



PSW® Guide for Flexible Spending
and Reimbursement Accounts



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Introduction

Reimbursement Account Section of PSW®

The Flexible Spending and Reimbursement Accounts section of Plan Sponsor Webstation® (PSW®) is a powerful, yet easy-to-use self-service solution that gives you the tools to understand and manage the activity for your organization's reimbursement accounts. It allows you to:

- ✓ View your employee data
- ✓ Review reports
- ✓ Answer employee questions

How to login

- ✓ Go to Plan Sponsor Webstation (PSW) and log in. If you are new to Fidelity PSW, you will need to call to set up your password. Please refer to the email you received with your username and activation instructions.

- ✓ Once logged in to PSW:

Hover over Reporting in the top navigation bar. Then select View RA Administration under Reimbursement Accounts.

- ✓ You will now have access to:

- **Reports:** A list of reports with a history of all reporting for each category
- **Employee Data:** Review your employees' account details
- **Tools:** Details the benefits that your company offers and provides access to various forms and educational materials pertinent to your employees



If you have questions about information on the Reimbursement Accounts section of PSW, please contact the Fidelity Flexible Spending and Reimbursement Accounts Employer Services team at:

FidelityFSAandRA@Fidelity.com

FSA / HRA Employer Funding

Contributions

Contributions from payroll deductions and employer contributions for HRA and FSA plans will post based on the contribution data you provide on the Single Client Feed (SCF). Money movement will not occur for these transactions. The contribution totals will update and be added to the available balance, when applicable.

Claim Funding Process

1. Transaction

Employee claims approved, or debit card transactions settled.

2. Report Notification

Funding notification is sent to employer with total amount of claims to be funded.

3. Funding

Funding occurs based on the process outlined in the Funding Agreement/Direct Payments Authorization Agreement.

Detailed Summary

Reimbursements paid to employees and debit card transactions will need to be funded based on the instructions outlined in the Funding Agreement/Direct Payments Authorization Agreement.

- ✓ The details to breakdown the funds needed will be provided on the "Employer Funding Notification".
- ✓ An "Automated Clearing House (ACH)-Based Employer Funding Report" will also generate with all transaction types totaled.
- ✓ The "Claim Reimbursement Notification Report" can be used to reconcile the funding needed for claims paid via check or direct deposit.
- ✓ The "Debit Card Funding Collection Notification Report" can be used to reconcile the funding needed for claims paid via debit card.

If an employee makes a repayment for a denied claim, the amount will be credited back to your bank account. The "Repayments Report" will list all repayment activity.

Reporting and notifications

Reporting and notifications

All reports are available for you to access via PSW® at any time; an email will be sent notifying you when a report is available to view. These reports will be sent to the primary contacts. However, if you would like to receive any of these reports, please contact Fidelity Flexible Spending and Reimbursement Accounts Employer Services Team at FidelityFSAandRA@Fidelity.com.

You may also receive the following notifications, which confirm reimbursements and prompt action to fund debit card transactions.

Samples of common notifications are below:

| Reports | Plan Type | Description |
|--------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------|
| Claim Reimbursement Notification | Notional | This notification alerts you of the total number of claims processed for reimbursement. The notification generates weekly |
| Debit Card Funding Collection Notification | Notional | This notification will be sent to you containing information on transactions the employer must fund. |

How to generate reports in PSW

- ✓ Select the "Reports" tab to view your available reports.
- ✓ Most recently generated reports will also appear on the home screen.
- ✓ You can also generate a new report by selecting "Run New Report" in the Reports tab, if the frequency includes on demand.

You have the option to select the date range and amount of detail for any new report you are creating. You may need to wait a few minutes for the report to be available to view.

If you would like an email when the report is available, check the box before you select the Request button.

Reporting and notifications

The table below outlines the various reports available and the frequency at which they generate.

| Report | Plan Type | Frequency | Description |
|-----------------------------------|-----------|---------------------------|---------------------------------------------------------------------------------------------------------------------|
| ACH Based Employer Funding Report | All | Daily, Weekly, or Monthly | This report contains all transactions with the same payment effective date. |
| Account Balance Detail Report | Notional | Monthly and On Demand | This report encompasses each employee's contributions, claims paid, deposits, and available balance. |
| Claim History Report | Notional | On Demand | Provides information about claims for an employer group for a specified time frame. |
| Enrollment Report | Notional | Monthly and On Demand | This report includes data regarding employee's enrollment status and expected annual employer contribution amounts. |
| Reimbursement Detail Report | Notional | On Demand | Provides information about claims that have been reimbursed. |
| Repayments Report | Notional | Monthly and On Demand | Provides an overall summary and details employee repayments for a specific period of time. |

Answering employee questions

Employee data

You have access to view real-time data at an employee level to facilitate your ability to support your employees' questions. Below are tips on how to get started.

- ✓ To view employee data, select the Employees tab.
- ✓ You can search for employees using last name, first name, employee number, employee status or you can select an employee from a list of all employees.
- ✓ Note: When searching for a terminated employee be sure that employee status is set to "All."

Once you have accessed an employee's data, you can view various types of data explained on the next page.



If you have questions about information on the Reimbursement Accounts section of PSW[®], please contact the Fidelity Flexible Spending and Reimbursement Accounts Employer Services team at: FidelityFSAandRA@Fidelity.com

Answering employee questions

Types of employee data you can access



Profile Data: The employee's demographic information such as name, address, phone number, email address, date of birth and dependents will position you to verify information such as checks being sent to the correct mailing address, an email address existing to facilitate electronic communications, and dependents information for claim filing purposes.



Account Summary: This section provides an overview of the employee's active plan(s) by displaying the eligible amount for the effective enrollment total, contributions to date, total reimbursements, total adjustments, available balance, and forfeiture balance.



Dependents: The dependents section under the employee data tab allows you to view the dependent information.



Contributions: You can view all posted and projected employer contributions for your employees' benefits. This enables you to verify the monthly contribution amounts.



Enrollments: You can review the summary of an employee's current and historical enrollments including the effective date, employer contribution and employee contributions to date.



Payments: You can see the history of an employee's payments via the debit card or reimbursements made via direct deposit/check for claims. In addition, the payment history provides you with specifics about repayments for overpaid claims



Claims: You have access to the complete history of all employees' claims, including the ability to filter information on the account by the date the claim was submitted or the method in which it was filed.

Employee forms and resources

Employers can access the Reimbursement Accounts section of PSW® to download and print the forms or educational materials your employees may need.

Forms can be found by selecting "Resources" from the top bar.

Below is a summary of the various forms available online, as well as two others that participants can obtain by contacting the call center.

| Form Name | Description |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Authorized Representative HIPAA Form | Used to document the designation of an Authorized Representative for an employee. This form authorizes the release of medical information to the named representative(s). |
| Automatic Orthodontia Request Form | This form is to be completed for any employee who wants to receive automatic reimbursement for orthodontia expenses. |
| Claim Terms and Conditions Form | The terms and conditions of a reimbursement request are included in this form. |
| Medical Necessity Form | <p>This form is to be completed when an employee is submitting "dual-purpose" expenses.</p> <p>Dual purpose expenses would be any eligible expenses that have been recommended by a medical practitioner as they have both a personal, cosmetic, or general health purpose. A few examples of dual-purpose expenses could include a massage, ergonomic devices, and collagen injections.</p> |
| Power of Attorney Form | <p>Used by the employee to legitimize someone else as an authorized user on their account. A power of attorney gives authorization for someone to act on behalf of the employee.</p> <p>Please note that this form needs to be notarized to be deemed as valid. This form may not be available for all employees.</p> |

Employee forms and resources

| Form Name | Description |
|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Recurring Dependent Care Request Form | This form is to be completed each plan year and as changes occur when the employee wants to receive recurring reimbursement of dependent care expenses. This form must be signed by the provider. |
| Reimbursement Request Form | This form is used for the employee to submit any out-of-pocket expenses for reimbursement. |
| Commuter Card Transaction Dispute Form | This form is used when employees wish to dispute a transaction in the case of suspected fraudulent activity. A provisional credit will be applied to the employee's account within 10 business days from the request and the disputed transaction will be completed within 45-60 calendar days. An employee only has a limited amount of time (110days) from the date of the original transaction to dispute the charge. |
| Claim Appeal Form* | This form is used by an employee to appeal a decision made regarding their claim for benefits |
| External Claim Appeal Form* | This form is to be used if the employee is requesting an external review with an Independent Review Organization (IRO) because they do not agree with the decision made regarding their internal claim appeal. |

*These forms are not available online for participants. Employees can contact the Fidelity Flexible Spending and Reimbursement Accounts call center to request the forms be sent to them.

If you have questions about information on the Reimbursement Accounts section of PSW, please contact the Fidelity Flexible Spending and Reimbursement Accounts Employer Services team at: FidelityFSAandRA@Fidelity.com

Annual planning activities

Below are important responsibilities for you to be aware of when it comes to planning to close out their plan year.

Activity Plan Administration Tasks

Plan Year Closing

After your plan year ends, you will receive confirmation that your plan has completed closure for the prior plan year. You will receive an "Account Balance Detail Report" with a summary of your ending account balance for the plan year, along with a list of employees with pending repayments/taxable items.

Pending repayments are considered ineligible if the necessary follow-up is not done. If the plan year is closed and there are a couple of options available to you to resolve the outstanding ineligible amounts.

- Deduct the amount through payroll as taxable income to the employee. In this situation, the amount is considered as taxable income in addition to their normal wages. This results in an adjusted Form W-2. The IRS has stated that the Form W-2 can be issued in the current year, even if the ineligible transaction was from a previous plan year. The Form W-2 can be issued for active and/or terminated employees.
- Deduct the amount from the employee's wages on an after-tax basis, thereby repaying the plan for the ineligible expense. If selected, the money is retained by the employer as forfeited funds. An employer can choose to use one or both options if circumstances warrant (i.e., issue a Form W-2 for a terminated employee and make an after-tax deduction for an active employee). Please seek a tax advisor to discuss which option fits your plan best.

Annual Plan Renewal

The Fidelity Flexible Spending and Reimbursement Accounts client service team will contact you before the end of the plan year to walk you through the renewal process in detail and request the information required to renew your plan.

If your organization is interested in initiating your plan renewal earlier than 90 days prior to the end of the plan year, please feel free to reach out to your client service team to initiate the process.



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