - FSA Store
 - HSA Store
 - Health Credit Services
 - Virtual Hearing Solutions

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Stretch your account dollars further

Click on the "stores" below to shop and save on eligible goods and services

SEARCH
Search for eligible products by using the checkboxes to filter the list of "stores"

SHOP
Shop by clicking to enter one of the virtual stores

SAVE
Save big on eligible products and services using your tax-free account dollars

WHAT TYPE OF ELIGIBLE PRODUCT ARE YOU SHOPPING FOR?

- Pharmacy
- Over-the-Counter
- Medical
- Dental
- Vision
- Hearing
- Financing

Humana Pharmacy
Humana Pharmacy does more than just fill your prescriptions. We're on your side with expert care and cost-effective options to help you achieve your best health. And we're ranked "Highest in Customer Satisfaction with Mail Order Pharmacies, 2 Years in a Row."

SHOP NOW

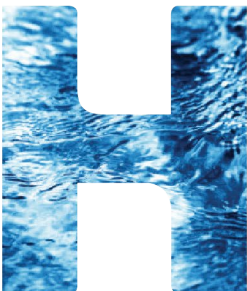
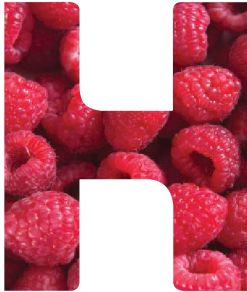
dr. on demand
Doctor On Demand's US-based and board-certified doctors and licensed therapists are here to serve you—when it works for you. See a doctor or therapist through video right from your smartphone. Available nationwide, 365 days a year.

SHOP NOW

FSA store
The only ecommerce site exclusively stocked with FSA eligible products and services. In addition to more than four thousand FSA eligible products the site offers a national

HSA store
The only ecommerce site exclusively stocked with HSA eligible products and services. In addition to more than four thousand HSA eligible products the site offers a national

Understanding Account Options



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Groups have several options available to design the administration of their spending accounts:

- Types of spending accounts to offer employees
- Employer contribution amount
- Contribution method – how to fund participant accounts
- Designated bank account for funding contributions
- How to handle unused funds at end of year (FSA & HRA)

Options are chosen using the Employer Election Form or Launch My Group tool...read on to learn more.

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Health Savings Account: Plan Options

HSAs have limited choices for the group, straightforward to setup

- ❖ Does the group want to **contribute** to HSA? If so, how much annually?
- ❖ Does the group want to pass the administrative cost to the participant?
- ❖ **Limited FSA:** Does group want to offer the added tax-savings of a Limited Flexible Spending Account for no additional cost?



Reminder: participant eligibility rules for opening HSA

- Participant is enrolled in an IRS-qualified high-deductible health plan (HDHP)
- Participant is not also covered by any other health plan that is not an HDHP (with certain exceptions for plans providing preventive care and limited types of permitted insurance and permitted coverage)
- Participant is not enrolled in Medicare
- Participant cannot be claimed as a dependent on another person's tax return

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Flexible Spending Account: Plan Options

- ❖ What does the group want to do with any **unused funds** at the end of the plan year? (IRS does not allow refunds to participants)
 - **Group keeps** unused funds to apply towards the administrative costs incurred during the plan year
 - Healthcare FSA only: Group allows participants to **roll over** up to \$610 into the next plan year **OR** allows participants a **grace period** of up to an additional 75 days to spend unused dollars at the end of the plan year
- ❖ Does group want a **run-out period**—up to 90 days—at the end of plan year for participants to request reimbursement for expenses incurred during the plan year?

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HRA plan options

Contribution: How much do you want to **contribute** to the HRA? (by family status, no IRS limit)

Availability of funds*: **When** will the HRA funds be available to participants? Does the participant need to meet a portion of the medical plan deductible before HRA pays? (see next section)

Access to funds:

1. We recommend using a **carded** plan design where employees access their funds using a debit card. Cards encourage participants to be better consumers.
2. We also offer **auto-pay** where healthcare providers or participants are automatically reimbursed for expenses without a debit card.

FSA: Do you want to offer your employees the added tax-savings of a Flexible Spending Account for no additional cost?

Rollover: Will unused funds **rollover** to the next year? You can set a percentage, maximum amount or none.

Covered expenses: Which IRS-eligible expenses do you want the HRA to cover?

- Medical plan claims (deductible, copays, coinsurance)
- Vision plan claims (deductible, copays, coinsurance)
- Dental plan claims (deductible, copays, coinsurance)
- Rx only
- Durable medical equipment
- Over-the-counter medication
- Transportation mileage for healthcare
- Capital expenditures

*HRAs are built as “aggregate” unless otherwise requested, meaning once HRA funds become available, they can be used for any family participant enrolled in the plan. This material is provided for informational use only and should not be construed as tax advice or used in place of consulting a tax professional.

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HRA Plan Designs

HRA Plan Design	When are funds available?	How are funds accessed? (choose 1)			What expenses are covered?	Can be paired with FSA?
		Debit Card	Auto Pay Providers	Auto Reimburse Participants		
Upfront	HRA pays first. Funds available to participant Day 1 of plan year.	Yes	Yes	Yes	Any IRS-eligible as determined by group	Yes
Deductible First	HRA pays second. Participant must meet a portion of the medical plan deductible before HRA is available.	Yes	Yes	Yes	Any IRS-eligible as determined by group	Yes
Bridge	- After participant meets the first milestone of their medical plan deductible, a portion of the HRA will automatically make payments. - After participant meets the second milestone of their medical plan deductible, then the remaining portion of the HRA will be available.	No	Yes	Yes	Any IRS-eligible as determined by group	Yes