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Benefits Administration

Netsmart University HSA Training Guide



Introduction

This guide is intended to assist the administrative user through the process of HSA management and administration on the Netsmart University system. The guide is structured into Modules and each will detail the steps needed to administer an HSA plan. If you do not see a Module listed here, there are no system changes due to HSA.

The following is a list of the modules covered:

Module 1 – Employer Accounts

Module 2 – Plan Setup

Module 3 – Participant Management

Module 4 – Claim Management

Module 5 – Reporting

As additional HSA functionality is released to the system, this guide will be updated. This includes information on all HSA functionality available as of May 15, 2011.

Module 1 – Employer Accounts

In this module, we will discuss the areas in employer accounts that have changed with the introduction of HSA. Each area of change is accompanied by instructions and notes in red.

Step 1: Add profile information about the employer

There are no changes to the profile set up process

Step 2: Add Employer administrative settings

There are changes to the administrative settings set up process

During the Employer administrative settings setup, there is a portion of the screen that will allow for the participant to make changes to the Participant Profile, the Dependent Information, the Beneficiary Information and the Participant Bank Accounts via the participant portal.

The screenshot shows the 'EMPLOYER SETUP' menu with three options: 'Manage profile', 'Manage administrative settings', and 'Manage notification settings'. The 'Manage administrative settings' option is circled in red. Below this is the 'Participant Updates Allowed' configuration screen, which is also circled in red. This screen contains a table with columns for 'Allow Participant to Update', 'Review Required', 'Require Authentication', and 'Account Usages'. The 'Allow Participant to Update' column has dropdown menus for 'Profile*', 'Dependents*', 'Beneficiaries*', and 'Bank Accounts*', all set to 'No'. The 'Review Required' and 'Require Authentication' columns have radio buttons for 'Yes' and 'No', with 'No' selected. The 'Account Usages' column has checkboxes for 'Direct Deposit' and 'HSA Distribution', both of which are unchecked. A note at the bottom states '* = required field' and provides instructions to click 'Submit' to save changes. A footer note provides contact information for Lighthouse1 OnDemand™ Customer Care.

	Allow Participant to Update	Review Required	Require Authentication	Account Usages
Profile*	No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Dependents*	No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Beneficiaries*	No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Bank Accounts*	No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="checkbox"/> Direct Deposit <input type="checkbox"/> HSA Distribution

* = required field

You must select "Submit" to complete this process and save your updates to the employer's account.

Submit Cancel

Questions? Please contact Lighthouse1 OnDemand™ Customer Care at (877) 968-7541 or CustomerCare@lighthouse1.com.

Step 3: Set Up Employer notifications

There are no changes to the set up of employer notifications

Step 4: Manage Payroll Frequencies

There are no changes to the management of payroll frequencies

Step 5: Schedule Reports

There are changes to the Scheduling of Reports setup due to HSA Functionality

The act of setting up a report has not changed, however there is a new report that supports HSA functionality. Below are the steps to setting up that report:

- 1.) From the **Employer** tab, select **Schedule Reports**
- 2.) Click on the drop down menu **Report Type**
- 3.) Click on **HSA Account Summary**
- 4.) Choose a **Report schedule**
- 5.) Choose a **Report name**
- 6.) Choose between **PDF** and **Excel** format
- 7.) Click **Yes** if you would like to make the report available to the Employer on the Employer Portal.
- 8.) Click the box next to the Administrative contacts that you would like to have this report sent to.
- 9.) Click on **Add**

Add a Scheduled Report

Report	Name	Format	Detail Level	Schedule	Next Scheduled Date			
Account Balance Report	Account balance report - Weekly 3	PDF	DR	52 Weeks	12/16/2007	Update	Inactivate	View History
Account Funding Report	new report	PDF	DR	12 Months	12/17/2007	Update	Inactivate	View History
Account Statement by Participant	Account statement report	PDF	DR	52 Weeks	12/16/2007	Update	Inactivate	
Employer Billing Report	Billing	Excel	DR	52 Weeks	12/16/2007	Update	Inactivate	View History
Enrollment Report	Enrollment	PDF	DR	52 Weeks	12/16/2007	Update	Inactivate	View History
Payment History Report	Payment history	PDF	DR	52 Weeks	12/16/2007	Update	Inactivate	View History
Reconciliation Report	Reconciliation	Excel	DR	52 Weeks	12/16/2007	Update	Inactivate	View History
Plan Deposit Report	Kevin's Test	Excel	DR	Every Week	4/25/2007	Update	Inactivate	View History
Plan Deposit Report	Plan Deposit - Future Test	PDF	DR	Every Week	3/11/2007	Update	Inactivate	View History

Step 6: Setup Employer Banking

There are changes to the Banking setup due to HSA Functionality

- 1.) From the **Employer Tab**, click on **Manage Bank Accounts**
- 2.) Complete the bank information section for each account type that you wish to establish
 - Notice that **HSA Funding** is now an option
- 3.) Click **Submit**

Update Bank Accounts for ABC Company

Banking Information

Bank Name:* Account Type:* Checking Savings

Street Address 1: Routing Number:*

Street Address 2: Account Number:*

City: Use For:* Reimbursements

State: Debit Card Funding

Zip Code: Debit Card Fee Funding

Billing

HSA Funding

PreNote Account

Bank Name	Account Type	Routing Number	Account Number	Use For	
Nitra's Bank	Checking	019000019	3009975	Debit Card Funding, Debit Card Fee Funding	Update Remove
TCR Bank	Checking	123456789	3009975	Reimbursements	Update Remove

* = required field

You must select "Submit" to complete this process and save your updates to the employer's account.

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Step 7: Setup Checks

There are no changes to the set up of Employer Checks

Step 8: Setup Advice of Deposit

There are no changes to the set up of Advice of Deposits

Step 9: Set Up HSA Funding and Notifications

NEW STEP for HSA Functionality

This link allows you to determine how the HSA Plan will be funded and what options there are for employer and administrative notifications.

- 1.) Begin at the **Employer Tab**
- 2.) Click on **Setup HSA Plan Funding and Notifications**

Employer Administration for **ABC Company** [Select a Different Employer Account](#)

Home Participant **Employer** Claims Banking Reporting Data Setup Communications

<p>EMPLOYER SETUP</p> <ul style="list-style-type: none"> Manage profile Manage administrative settings Manage notification settings Manage payroll frequencies Schedule reports Manage debit card settings Manage debit card funding Manage debit card notifications Manage forms Manage employer portal users Manage automation settings <p>PLAN SETUP</p> <ul style="list-style-type: none"> Manage plans Manage plan documents <p>PARTICIPANT MANAGEMENT</p> <ul style="list-style-type: none"> Manage participant account Add new participant 	<p>EMPLOYER REPORTS</p> <ul style="list-style-type: none"> Banking reports Plan management reports Employer notifications Debit card reports Employer/participant data report Participant statements <p>DATA MANAGEMENT</p> <ul style="list-style-type: none"> Import data Extract data <p>CLAIM MANAGEMENT</p> <ul style="list-style-type: none"> Substantiate/view claims Schedule claim reimbursement Unassociated receipt images 	<p>BANKING MANAGEMENT</p> <ul style="list-style-type: none"> Manage employer transactions Manage participant transactions Manage repayments <p>BANKING SETUP</p> <ul style="list-style-type: none"> Manage bank accounts Setup employer checks Setup advice of deposit slips Setup HSA Plan Funding and Notifications
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NEW HSA Process
Click on this link to set up HSA Funding and Notification Options

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Next, follow the steps below to complete each area circled in red;

[My User Access](#) [Online Help](#) [User Guide](#) [Logout](#)

Home Participant **Employer** Claims Banking Reporting Data Setup Communications

HSA Plan Funding

Select how you would like to collect the employer's funding of the payroll deductions and employer contributions for all HSA plans. The plan funding transaction will be created on the defined number of business days after the deductions and contributions are posted to the participant's plan account activity. The effective date of the transaction in the NACHA file will be set based on the number of days selected for the Set Effective Date below. The transaction will be included in the next NACHA file generated for the Administrator Plan Funding Account for HSA's.

HSA Plan Funding Method:*

Create NACHA Transaction: Business Days after date payroll deduction or employer contribution posted

Set Transaction Effective Date: Business days after date NACHA transaction created

Funds Deposited Into:

HSA Contribution Notification

An HSA contribution notification will be sent for scheduled employer contributions and participant payroll deductions before the contributions are posted so that the employer can make any corrections prior to the contributions being posted.

Send Notification:* Yes No

Send: Business days before schedule contribution date

Custom Email Text: Administrator default Customize [Set Custom Text](#)

Detail Level:*

Send To:* Nitra LaGrander
 Kristianne Meyers
 Tim Oesau
 Portal User
 Kevin Welna

HSA Funding Collection Notification

An HSA funding collection notification will be sent for the posted scheduled employer contributions and participant payroll deductions after the contributions are posted to notify the employer of the funds that will be drawn from the employer. The notification will be sent when the funding transaction is created.

Send Notification:* Yes No

Custom Email Text: Administrator default Customize [Set Custom Text](#)

Detail Level:*

Send To:* Nitra LaGrander
 Kristianne Meyers
 Tim Oesau
 Portal User
 Kevin Welna

* = required field

You must select "Submit" to complete this process and save your updates to the employer's account.

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3.) Complete the **HSA Plan Funding** section:

- **HSA Plan Funding Method**
- **Create NACHA Transaction**
- **Set Transaction Effective Date**
- **Funds Deposited Into**

4.) Complete the **HSA Contribution Information**

- **Send Notification:** Yes or no
- **Detail Level:** Detail or De-Identified Detail
- **Send:** Number of business days before the scheduled contribution date
- **Custom E-Mail Text:** Standard text or customized text
- **Send To:** Select the administrators you would like the notifications to be sent to

5.) Complete the **HSA Funding Collection Notification**

- **Send Notification:** Yes or no
- **Custom E-Mail Text:** Standard text or custom
- **Detail Level:** Detail or De-Identified Detail
- **Send To:** Click on the Administrator Contacts that you would like included on this notification.

6.) Click on **Submit** to save these settings

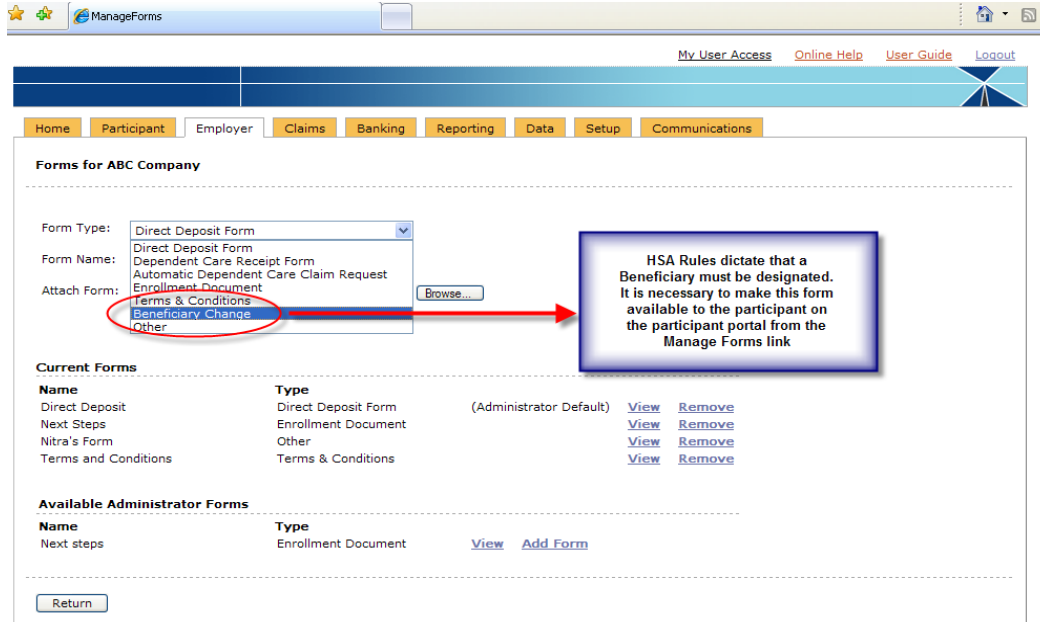
Step 10: Manage Debit Card Settings and Notifications
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There are no changes to the set up and notifications of debit cards

Step 11: Manage Forms

There is a new form associated with HSA

- 1.) From the **Employer Tab**, select **Manage Forms**
- 2.) From the drop down box, select **Beneficiary Change** form
- 3.) Give the form a name
- 4.) Browse to attach the form
- 5.) Click on **Add**

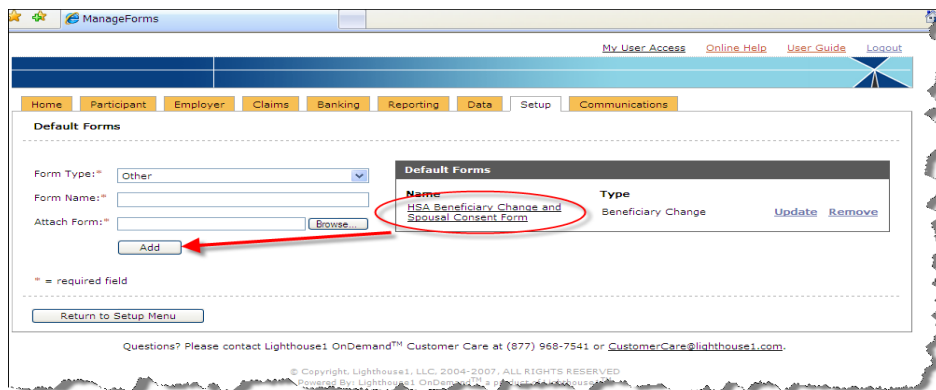


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NOTE:

If you would like to make this form available to more than one employer, it would be helpful to load this form from the **SETUP** Tab located on the Main Menu. Click **SETUP>Manage Forms>**



Step 12: Manage Employer Portal Users

There are no changes to the set up of Employer Portal Users

Step 13: Manage Automation Settings

There are no changes to the set up of the Management of Automation Settings

Module 2 – Plan Setup

Step 1: Setup a Plan Year

There are changes to the Plan Year Setup which supports HSA

1.) From the **Employer Tab**, select **Manage Plans**

2.) Fill in the following areas as applicable:

- **General: Plan Year Name, Plan Year Start Date and Plan Year End Date**
- **Enrollment: Enrollment Open Date and Enrollment End Date**
- **Payroll Frequencies:** Click on **Calculate**
- **Reimbursement Methods:** check each that applies

3.) When you come to the section entitled **Health Care Provider Information**, as noted below

Carrier	Health Plan	Coverage Level	Plan Deductible	Per Member Deductible	Out-of-Pocket Maximum	
		Individual	0	0	0	Add Row Remove

Continue to add each Health Plan by clicking on the **Add Row** link until all employer health care plans have been accounted for. This information will be available to the Participant during enrollment to substantiate eligibility for HSA enrollment.

4.) Next, setup an HSA plan by clicking on the **Plan Template** drop down menu. Locate the plan name **HSA-C-HB-00**. This has been administered as a general expenses Health Savings Account plan in our Netsmart Plan Advisor tool.

- Click on **Add** to begin plan setup

5.) Complete each of the following fields that allow you to design the HSA Plan:

- **General**
- **Contributions**
- **Plan Description**

[My User Access](#) [Online Help](#) [User Guide](#) [Logout](#)

Home Participant Employer Claims Banking Reporting Data Setup Communications

Plan Design for Buttercream Confections, Ltd

▣ **General**

Plan Template: HSA (HSA-C-HB-00) Classes:* All Employees

Plan Name:*

Plan Display Name:*

▣ **Enrollment**

Allow Enrollment at any Time:* Yes No

Allow Enrollment to be Updated at any Time:* Yes No

Allow Enrollment in Direct Deposit Online:* Yes No

▣ **Contributions**

	Contribution Amount	Contribution Schedule:* <input type="radio"/> 100% on Plan Year Start Date
Employee:*	<input type="text" value="0"/>	<input type="radio"/> 1st of the month (contribution/12)
Employee + 1:*	<input type="text" value="0"/>	<input type="radio"/> Customize Set Schedule
Employee + 2:*	<input type="text" value="0"/>	Require Enrollment in Employer HDHP to receive Employer Contributions?
Employee + 3 or more:*	<input type="text" value="0"/>	
		<input type="radio"/> Yes <input checked="" type="radio"/> No

▣ **Plan Description**

REIMBURSEMENTS

Allow Participant Reimbursement Requests Online: Yes

CUSTODIAL

Custodian:	HealthcareBank	Cash Account	
Setup fee	\$ 0	Minimum opening amount	\$ 0
Monthly maintenance fee	\$ 0	Cash Minimum	\$ 2000
Interest rate on cash account	% 0	Investment to Cash Trigger	\$ 2000
Sweep minimum	\$ 100	Cash to Investment Trigger	\$ 2000

* = required field

You must select "Submit" to complete this process and save your updates to the employer's account.

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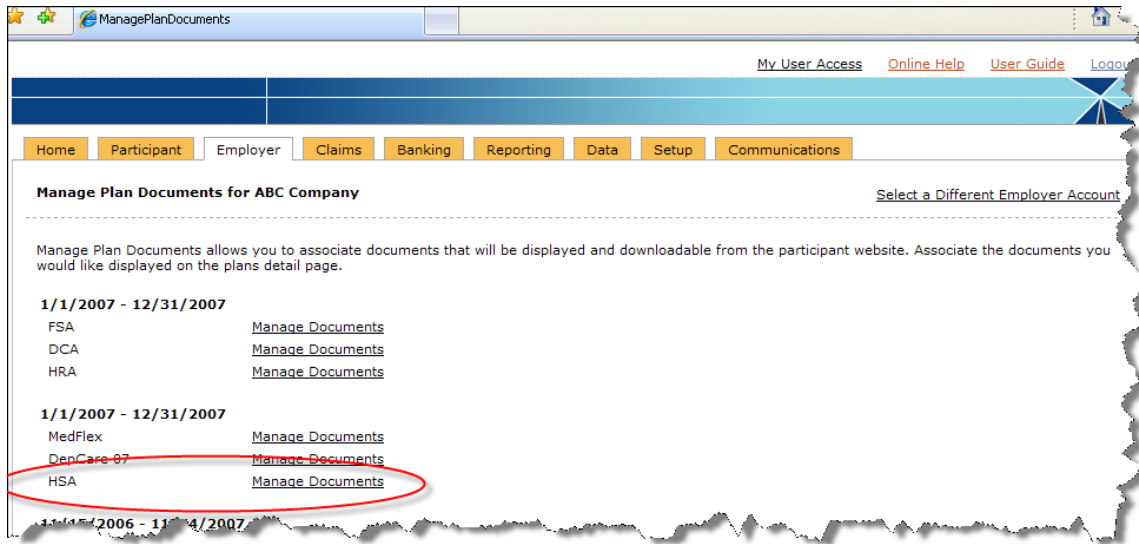
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6.) Click on **Submit**

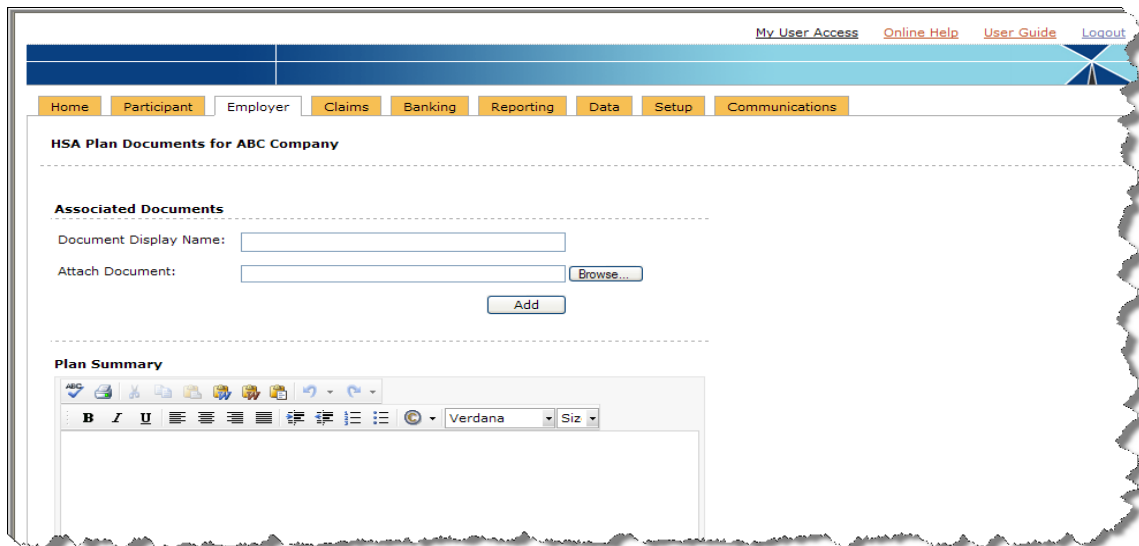
Step 2: Manage Plan Documents

Once you setup a plan, it is important to be sure that the appropriate documents are included with the plan on the Participant Portal.

- 1.) From the **Employer** Tab, select **Manage Plan Documents**
- 2.) Find the appropriate plan year and click on the **Manage Documents** link



- 3.) Upload pertinent documents and add custom text as seen below.



- 4.) Click on **Submit**

Module 3 – Participant Management

There are no changes to the following areas of Participant Management:

- Participant Setup
- Search for Participant
- Reset Password
- Schedule Status Change
- Manage Payroll Deductions
- Manage Non-Discrimination Information
- Account Activity
- Manually adjusting past payroll deductions and contributions
- Canceling a transaction
- Making an adjustment
- Claim Confirmations and Notifications

The remaining features are outlined in the following pages.

Add HSA Enrollment

You can now enroll a participant in an HSA plan

- 1.) From the **Participant Tab**, select **Enroll or Update Enrollment**
- 2.) Click on the **Plan Year** that you will enroll the participant for
- 3.) Select **HSA**
- 4.) Choose a **Reimbursement Option**
- 5.) Click on **Add Election**
- 6.) Fill in the election information as noted below

The screenshot displays the Netsmart OnDemand HSA enrollment interface. At the top, there are navigation links: My User Access, Online Help, User Guide, and Logout. Below this is a menu bar with options: Home, Participant, Employer, Claims, Banking, Reporting, Data, Setup, and Communications. The main content area shows the account for Jacki Frazer, with the plan year set to 1/1/2007 - 12/31/2007. Under the 'Plans' section, 'HSA' is selected. The 'Current Election Information for HSA' section shows 'No existing elections.' and an 'Add Election' button. A modal window titled 'New Election - HSA' is open, showing fields for Effective Date (1/01/2007), Election, Contribution Level, HSA Beneficiary, and Eligible Dependent(s) (Steve Frazer). The 'Add Election' button is circled in red, and a red arrow points from it to the modal window.

- 7.) Click **Submit** to complete enrollment
- 8.) You will receive a confirmation screen with **Enrollment Elections, Reimbursement Method** and **Enrollment Confirmation Letter**.
- 9.) Select **Submit** to confirm enrollment

Manage Participant Bank Accounts

The bank account set up has been updated to include an option for HSA contributions

- 1.) From the **Participant Tab**, select **Manage Bank Accounts**
- 2.) Fill in all applicable fields and set the **Use For** field to **HSA Contributions**

Update Bank Accounts for Training Participant

Banking Information

Bank Name:* Account Type:* Checking Savings

Street Address 1: Routing Number:*

Street Address 2: Account Number:*

City: Use For:* **HSA Contribution**

State: PreNote Account

Zip Code:

Bank Name	Account Type	Routing Number	Account Number	Use For
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* = required field

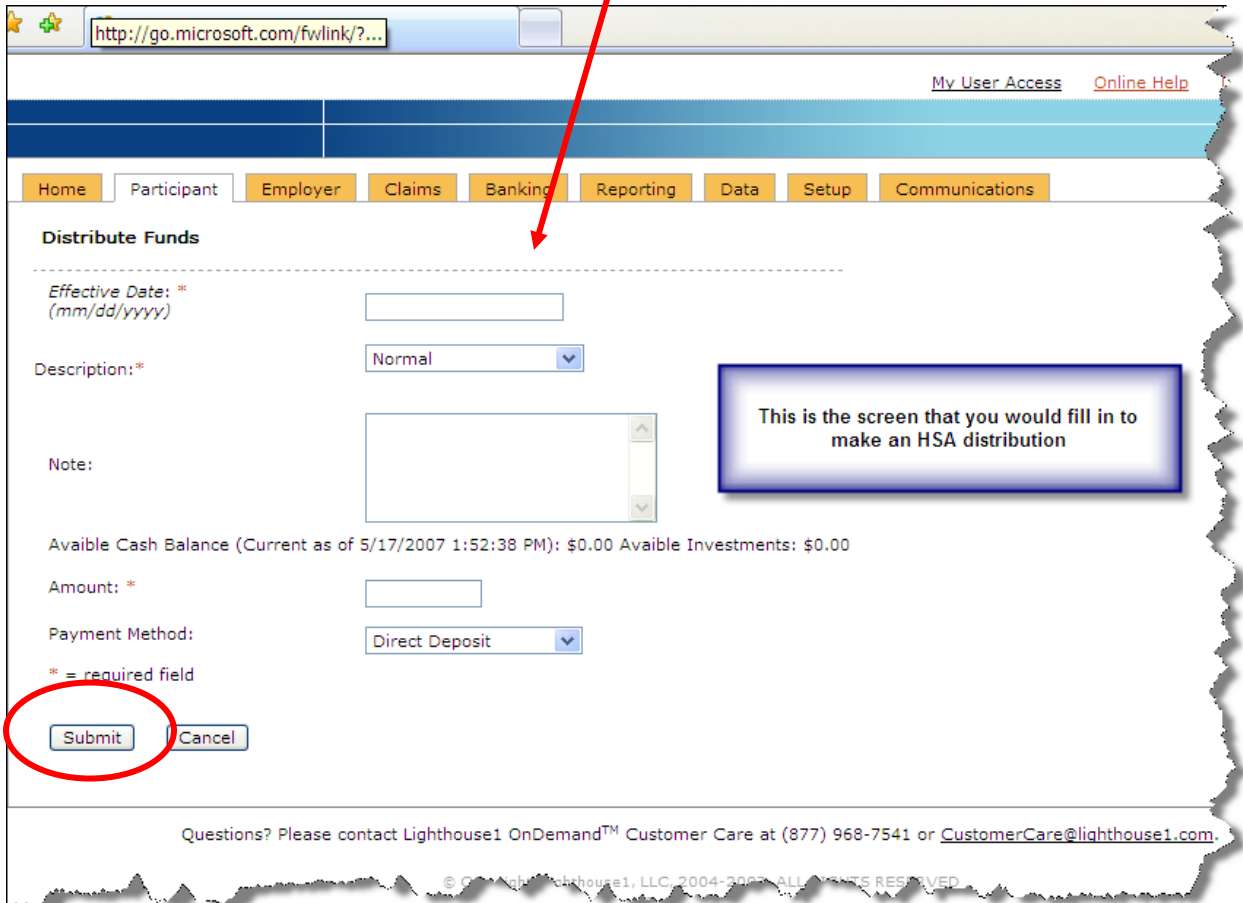
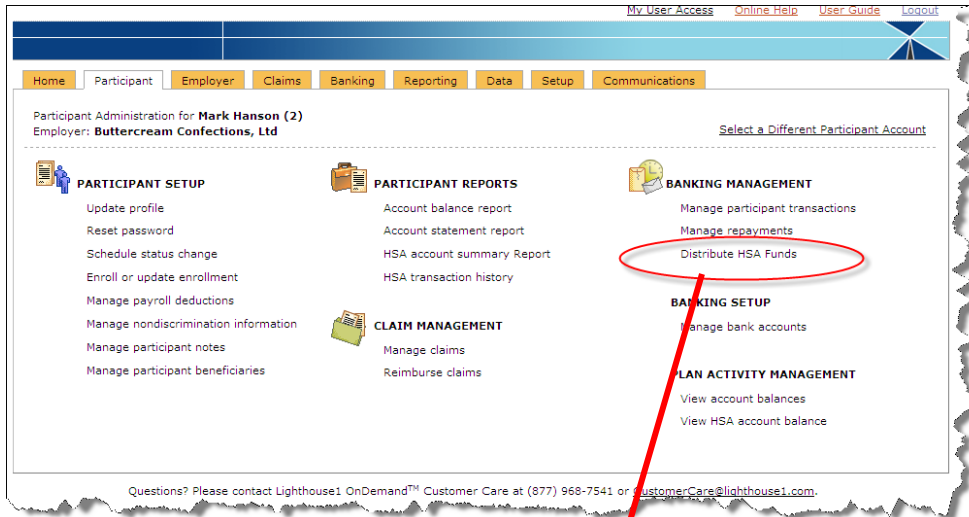
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- 3.) Click on **Add**
- 4.) Click on **Submit**

Distribute HSA Funds

This is a new feature created for HSA functionality



Module 4 – Claim Management

The following features have not changed due to HSA introduction:

- **Claim Filing (Administrator)**
- **Claim Filing (Participant)**
- **Processing Reimbursements**
- **Printing Checks**
- **NACHA files**
- **Managing Repayments**
- **Account Activity Adjustments**
- **Processing Reimbursements and Creating the Files**

As new HSA functionality is introduced, these fields may be affected.

Module 5 – Reporting

Global Reports (Administrative Level reports)

There are no changes to the Global Reports

Employer Reports and Notifications

There are several additions to the Reports and Notifications

1.) From the **Employer Tab**, select **Banking Reports**. All reports and notification options are shown.

My User Access Online Help User Guide Logout

Home Participant **Employer** Claims Banking Reporting Data Setup Communications

Reports for **Nick Corporation** [Select a Different Employer Account](#)

BANKING REPORTS

- [Bank reconciliation report](#) View all transactions into/out of specified bank account(s). [View Requests](#)
- [Payment history report](#) View all reimbursements/payments during a specified time period. [View Requests](#)
- [Reimbursement detail report](#) View all claims reimbursed during a specified time period.

PLAN MANAGEMENT REPORTS

- [Account balance report](#) View plan account balance information per participant and per plan as of specified date.
- [Account funding report](#) View employer and participant funding scheduled within a date range for HSA and VEBA plans.
- [Billing/participation report](#) View participation detail typically used for billing purposes, including participant counts per plan and participant list with status and enrollment breakdown.
- [Claim history report](#) View all claims submitted during a specified time period including claim status.
- [Enrollment report](#) View participant enrollment in applicable plans as of specified date.
- [Nondiscrimination testing report](#) View the results of any or all of the nondiscrimination tests. [View Requests](#)
- [Plan year renewal report](#) View the plan design for all plans for a plan year.

EMPLOYER NOTIFICATIONS

- [Claims reimbursement notification](#) View all claims reimbursed during a specified date.
- [HSA contribution notification](#) View scheduled participant deductions and employer contributions to an HSA plan for a specific date.
- [HSA funding collection notification](#) View funding notification sent to employer for the payroll deductions and/or employer contributions to be collected from the employer for the HSA plan for a specific contribution date.
- [Employer contribution report](#) View employer contributions in applicable plans as of specific contribution date.
- [Payroll deduction report](#) View participant deductions in applicable plans as of a specific payroll date.
- [Payroll deduction by date range report](#) View participant deductions in applicable plans for a date range.

EMPLOYER/PARTICIPANT DATA REPORTS

- [Participant list](#) View mailing information for the employer's participants.

PARTICIPANT STATEMENTS

- [Account statements](#) View all participant account statements for a plan year. [View Requests](#)

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2.) Click on the report or notification link you would like to generate

Participant Account Balance Report

If an HSA Plan has been chosen, the Participant Account Balance Report will show contributions, deposits and elections for the HSA Plan

- 1.) From the **Participant Tab**, select **Account Balance Report**
- 2.) Choose the Plan Year that you want to generate the report for
- 3.) Click on **View**
- 4.) The resulting screen will appear as below:

The screenshot displays the Netsmart OnDemand HSA Participant Account Balance Report interface. The main window shows the 'Account Balance Reports for Mark Hanson' section. The 'Plan Years' dropdown is set to 'HSA Plan 1', and the 'View' button is highlighted. An inset window shows the resulting report for Mark Hanson as of 6/17/2007, with a table of financial data.

Plan	Election	Employer Contribution	Recover Contribution	Pair	Pending	Participant Deposits	Employer Deposits	Plan Year Balance	Available Balance	Cash Balance
HSA	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,193.80	\$67.69	\$3,200.00	\$2,711.49	\$2,211.49
Plan Totals	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,193.80	\$67.69	\$3,200.00	\$2,711.49	\$2,211.49

* Paid accounts are based on the date the payment is generated not the effective date of the payment.
 ** Cash card refunds are excluded from the paid amount.

Account Summary and Transaction History Reports

Participant Administration for **Mark Hanson (2)**
Employer: **Buttercream Confections, Ltd** [Select a Different Participant Account](#)

PARTICIPANT SETUP
Update profile
Reset password
Schedule status change
Enroll or update enrollment
Manage payroll deductions
Manage nondiscrimination information
Manage participant notes
Manage participant beneficiaries

PARTICIPANT REPORTS
Account balance report
Account statement report
HSA account summary Report
HSA transaction history

BANKING MANAGEMENT
Manage participant transactions
Manage repayments
Distribute HSA Funds

BANKING SETUP
Manage bank accounts

PLAN ACTIVITY MANAGEMENT
[View account balances](#)
[View HSA account balance](#)

CLAIM MANAGEMENT
Manage claims
Reimburse claims

These reports will be available in a future release

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Until the next release, the information will be shown on the **View Account Balances Report** (located above the View HSA account balance report as shown above).