

# How to Implement an HSA Program

HSA Portal

Plan Sponsor Webstation® (PSW®)



# Implement an HSA Program in the HSA Portal

- Step 1 of your HSA implementation involves providing the details of your HSA program design in the portal. This will allow Fidelity to set up and configure your HSA program.
- Providing the most up to date information will allow Fidelity to support your employees with any HSA related questions.
- Future changes to your program design can be made by selecting 'Update' or 'Renew Application' in the HSA Portal.
- Additionally, you will be asked prior to annual enrollment each year to review and update your HSA setup to ensure the program design reflects the most current information for the upcoming plan year.

# Implement an HSA Program in the HSA Portal

Navigate to the [HSA Portal](#) and login with your PSW User ID and Password

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☰ **Fidelity** PSW® [Log in help](#)

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### Log in


**Username**

**Password**

Remember my username

[Forgot password?](#)

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# Implement an HSA Program in the HSA Portal

You will be directed to the landing page. Select any of the options outlined below to begin.

## Settings up a Fidelity HSA is as easy as 1, 2, 3



Complete the  
HSA Program Setup



Submit your  
Enrollment Data File



Submit your  
Contribution Data File

Submit Application >

# HSA New Client Information

You will be directed to 'HSA Program Setup' where you can either click on 'HSA New Client Information' tab or 'Let's get started'.

**Fidelity HSA<sup>®</sup> Program**  
GUIDED SETUP

[HSA Program Setup](#) [Enrollment Data File](#) [Contribution Data File](#) [Resources](#) [FAQ](#) [Contact Us](#) [Log Out](#)

## 1 HSA Program Setup

[Checklist](#) [HSA New Client Information](#) [Service Providers](#) [HSA Program Setup](#) [Your Health Plan Information](#)

### HSA Program Setup Checklist for 2026 Program Year

Use the checklist below to check the status of your HSA Program Setup application. Expand sections of the checklist to review information and jump to areas of the application that have yet to be completed. You may also use the tabs across the top to access sections of the setup application.

|                              |             |   |
|------------------------------|-------------|---|
| HSA New Client Information   | In Progress | ▼ |
| Service Providers            | In Progress | ▼ |
| HSA Program Setup            | In Progress | ▼ |
| Your Health Plan Information | In Progress | ▼ |

[Let's get started](#)

# Checklist

The checklist will be updated as sections are completed

The screenshot shows the 'Fidelity HSA® Program GUIDED SETUP' interface. At the top, there are navigation links for 'HSA Program Setup', 'Enrollment Data File', 'Contribution Data File', 'Resources', and 'FAQ', along with 'Contact Us' and 'Log Out' buttons. The main heading is '1 HSA Program Setup'. Below this, there are tabs for 'Checklist', 'HSA New Client Information', 'Service Providers', 'HSA Program Setup', and 'Your Health Plan Information'. The 'Checklist' tab is active, displaying the 'HSA Program Setup Checklist for 2025 Program Year'. A red box highlights the first two items: 'HSA New Client Information' (Complete) and 'Service Providers' (Complete). The other two items, 'HSA Program Setup' and 'Your Health Plan Information', are marked as 'In Progress'. A 'Let's get started' button is located at the bottom of the checklist area.

**Fidelity HSA® Program**  
GUIDED SETUP

[HSA Program Setup](#) [Enrollment Data File](#) [Contribution Data File](#) [Resources](#) [FAQ](#) [Contact Us](#) [Log Out](#)

## 1 HSA Program Setup

[Checklist](#) [HSA New Client Information](#) [Service Providers](#) [HSA Program Setup](#) [Your Health Plan Information](#)

### HSA Program Setup Checklist for 2025 Program Year

Use the checklist below to check the status of your HSA Program Setup application. Expand sections of the checklist to review information and jump to areas of the application that have yet to be completed. You may also use the tabs across the top to access sections of the setup application.

|                              |               |   |
|------------------------------|---------------|---|
| HSA New Client Information   | ✔ Complete    | ▼ |
| Service Providers            | ✔ Complete    | ▼ |
| HSA Program Setup            | ⋯ In Progress | ▼ |
| Your Health Plan Information | ⋯ In Progress | ▼ |

[Let's get started](#)

# HSA New Client Information

Enter the relevant data requested on each page. Click 'Save' to save the progress on the current page or 'Save & Continue' to save and move to the next page

Fidelity HSA<sup>®</sup> Program  
GUIDED SETUP

HSA Program Setup Enrollment Data File Contribution Data File Resources FAQ Contact Us Log Out

## 1 HSA Program Setup

Checklist HSA New Client Information Service Providers HSA Program Setup Your Health Plan Information

### HSA New Client Information for 2026 Program Year

|                                 |                  |
|---------------------------------|------------------|
| Client Name                     | Your client name |
| HSA <sup>®</sup> Program Number | 12345            |

#### Contact Information

We need to know who to contact within your organization for various activities. Please enter up to 5 key contacts and indicate their roles.

**Implementations contacts** would work with us to setup your HSA within our systems.  
**Ongoing Operations contacts** would work with us day-to-day to administer your HSA program.

Each contact can play one or more roles so check off all of the roles that they play.

#### Your Contact Information

|        |                |      |                 |
|--------|----------------|------|-----------------|
| Name * | Phone Number * | Extn | Email Address * |
|--------|----------------|------|-----------------|

Check which role(s) this person plays within your organization  Implementations  Ongoing Operations

Add Contact

Save Save & Continue

# Service Providers

On the 'Service Providers' tab, you can hover over fields to receive additional clarification

The screenshot shows the Fidelity HSA Program Setup interface. At the top, the logo 'Fidelity HSA® Program' is displayed with 'GUIDED SETUP' below it. Navigation links include 'HSA Program Setup', 'Enrollment Data File', 'Contribution Data File', 'Resources', 'FAQ', 'Contact Us', and 'Log Out'. A secondary navigation bar contains 'Checklist', 'HSA New Client Information', 'Service Providers' (highlighted), 'HSA Program Setup', and 'Your Health Plan Information'. The main heading is 'Service Providers for 2026 Program Year'. Below this is a section titled '1. Health & Welfare Recordkeeper'. A paragraph explains that the Recordkeeper is where employees choose their medical plan. Below the text is a form with five fields: 'Recordkeeper Name \*', 'Phone Number \*', 'Extn', 'Website (URL)', and 'Email Address \*'. The 'Recordkeeper Name' field is highlighted with a red border and has a tooltip that reads: 'Provider who captures your benefits enrollment. This is not your HSA-eligible health plan provider. Common H&W Recordkeepers are ADP, AON Hewitt. If you manage this process internally, enter "Internal" here.' A red error message 'This field is required' is visible below the field.

**Fidelity HSA® Program**  
GUIDED SETUP

[HSA Program Setup](#) [Enrollment Data File](#) [Contribution Data File](#) [Resources](#) [FAQ](#) [Contact Us](#) [Log Out](#)

[Checklist](#) [HSA New Client Information](#) [Service Providers](#) [HSA Program Setup](#) [Your Health Plan Information](#)

## Service Providers for 2026 Program Year

### 1. Health & Welfare Recordkeeper

The Health & Welfare Record Keeper is where your employees go to choose their medical plan. Fidelity will use this information to refer employees as needed on questions related to medical plan enrollment. Please provide the contact information for where employees would be referred for these types of questions. Hover over each of the fields for more help.

| Recordkeeper Name *  | Phone Number *       | Extn                 | Website (URL)        | Email Address *      |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

This field is required

Provider who captures your benefits enrollment. This is not your HSA-eligible health plan provider. Common H&W Recordkeepers are ADP, AON Hewitt. If you manage this process internally, enter "Internal" here.

### 2. [Field Name]

# Service Providers

Note, this prompt refers to where your employees will make HSA contribution elections and updates

Checklist   HSA New Client Information   Service Providers   HSA Program Setup   Your Health Plan Information

### Service Providers for 2026 Program Year

**1. Health & Welfare Recordkeeper**

The Health & Welfare Record Keeper is where your employees go to choose their medical plan. Fidelity will use this information to refer employees as needed on questions related to medical plan enrollment. Please provide the contact information for where employees would be referred for these types of questions. Hover over each of the fields for more help.

Recordkeeper Name \*   Phone Number \*   Extn   Website (URL)   Email Address \*

\_\_\_\_\_

**2. Payroll Administrator**

Provider Name \*   Phone Number \*   Extn   Website (URL)   Email Address \*

\_\_\_\_\_

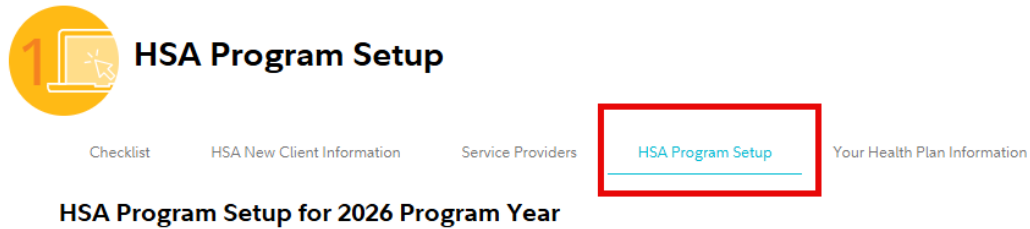
Who manages your Contribution Elections? \*   Please select... ▾

- H&W Provider
- Payroll Provider
- Internal

**3. Limited-Purpose Health Flexible Spending Account (FSA) Administrator**

# HSA Program Set up

On the HSA Program setup section, you will be asked about Employer contributions:



- If you offer employer contributions, please indicate so here. Details about your seed contribution amounts will be captured later in the 'Your Health Plan Information' section.
- Use the comments section to include any special details regarding your employer contributions. For example, if Employer match is offered, please include here.

The screenshot shows the 'Employer Contribution Information' form. The form includes the following fields:

- Do you offer any employer contributions? \*  Yes  No
- What is the employer contribution frequency? \*  (dropdown menu with options: Annual Lump Sum, Semi-Annual, Per Pay Period, Other)
- Employer contribution Comments
- Comments

Below the form, the text reads: 'Fidelity will make a Contribution Guide for you to provide to your employees to model how much they should contribute to their HSA to meet their goals.'

# HSA Program Setup

- Please select 'PSW File Upload' for Enrollment and Contribution file setup.
- Confirm that your payroll frequency is accurate. 'Biweekly' added as an example.

**Fidelity HSA<sup>®</sup> Program**  
GUIDED SETUP

[HSA Program Setup](#) [Enrollment Data File](#) [Contribution Data File](#) [Resources](#) [FAQ](#) [Contact Us](#) [Log Out](#)

### Enrollment File Setup

Click [here](#) to learn more about file processing for Enrollments and Contributions.

How will you send enrollment records to Fidelity? \* PSW File Upload

### Employer Contribution Information

Do you offer any employer contributions? \*  Yes  No

### Contribution File Setup

How will you send contribution records to Fidelity? \* PSW File Upload

Select Payroll Frequency \*  Weekly  Bi-weekly  Monthly  Semi-monthly

# HSA Program Setup

Annual Enrollment dates will be prefilled: These can be adjusted, if needed.

A correction period refers to a time following annual enrollment when employees can continue to adjust their elections.

**1** **HSA Program Setup**

Checklist   HSA New Client Information   Service Providers   HSA Program Setup   Your Health Plan Information

**HSA Program Setup for 2026 Program Year**

**Annual Enrollment Dates**

| From * | To *  | Correction Period End Date |
|--------|-------|----------------------------|
| 05/01  | 05/15 |                            |

# HSA Program Setup – Contribution Funding Setup

Select the funding method that will be used for HSA contributions. If you have an existing Fidelity relationship, it is common to select the same funding method across products.

Please see definitions for each of the options:

**Contribution Funding Setup**

Click [here](#) to learn more about the funding process.

How will the funding be transferred to Fidelity? \*

Please select...

When will you fund in relation to your payroll date?

Wire

ACH

Auto Debit



| FIDELITY HSA®                          |   |
|--|---|
| Fidelity INVESTMENTS                   |   |
| Contribution Funding Setup Terms       |   |
| Term                                   | Definition  |
| <b>Fedwire (Wire)</b>                  | This option requires you to initiate the Fedwire. Transactions are processed the same day if they are received before market close. Funding is visible on the next business day following funding. Fedwire can be used with no additional setup.  |
| <b>ACH Wire (ACH)</b>                  | This option requires you to instruct your bank to send funds to Fidelity, which takes 2 days to process. Funding is visible on the next business day following funding. ACH wire can be used with no additional setup.  |
| <b>Auto-Debit (Preferred approach)</b> | <ul style="list-style-type: none"><li>Auto-debit allows Fidelity to pull funds from your bank account. This option takes 2 days to process and requires setup in PSW® (even if you already use auto-debit for DC plan contributions). Funding is visible on the next business day following funding.</li><li>Setup should be done at least 10 business days prior to expected use, as a pre-note period will apply to confirm account details. Auto-debit accounts can be added, and also modified at a later time, on PSW® under Administer Plans and Set HSA Funding Options.</li></ul> |

# HSA Program Setup – Contribution Funding Setup

If auto debit is chosen, please refer to the appendix on slide 25 for instructions on how to finalize the auto debit set up after your plan has been submitted.

### Contribution Funding Setup

---

Click [here](#) to learn more about the funding process.

How will the funding be transferred to Fidelity? \* Auto Debit [Auto Debit Guide](#)

When will you fund in relation to your payroll date? \* 2-5 days after payc... ▾

If you want the HSA contribution to appear in accounts on the paycheck date, you would need to send your contribution file at least 1-2 business days in advance of the paycheck date. If you will be transmitting your contribution file after the paycheck date, specify how long after the paycheck date you will transmit the file. This information will be used by Phone reps to answer questions your employees may have about when contributions will be visible in their accounts.

Will you be paying the record keeping fees on behalf of your active employees? \*  Yes  No

# Your Health Plan Information

Enter the name of the HSA-Eligible Health Plan. This can be the same health plan name included in your Annual Enrollment materials:

Fidelity HSA® Program  
GUIDED SETUP

HSA Program Setup Enrollment Data File Contribution Data File Resources FAQ Contact Us Log Out

## HSA Program Setup

Checklist HSA New Client Information Service Providers HSA Program Setup **Your Health Plan Information**

### Your Health Plan Information for 2026 Program Year

**Provider Plans for Carrier Name** Complete

|                 |                |      |               |               |
|-----------------|----------------|------|---------------|---------------|
| Provider Name * | Phone Number * | Extn | Website (URL) | Email Address |
| Carrier Name    | 999-999-9999   |      |               |               |

**HSA-Eligible Health Plan (HDHP) Information and Coverage**  
Detail your company's HSA-eligible health plans, coverage tiers and coverage amounts.

**HDHP1: HDHP PPO One** Complete

Plan Name \* HDHP PPO One

Coverage tiers for this health plan (select all that apply) \*

- Individual
- Individual + 1
- Individual + Children
- Family

In-Network Deductibles and Out of Pocket (OOP) Maximums

|              |          |          |
|--------------|----------|----------|
| Individual * | \$ 1,500 | \$ 3,500 |
| Family *     | \$ 2,500 | \$ 5,000 |

Do you offer employer contributions? \*  Yes  No

Add Plan

Add Provider

Save Save & Continue

# Your Health Plan Information

This is where the HSA annual employer contributions will be entered based on coverage tier. For each participant group, you can add, edit and/or delete the HDHP Offerings and associated employer contribution rules.

For example, for HDHP X and Coverage Tier Y is an Employer Contribution Offered (yes or no)? If yes, what is the annual contribution amount?

Please **do not** include any employer contribution matches in the seed amount.



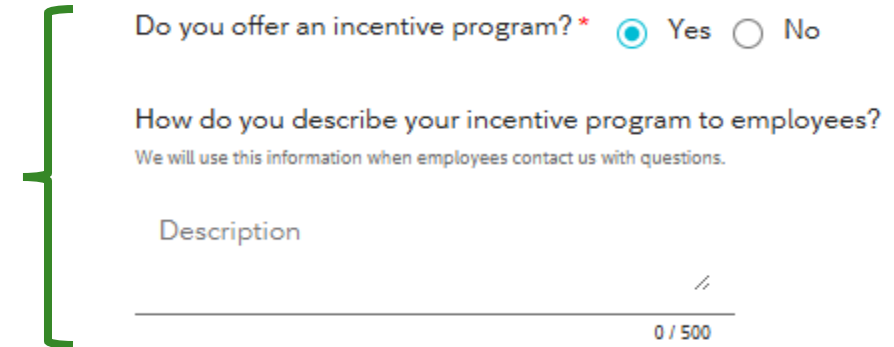
Do you offer employer contributions? \*  Yes  No

Annual Employer Contribution Amounts

|                         |                |
|-------------------------|----------------|
| Individual *            | \$ Seed Amount |
| Individual + Children * | \$ Seed Amount |
| Family *                | \$ Seed Amount |

# Your Health Plan Information

An incentive program refers to additional HSA employer contributions after completion of a health activity such as tobacco cessation or participation in a 5k.



Do you offer an incentive program? \*  Yes  No

How do you describe your incentive program to employees?  
We will use this information when employees contact us with questions.

Description

---

0 / 500

# Your Health Plan Information

Once all the required information has been entered, the 'Save & Continue' message will change to 'Save & Submit'

**Fidelity HSA<sup>®</sup> Program**  
GUIDED SETUP

[HSA Program Setup](#) [Enrollment Data File](#) [Contribution Data File](#) [Resources](#) [FAQ](#) [Contact Us](#) [Log Out](#)

In-Network Deductibles and Out of Pocket (OOP) Maximums

|              |          |          |
|--------------|----------|----------|
| Individual * | \$ 1,500 | \$ 3,500 |
| Family *     | \$ 2,500 | \$ 4,500 |

Do you offer employer contributions? \*  Yes  No

Annual Employer Contribution Amounts

|              |             |
|--------------|-------------|
| Individual * | \$ 500.00   |
| Family *     | \$ 1,000.00 |

Do you offer an incentive program? \*  Yes  No

[Add Plan](#)

[Add Provider](#)

[Save](#) [Save & Submit](#)

# Confirm and Review

You will be redirected to review all information entered. If accurate, scroll to bottom of the page and click 'Submit'



## HSA Program Setup

Checklist

HSA New Client Information

Service Providers

HSA Program Setup

Your Health Plan Information

### Review and Submit HSA Program Information for 2026 Program Year

Please review the information below and confirm its accuracy prior to submission. If additional edits are required, please select CANCEL to return to the form.

#### New Client Information

|                          |                                       |
|--------------------------|---------------------------------------|
| Client Name              | Your Client Name Here                 |
| HSA Program Number       | 12345                                 |
| Your contact information | Jane Doe<br>999-999-9999<br>jd@jd.com |

#### Service Providers

|                                  |  |
|----------------------------------|--|
| Health and Welfare Record Keeper | HS Test<br>919-999-9999<br>test@test.com |
| Payroll Administrator            | Test<br>631-999-9999<br>test@test.com    |
| Contribution Election manager    | H&W Provider                             |
| FSA Administrator                | N/A                                      |
| Previous HSA Provider            | N/A                                      |

#### HSA Program Setup

|                                    |                              |
|------------------------------------|------------------------------|
| <b>Annual Enrollment Dates</b>     |                              |
| Annual Enrollment Start Date       | 11/26                        |
| Annual Enrollment End Date         | 11/30                        |
| Correction Period End Date         |                              |
| <b>Enrollment File Setup</b>       |                              |
| Enrollment Record Delivery         | PSW File Upload              |
| <b>Employer Contributions</b>      |                              |
| Employer Contributions             | Yes                          |
| Employer Contribution Frequency    | Semi-Annual                  |
| Employer Contribution Description  |                              |
| Pro-rated Contributions            | Annually - All               |
| <b>Contribution File Setup</b>     |                              |
| Contribution Record Delivery       | PSW File Upload              |
| Payroll Frequency                  | Bi-Weekly                    |
| <b>Funding Setup</b>               |                              |
| Funding Transfer                   | ACH                          |
| Funding Timeframes                 | 2-5 days after paycheck date |
| Company paying record keeping fees | Yes                          |

#### Your Health Plan Information

|  |              |         |
|--|--------------|---------|
| <b>HSA Eligible Health Plan (HDHP) Coverage Provider</b> |              |         |
| Provider Name  | Carrier Name |         |
| Phone Number   | 999-999-9999 |         |
| Website  |              |         |
| Email Address  |              |         |
| <b>HSA Eligible Plan Information</b>                     |              |         |
| HDHP1 : HDHP PPO One                                     | Individual   | Family  |
| In-Network Deductible                                    | \$1,500      | \$2,500 |
| In-Network Out of Pocket Max                             | \$3,500      | \$5,000 |
| Employer Contribution                                    | No           | No      |

Cancel Submit

# Thank you Page

It takes a few seconds to process, once completed a 'Thank you' message will appear



## HSA Program Setup

**Thank you!**

You have completed Step1 of our HSA Program setup.

**Next Steps**

### HSA Setup Timeline

Hover over the items below to learn more.

# HSA Implementation – Next Steps

## Employer:

- After annual enrollment is completed, Submit HSA enrollment records via PSW (list of employees in HSA-eligible plan)
  - [Plan Sponsor Webstation](#)
  - Add a note if plan is being implemented outside of AE
- Complete the HSA auto-debit setup on PSW if applicable; allow 10 business days for account verification.

## Employees:

- After the enrollment records are received via PSW, HSA accounts are initiated automatically; employees can subsequently activate on NetBenefits®\*
- Communications from Fidelity will be sent to employees upon receipt of enrollment records.
- Account must be fully open in NetBenefits for the debit card to be available for use.

\* Employer is responsible for sending the enrollment file to Fidelity and it must contain the HSA-eligible health plan election. If an email address is on file for the employee, the HSA is initiated overnight upon receipt of the file. If an email is not on file, the employee must open the account on NetBenefits.

\*\*Employees will be notified of account opening status after request to open a Fidelity HSA® is received and processed. Debit card is sent at account opening.

# Support

- PSW File uploads or errors: Contact your Client Service Associate (CSA) [FidelityCSATeam@fmr.com](mailto:FidelityCSATeam@fmr.com)
- Program entry into the HSA implementation portal or process questions: Contact HSA Enablement Support at [HSAEnablement@fmr.com](mailto:HSAEnablement@fmr.com)

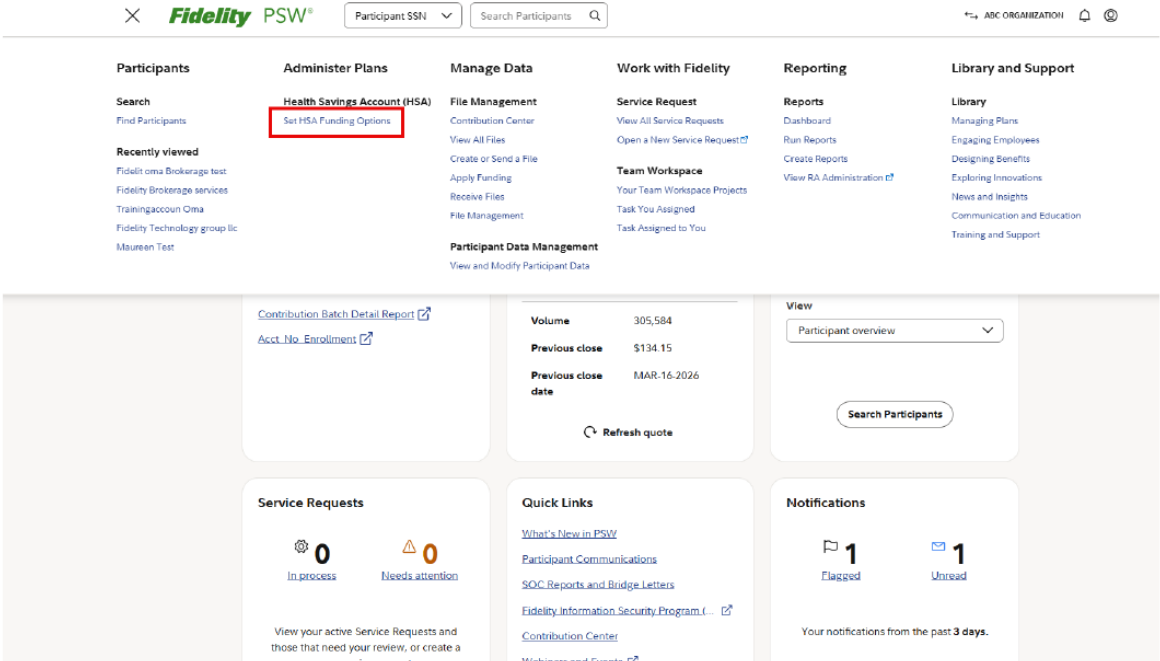
# Appendix 1

# Implement an HSA Program in the HSA Portal

## Setting up HSA Auto Debit:

- From the PSW navigation menu, select 'Set HSA Funding Options'.
- This functionality is not available until plan has been submitted. Might take up to 3 business days before user can follow these steps.

• Select 'Set HSA Funding Options'



The screenshot displays the Fidelity PSW portal interface. At the top, there is a navigation bar with the Fidelity PSW logo, a dropdown for 'Participant SSN', and a search bar. Below the navigation bar, the main content area is divided into several sections: 'Participants', 'Administer Plans', 'Manage Data', 'Work with Fidelity', 'Reporting', and 'Library and Support'. The 'Administer Plans' section is expanded, showing a list of options including 'Health Savings Account (HSA)' and 'Set HSA Funding Options', which is highlighted with a red box. Other sections include 'Service Request', 'Team Workspace', and 'Participant Data Management'. At the bottom of the page, there are several widgets: 'Contribution Batch Detail Report', 'Acct. No. Enrollment', 'Service Requests' (with 0 in process and 0 needs attention), 'Quick Links' (with links for 'What's New in PSW', 'Participant Communications', 'SOC Reports and Bridge Letters', 'Fidelity Information Security Program', 'Contribution Center', and 'Webinars and Events'), and 'Notifications' (with 1 flagged and 1 unread notification).

# Implement an HSA Program in the HSA Portal

- Select 'Add a New Auto-Debit Account'

**Set HSA Funding Options** [Learn more](#)

Below are the auto-debit accounts that are available to fund contributions for the program and/or division you have selected. Auto-debit accounts are always available and active once the pre-note process is successfully completed. View account information by clicking on the name of the account. Add new auto-debit accounts by selecting the link below, or edit existing auto-debit accounts by clicking on the name of the account.

Program: 09256 - ABC HSA

### Funding Options for Program: 09256

| Active                              | Default                          | Type                                | Account Number | Details |
|-------------------------------------|----------------------------------|-------------------------------------|----------------|---------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/>         | ACH (Notify your bank to send wire) |                |         |
| <input checked="" type="checkbox"/> | <input type="checkbox"/>         | Fed Wire                            |                |         |
| <input checked="" type="checkbox"/> | <input checked="" type="radio"/> |                                     |                |         |

Cancel and Return to Administer Plans

[Add a New Auto-Debit Account](#)



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- Read and review authorization message:

## Auto-Debit Account Authorization

An auto-debit account is a client designated bank account from which Fidelity has been authorized to initiate electronic debits for purposes of funding contribution payments.

The client hereby directs Fidelity Investments Institutional Operations Company, Inc. ("FIIOC") to request and receive payments in connection with contribution payments made to the HSA Program through the Automated Clearing House ("ACH") via an electronic funds transfer from any client bank account as the client shall direct FIIOC from time to time. The client agrees that it shall be solely responsible for assuring that FIIOC is in receipt of the information necessary to effectuate the transfer of funds and that the bank account described herein (or in any subsequent direction to FIIOC) contains sufficient funds to satisfy FIIOC's request. Funds transmitted via an electronic funds transfer that are credited to FIIOC's account prior to the close of the New York Stock Exchange on any business day will be allocated to customers' accounts on that day. Funds credited to FIIOC's account after the close of the New York Stock Exchange will be allocated to customer accounts on the next business day. The client shall indemnify FIIOC against, and hold FIIOC harmless from, any and all losses that may be incurred by, imposed upon, or asserted against FIIOC by reason of any claim, regulatory proceeding, or litigation arising from the client's 1) failure to provide, or delay in providing, information to FIIOC necessary to effectuate the transfer of funds pursuant to the auto-debit service; 2) any deficiency or lack of funds in any account from which the client has directed FIIOC to deduct payments; or 3) any failure by the client's bank to honor the debit request initiated in good order by FIIOC or its agents.

# Implement an HSA Program in the HSA Portal

- Enter your bank's information:

☰ **Fidelity** PSW® Participant SSN ▼ Search Participants 🔍

## Add or Edit Auto-Debit Account

An auto-debit account is a client bank account from which Fidelity has been authorized to initiate electronic debits for purposes of funding contributions. To add or edit information about the account, complete the fields below and then click **Preview Account**.

**Program: 09256 ABC HSA**

All fields are required

Alias for this Account  ⓘ

ABA Routing Number  ⓘ

Account Number

Name on Bank Account

Account Type

[Cancel and Return to Set HSA Funding Options](#)

**Preview Account**

To successfully process Auto Debit transactions your bank must remove Debit Blocks for the following Originator IDs: 9000163002 (Deutsche), 0075693322 (Wells Fargo), 9055272534 (JPNC) & 9031090862 (CITI).

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- Click 'Preview Account' to verify all data is correct and submit the request. The account will go through a pre-note process to confirm accuracy before it is available for use.
- Ensure the auto debit set up has been submitted at least two weeks prior to your first expected contribution submission.
- Once the auto debit has been submitted, request your bank to remove the debit blocks for the Originator IDs shown on the setup page. This will allow auto debit transactions to be processed successfully.

## Helpful Links

- Link to the [resource center](#) designed to support HSA program administrators. You will find on-demand materials that have been created to assist you with everything from daily operations, to planning for annual enrollment.
- [Register](#) to join a PSW onboarding session

# FAQs

- How does an employee transfer existing HSA funds to their Fidelity HSA?

An employee can initiate a transfer of assets to have their existing HSA funds moved to Fidelity. This step should be taken after the first contribution has posted to the Fidelity account. (link to ind TOA doc or helpful links slide)

- What data is needed to support the HSA?

HSA data can be uploaded in PSW by using preformatted templates. Data should be received in the following order.

- Indicative participant data (If indicative data is provided to the DC plan through a file, you do not need to add this data for the HSA.)
  - HSA Enrollment data – provides confirmation of HSA eligibility
  - HSA Contribution data – provides funds to be added to the account
- How do I tell which employees have opened an account and can be included on a contribution file?  
Use the PSW Full Population Report to track employee account opening.

## FAQs

- Funding has been applied to the contribution file. When can employees expect to see funds in their accounts?  
The timing of when funds post to accounts will depend on the funding method used and when funding was applied. Auto Debit is a 2-day process. If you applied funding in PSW before 4:00 pm EST (funding deadline), Fidelity will pull the funds and they will post to accounts on the 2<sup>nd</sup> day following. ACH is a 2-day process. Using this method, you will instruct your bank to send funds to Fidelity. If that step is completed prior to the funding deadline, funds will post to accounts the 2<sup>nd</sup> day following. Fed Wire is a 1-day process. If you instruct your bank to send funds to Fidelity before the funding deadline, funds will post to accounts the next business day.
- Some employees on the Full Population Report show with an account that is not ready for funding. What does this mean?  
When an account is opened a CIP validation is performed as required by the USA Patriot Act. In some cases, Fidelity may need additional information from the employee. An account will be opened but a restriction put in place. This is indicated by the “not ready for funding” status. Employees can contact the HSA Service Center (800-544-3716 ) for details and assistance.

## FAQs

- When will a debit card be sent?

A debit card for the employee will be mailed at account opening. These are typically received within 7 to 10 days. Additional cards for covered family members can be requested through NetBenefits. An employee must activate their account in order for the debit card to work.

- What happens when there is a new hire?

A newly hired employee who enrolls in the HDHP will follow the same process as followed for implementation. Once enrolled in the HSA-eligible health plan, you will upload an HSA Enrollment record to indicate the employee's HSA eligibility. Once an account has been opened, contributions can begin.

# FAQs

- How often are Enrollment records needed?

An Enrollment record is needed each plan year to confirm an employee's HSA eligibility. Enrollments are also needed for new hires who enroll in the HDHP or employees with a life event who have newly enrolled in the HDHP.

- What happens when an employee terminates?

- You will want to update the employment status from active to terminated.
- If the employee was participating in the HSA you'll need to update the HSA Enrollment record status from active to inactive.
- These updates can be made by uploading a file or by updating directly in PSW.

# Thank you!

Screenshots for illustrative purposes only.

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